

Agent-Directed Employer Group Sales Guide

**For AARP Medicare Supplement Insurance Plans,
insured by UnitedHealthcare Insurance Company**

AARP® | Medicare Supplement Plans
insured by **UnitedHealthcare
Insurance Company**

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An exciting opportunity for agents Authorized to Offer AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare)*

In addition to more than 4 million individual AARP Medicare Supplement Plan members across the country, UnitedHealthcare provides retiree/spouse health insurance solutions to more than 1,400 employers nationwide.¹

AARP Medicare Supplement Plans offer many benefits to employer groups, including:

- Cost savings – Potential for cost savings for employers compared to typical retiree/spouse coverage.
- Discounts – New for 2019, the 5% multi-insured discount may be available for any retiree/spouse associated with an employer group account, subject to individual state approval.
- Extra protection for retirees/spouses – Medicare supplement insurance may protect retired employees/spouses from Medicare's coinsurance and deductibles. The plans are guaranteed renewable and provide coverage nationwide.
- Flexible contribution levels – Employers have the freedom to cover all or a portion of the monthly premium costs for their retirees/spouses. Employers can also choose to endorse or apply a subsidy to specific plans.
- Administrative ease – Employers will receive a single bill for all of the premiums due. Claims and billing of retirees/spouses (if applicable) are all handled by UnitedHealthcare.
- Affordable, stable rates – Between 2012 and 2016, AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, have had an average annual rate increase of 2.6% nationally, while varying by specific plan, state and year.²

ELIGIBILITY

Agents

- Must be licensed, appointed, contracted, and certified to offer AARP Medicare Supplement Plans.
- Must be designated as the Agent of Record by the employer.

Employer Groups

- Must have a minimum of 10 eligible retirees/spouses.

Eligible Retirees/spouses

- Must be AARP members at the time of enrollment. In some cases, assistance may be available to cover the cost of AARP membership.
- Must be 65 or older and have active Medicare Parts A and B coverage at the time of the effective date of the AARP Medicare Supplement Plan.
- Must be replacing employer group coverage.

NOTE: Active employees are not eligible.

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EMPLOYER CONTRIBUTION OPTIONS

Employers can choose a variety of subsidy arrangements.

Full subsidy – Employer is billed 100% of the premium.

Partial subsidy – Employer is billed a portion (either fixed or percentage) of the premium, and retiree/spouse is billed the balance.

No Subsidy (Endorsed Plan) – Employer may elect not to provide any subsidy amount.

For larger groups, varying subsidy amounts can be applied to different groups of retirees/spouses, and can differ between the retiree and spouse. Subsidies can also vary by plan, or be restricted to only certain plans. There are no extra fees for any of the group billing arrangements.

AGENT SALE ENROLLMENT OPTIONS

There are two ways an agent can arrange for retiree/spouse enrollment:

Agent-Enrolled Sales – Agents may elect to complete the enrollment application in person with retirees/spouses for groups of 10 to 99. Agents must be licensed, appointed, contracted, and certified to offer AARP Medicare Supplement Plans in the states where retirees/spouses reside for this option.

Agent-Referred Sales – UnitedHealthcare will complete the enrollment process for groups of 100 retirees/spouses or more. Agents must be licensed, appointed, contracted, and certified to offer AARP Medicare Supplement Plans in the state where the employer is headquartered for this option.

Note: Agents may also elect to have UnitedHealthcare complete the enrollment process for groups with fewer than 100 retirees/spouses. Agents will receive compensation for either enrollment method, but compensation varies according to the method. Please reference step number 7 in the Sales and Onboarding Process section for details.

SALES AND ONBOARDING PROCESS

There are seven (7) steps in the process of completing an agent-directed employer group sale and finalizing the enrollment of retirees/spouses :

1. Pre-Enrollment
2. Employer Group Evaluation and Approval
3. Employer Group Set-Up
4. Enrollment
5. Enrollment Follow-Up
6. Billing
7. Agent Compensation

For assistance at any time during this process, please contact your UnitedHealthcare Regional Sales Director for AARP Medicare Supplement Insurance Plans (“UnitedHealthcare Regional Sales Director”), or email AgentGroupSales@uhc.com.

1 PRE-ENROLLMENT

Prior to submitting any enrollment applications, contact your UnitedHealthcare Regional Sales Director to initiate the agent-directed employer group sale process and to retrieve the necessary forms.

A roster of eligible retirees and spouses must be completed and submitted along with an employer group set-up form. The roster identifies who is eligible to enroll under the employer and lists demographic information as well as subsidy amounts. Not all fields are required at this time, but employers should complete as much information as possible to ensure an accurate quote is prepared. Required fields are:

- Date of birth
- Zip code

The set-up form lists key information, including:

- Subsidy information
- Billing contacts
- Plan endorsements

Agents must fill out the form and roster and submit to AgentGroupSales@uhc.com. If the employer has a request for proposal (RFP), that document should be sent with the roster and set-up form, as well.

2 EMPLOYER GROUP EVALUATION AND APPROVAL

Three to five days are required for processing of the employer group set-up form and roster file. Confirmation will be sent to the agent when the process is complete. If the group is approved, a quote will be prepared and returned back to the agent to review with the employer.

3 EMPLOYER GROUP SET-UP

Once the quote is accepted, the employer will be required to submit any information that was missing on the roster of eligible retirees and spouses.

