



Medicare Supplement Enrollment Kit

AARP® Medicare Supplement Insurance Plans, insured by
UnitedHealthcare Insurance Company (UnitedHealthcare)

Wisconsin

Enrollment materials are for June 1, 2026 - May 1, 2027 plan effective dates.
Edition date: 2/23/26.

AARP
Medicare Supplement
from  UnitedHealthcare®

There for you now, and in the future.

Like many on Medicare, you may be looking for additional benefits to help pay for some of the out-of-pocket medical expenses not covered. Medicare Supplement insurance plans offer standardized benefits to help keep you covered. With an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), you may enjoy:



Experience

- ✓ UnitedHealthcare has been serving the health care needs of people like you for more than 50 years.¹
- ✓ More people choose UnitedHealthcare for their Medicare Supplement insurance coverage than any other company, making us the #1 provider of Medicare Supplement plans in the nation.²



Freedom

- ✓ Visit any doctor, any specialist, and any hospital that accepts Medicare patients.
- ✓ Use your plan when traveling anywhere in the U.S., and for some plans, medical emergencies abroad.



Stability

- ✓ Guaranteed coverage for life.*
- ✓ More predictable out-of-pocket medical costs.
- ✓ 93% of surveyed members would continue with their AARP Medicare Supplement Plan.³

And that's not all -- UnitedHealthcare is committed to offering quality service; 94% of surveyed members are satisfied with their AARP Medicare Supplement Plan.³

Inside this enrollment kit, you will find information detailing the benefits and rates for each available plan. You'll also learn about other reasons to choose an AARP Medicare Supplement Plan.

UnitedHealthcare would be honored to serve your health insurance needs - now, and for years to come.

AARP | Medicare Supplement
from  **UnitedHealthcare**[®]
UnitedHealthcare Insurance
Company (UnitedHealthcare)

Important Notice: You are entitled to receive a “Wisconsin Guide to Health Insurance for People with Medicare.” This guide is free and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146, toll-free, or find it on the web at www.medsupeducation.com.

*As long as you pay your premiums when due and you do not make any material misrepresentation when you apply for this plan.

- ¹ From a report prepared for UnitedHealthcare by Human8, “Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans and UnitedHealthcare Medicare Advantage Plans (Non-SNP, D-SNP, and C-SNP) Report,” August 2025, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.
- ² From a report prepared for UnitedHealthcare by Mark Farrah Associates, “December 2024 Medigap Enrollment & Market Share,” May 2025, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.
- ³ From a report prepared for UnitedHealthcare by Human8, “2025 Medicare Supplement Plan Satisfaction Posted Questionnaire,” May 2025, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

AARP endorses the AARP Medicare Supplement Insurance Plans. UnitedHealthcare pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

You must be an AARP member to enroll in an AARP Medicare Supplement Plan (you can join AARP for just \$20.00 a year).

Insured by UnitedHealthcare Insurance Company, Hartford, CT. Policy form No. GRP 79171 GPS-1 (G-36000-4).

Plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent may contact you.

See the enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.



Gym Membership, Discounts, and More

For plans effective January 1, 2026 and later

Once you're enrolled in an AARP® Medicare Supplement Insurance Plan from UnitedHealthcare Insurance Company (UnitedHealthcare), you'll get insured member wellness extra discounts and services.



Gym Membership

Renew Active® is a fitness program for body and mind. Renew Active is focused on helping the Medicare population maintain functional mobility and cognitive health through:

- A gym membership at no additional cost to you.
- Access to a large network of national gyms and fitness locations with a wide variety of fitness classes.
- Access to thousands of on-demand workout videos and live streaming fitness classes.
- An online program offering content about brain health with exclusive content for Renew Active members, from AARP® Staying Sharp®.



Dental Discount

UHC Dental provides access to over 50,000+ in-Network providers. Discount amounts will vary, but overall average is 41% from usual, customary, and reasonable coverage. Cosmetic dental procedures are included, discounts available on a range of dental services, including cleanings, exams, fillings, crowns, veneers, implants, and teeth whitening.



Vision Discount

Enjoy exclusive discounts on vision services, including exams, contact lenses, and eyewear, from various providers.



Brain Health

AARP® Staying Sharp® is an online program focused on brain health and overall health and wellness. It's packed with exclusive content for Renew Active members and helps you build healthier habits based on the six pillars of brain health.



24/7 Nurse line

A registered nurse is available to discuss your concerns and answer questions over the phone anytime, day or night. Interpretation services are available in Spanish, as well as in 140+ languages. Nurses are also available to help guide you to community resources. These resources may help provide assistance on transportation services, understanding medication cost options, and availability of meal delivery services.



Hearing Discount

As an AARP Medicare Supplement plan member, you receive an exclusive discount on hearing aids and care. AARP® Hearing Solutions provided by UnitedHealthcare Hearing includes:

- Additional \$100 off per name-brand prescription hearing aid on top of the already discounted AARP member rate – meaning \$200 off per pair.
- No-cost hearing exam and consultation and expert support from UnitedHealthcare Hearing's nationwide network of experienced hearing providers near you.
- Access to a selection of extended support packages to tailor your care experience to your needs.
- Access to Relate® prescription hearing aids, UnitedHealthcare Hearing's private-label brand, for an affordable, high-quality option with a variety of technology options and helpful features.