Agent-Enrolled Sales - The agent will be sent all required documents that need to be signed and approved by the employer. Confirmation will be given to the agent when the enrollment process can begin and the approved roster will be sent back to the agent for reference.

Agent-Referred Sales - An implementation meeting will be set up between UnitedHealthcare, the agent and the employer to review the next steps.

4 ENROLLMENT

The enrollment process will vary for Agent-Enrolled and Agent-Referred.

Agent-Enrolled:

- Enrollment packages and applications, for 10 - 99 retirees/spouses, should be obtained as usual through JARVIS in the Sales Materials Portal.
- A complete enrollment package must be provided to each enrollee.
- Application forms should be completed and submitted through the regular process, either by mail, fax or using the AARP Medicare Supplement online enrollment tool found within LEAN.
- The personal and demographic information on the AARP Medicare Supplement application forms **must exactly match** the information provided on the roster file. No periods, special characters of any kind (ie: colon, semicolon, commas, etc.), number signs (#) or double spaces are allowed on the roster file.

EXAMPLE:

ROSTER DATA:

Roster File		
Employee Last Name	Employee First Name	Employee Middle Initial
Smith	Jon	R

CORRECT APPLICATION NAME:

Application Form	AARP® Medicare Supplement Insurance Plans Insured by UnitedHealthcare Insurance Company Horsham, PA 19044
AARP Membership Number (If you are already a member) 0 1 1 2 3 4 5 6 7 8 9	Instructions 1. Fill in all requested information on this form and be sure to sign where indicated. 2. Print clearly. Use CAPITAL letters. 3. Fill in the circles with black or blue ink. Not pencil.
J, O, N R S, M, I, T, H First Name MI Last Name	

INCORRECT APPLICATION NAME:

Application Form	AARP® Medicare Supplement Insurance Plans Insured by UnitedHealthcare Insurance Company Horsham, PA 19044
AARP Membership Number (If you are already a member) 0 1 1 2 3 4 5 6 7 8 9	Instructions 1. Fill in all requested information on this form and be sure to sign where indicated. 2. Print clearly. Use CAPITAL letters. 3. Fill in the circles with black or blue ink. Not pencil.
J, O, N, A, T, H, A, N, R S, M, I, T, H First Name MI Last Name	

Agent-Referred:

- UnitedHealthcare will mail enrollment packets to each retiree/spouse to complete and return.
- Call center representatives are available to answer questions.
- Depending on the size of the group, open enrollment meetings may be arranged by UnitedHealthcare to explain the new plan options and the transition plan.

5 ENROLLMENT FOLLOW-UP

Agent-Enrolled - The agent will be contacted to verify how many retirees/spouses completed the enrollment application. This will be confirmed in the UnitedHealthcare systems to ensure accurate commissions are paid. Agents who submitted paper applications either by mail or fax will be able to view the status in JARVIS by navigating to Application Status in the Enrollment section of the tool. Agents who used the AARP Medicare Supplement online enrollment tool found within LEAN to complete the applications will also be able to view the status online in the tool. Application status will not identify that the retiree/spouse is part of group billing. For questions or concerns please email AgentGroupSales@uhc.com.

Agent-Referred - The agent will not have visibility to the application status for group retirees/spouses online. To request an update please email AgentGroupSales@uhc.com.

6 BILLING

Employer billing:

- The employer's bill is generated on the 5th of the month for the following month's coverage.
- The bill is due on the 25th of the month and can be paid by check, wire transfer or Automated Clearing House (ACH).

Retiree/spouse billing:

- If the premium is 100% subsidized by the employer, the retiree/spouse will receive a letter stating that no premiums are due.
- In partial subsidy cases, the retiree/spouse receives a coupon for their portion of the first month's premium in their welcome package.
- A coupon book and envelopes for the remainder of the year are mailed to retirees/spouses after the first payment is received.
- Retirees/spouses can sign up for electronic funds transfer (EFT) at any time.

7 AGENT COMPENSATION

Agent-Enrolled - Standard agent commissions will be paid under the terms of your standard contract.

Agent-Referred - Please inquire with your agent manager.

NOTE: Medicare Select Plans are not compensation-eligible under the employer group sales model at this time.

SERVICE AND SUPPORT

Employer support - Available to groups with full or partial subsidies, the Group Retiree/spouse Services website <https://aarpea.uhc.com/> is a self-service tool available to employers where they can do the following:

- View their monthly bill in PDF or Excel format
- View reports on retiree/spouse enrollment
- Verify member information such as Date of Birth and Address

All inquiries related to the administration of the group will be directed to a dedicated account manager. To contact directly, please email aarp_employer_account@uhc.com.

Retiree/spouse support - Retirees/spouses can reach a customer service representative by calling the number on their ID card. A self-service website is also available at www.aarphealthcare.com.

Agent Support - Agents may contact their UnitedHealthcare Regional Sales Director or email AgentGroupSales@uhc.com.

*AARP Medicare Supplement Insurance is not employer group coverage. It is group-association coverage issued to individuals.

¹From a report prepared by UnitedHealthcare Insurance Company using internal data August 2018.

²From a report prepared for UnitedHealthcare Insurance Company by ORC International, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," April 2017, www.UHCMedSupStats.com or call 1-800-523-5800 to request a copy of the full report.

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