These offers are available at no additional cost to you and are only available to insured members covered under an AARP Medicare Supplement Plan from UnitedHealthcare Insurance Company. These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are NOT INSURANCE PROGRAMS, are subject to geographical availability and may be discontinued at any time. Certain offerings are provided by third parties not affiliated with UnitedHealthcare Insurance Company. None of these services are a substitute for the advice of a doctor or should be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room.

Renew Active Fitness Program

Participation in the Renew Active® program is voluntary. Renew Active includes standard fitness membership and other offerings. Fitness membership equipment, classes, personalized fitness plans, caregiver access and events may vary by location. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine. The Renew Active program varies by plan/area. Gym network may vary in local market.

Dental Discount

Savings will vary by provider and zip code. The discounts are available through UnitedHealthcare network providers only. You will receive the discount from the provider's usual and customary fees when you pay. Discounts are only available when services are received from In-Network Providers contracted with the Dental Discount Plan. You must pay for the services rendered to you at the time it's provided. We encourage you to check with your provider prior to beginning treatment.

THIS PLAN IS NOT INSURANCE and is not intended to replace dental insurance. The Plan is not a Qualified Health Plan under the Affordable Care Act. The Plan provides discounts at certain dental offices for dental services. The range of discounts will vary depending on the type of provider and service. The Plan does not make payments directly to the providers of dental services. Plan Members are solely obligated to pay for all dental care services but will receive a discount from those providers who have contracted with Dental Benefit Providers, Inc. 10175 Patuxent Parkway Columbia, MD 21044.

Vision Discounts

Visionworks

Present this offer in store to receive \$250 off a complete pair of glasses with single vision lenses, or \$300 off with multifocal lenses – subject to a minimum purchase of \$400 for single vision lenses and a minimum purchase of \$500 for multifocal lenses (calculated before the discount). A complete pair of glasses is required. Valid doctor's prescription required. Eye exam cost is not included. Non-transferable. No cash value. Offer expires on 12/31/26.

UHC Vision

Discounts offered are only available at the participating providers listed. Discounts are dependent on member showing their UnitedHealthcare AARP Medicare Supplement card or using their assigned promotional code. Discounts are good for the 2026 plan year only. Discounts are only for the enrolled member(s) in the discount plan and promotional codes should not be shared. Discounts are available for enrolled members once per plan year.

These discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans unless noted herein. All decisions about medications and vision care are between the member and their health care provider. Offer valid only at participating providers. Eye exam discount applies only to comprehensive eye exams and does not include contact lens exams or fitting. Contact lens purchase requires valid contact lens prescription. Offer expires 12/31/2026.

AARP Staying Sharp

AARP® Staying Sharp® is the registered trademark of AARP. Staying Sharp, including all content and features, is offered for informational purposes and to educate users on brain health care and medical issues that may affect their daily lives. Staying Sharp is based on a holistic, lifestyle approach to brain health that encourages users to incorporate into their daily lives activities that are associated with general wellness. Nothing in the service should be considered, or used as a substitute for, medical advice, diagnosis, or treatment. Features including the Cognitive Assessment and Lifestyle Check-Ins, Additional Tests, exercises, and challenges assess performance at a particular moment in time on certain discrete cognitive tasks. Staying Sharp games are

intended for entertainment and recreational purposes only. Various factors may affect performance, including sleep, tiredness, focus, and other social, environmental, or emotional factors. Performance is not indicative of cognitive health and not predictive of future performance or medical conditions.

Nurse line

The information provided through these services is for informational purposes only. Your health information is kept confidential in accordance with applicable law. This is not a substitute for your doctor's care. Nurses and other representatives from these services cannot diagnose problems or recommend treatment. All decisions about medications, vision care, hearing care, health and wellness care or other care is between you and your health care provider. Consult your doctor prior to beginning an exercise program or making changes to your lifestyle or health care routine.

AARP Hearing Solutions provided by UnitedHealthcare Hearing

The additional \$100 off discount only applies to name-brand hearing aid purchases.

One complimentary hearing test is only available from UnitedHealthcare Hearing providers, for purposes of determining hearing aid candidacy. These discounts cannot be combined with any other discounts, promotions, coupons or hearing aid benefit plans unless noted herein. Products or services that are reimbursable by federal programs including Medicare and Medicaid are not available on a discounted or complimentary basis. AARP commercial member benefits are provided by third parties, not by AARP or its affiliates. UnitedHealthcare Hearing pays a royalty fee to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. Some UnitedHealthcare Hearing offers are subject to change and may have restrictions.

Please contact UnitedHealthcare Hearing directly for details 1-877-449-6784.

AARP Medicare Supplement Insurance Plans

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You must be an AARP member to enroll in an AARP Medicare Supplement Plan.

AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company, 185 Asylum Street, Hartford, CT 06103-3408. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

In some states, plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed agent/producer may contact you.

Please see the enclosed materials for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Bright Ways To Save



**Contact your
licensed insurance
agent/producer
to get your
personalized
rate quote.**

These discounts can add up to valuable savings on an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

SAVE up to 51%* with the Enrollment Discount

Reward yourself by enrolling early.

SAVE 7% with the Multi-Insured Discount

You can take 7% off your monthly premiums if two insureds on one account are enrolled under the same AARP membership number and each is insured under an eligible AARP-branded supplemental insurance policy insured by UnitedHealthcare Insurance Company.

TAKE \$24 OFF with Electronic Funds Transfer

You'll save \$2.00 off your total monthly premium, or \$24 per year, when you use the convenient and easy payment option, Electronic Funds Transfer (EFT). Your monthly payments are automatically forwarded by your bank, which means no checks to write and no postage to pay.

SAVE \$24 per year with the Annual Payer Discount

Take \$24 off your total premium when you pay your entire 12-month premium.

Note: Electronic Funds Transfer (EFT) discount and Annual Payer discount cannot be combined.

LOCK In Your Premium with the Rate Guarantee

Your rate is guaranteed for 12 months from your initial plan effective date. Insured members will not receive an additional rate guarantee when changing from one AARP Medicare Supplement Plan to another.



*The discount is 51% at ages 65 through 67. The discount percentage reduces by 2% each year on the anniversary date of your plan from age 68 to age 73 and then by 3% from age 74 until it reaches 0% on the anniversary date of your plan on or after age 86. This discount is available to new applicants who are accepted to enroll in an AARP Medicare Supplement Plan for June 1, 2023 and after Plan Effective Dates.

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This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

See the enclosed materials for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

UnitedHealthcare Insurance Company
OUTLINE OF MEDICARE SUPPLEMENT INSURANCE
MEDICARE SUPPLEMENT INSURANCE

The Wisconsin Insurance Commissioner has set standards for Medicare Supplement insurance. This plan meets these standards. It, along with Medicare, may not cover all of your medical costs. You should review carefully all plan limitations. For an explanation of these standards and other important information, see “Wisconsin Guide to Health Insurance for People with Medicare,” given to you when you applied for this plan. Do not buy this plan if you did not get this guide.

PREMIUM INFORMATION – To keep your plan in force, pay the premium when it is due. The premium for your plan can change. Any change will apply to everyone with this plan who resides in your area at that time and who is in a situation similar to yours with respect to age, health conditions, tobacco use or other factors used to determine premiums. Your premium can only be changed with the approval of AARP and the Wisconsin insurance department. Please note, if you change your primary residence, your premium may be adjusted.

DISCLOSURES – Use this outline to compare benefits and premiums with other Medicare Supplement insurance. Benefits and exclusions paid by your plan will automatically change when Medicare’s requirements change.

This Outline of Coverage does not give all the details of Medicare coverage. Contact your local Social Security Office or consult “Medicare & You” for more details.

This plan and optional riders are not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

READ YOUR CERTIFICATE VERY CAREFULLY – This is only an outline describing your certificate’s most important features. The certificate is your insurance contract. You must read the certificate itself to understand all of the rights and duties of both you and your insurance company.

RIGHT TO RETURN CERTIFICATE – If you decide you do not want this plan, within 30 days after you receive your certificate, you must do one of these two things:

1. Call UnitedHealthcare at the phone number shown on your ID card and ask to void your plan, or
2. Ask UnitedHealthcare in writing to void your plan. You can send your request to the Administrative office shown on your certificate.

When your request is received, your certificate will be treated as if no coverage was in force from the effective date. Also, any premium you paid will be refunded. If any claims are paid for you before your request is processed, UnitedHealthcare has the right to recover what was paid. The premium returned to you will be reduced by the amount of the claims paid. If the amount paid for your claims is more than the premium you paid, you will not receive a premium refund.

CERTIFICATE REPLACEMENT – If you are replacing other health insurance coverage, do NOT cancel it until you have actually received your new certificate and are sure you want to keep it.

NOTICE – This plan may not fully cover all of your medical costs. For Wisconsin mandated benefits, benefits are payable for the Usual and Prevailing Charge, which may not equal the actual charge.

**Neither UnitedHealthcare Insurance Company Nor Its
Agents Are Connected With Medicare.**

Outline of Medicare Supplement Insurance

Basic Medicare Supplement Plan

Medicare Part A: Hospital Services per Benefit Period ¹				
Service		Medicare Pays	Basic Plan Pays	You Pay
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,736	\$0 or <input type="checkbox"/> Optional Part A Deductible Rider 1 (OW) ² or <input type="checkbox"/> Optional 50% Part A Deductible Rider 2 (PW) ^{2,4}	\$1,736 or \$0 or \$868
	Days 61–90	All but \$434 per day	\$434 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$868 per day	\$868 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses ³	\$0 ³
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare's requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	21 st through 100 th day	All but \$217 a day	Up to \$217 a day	\$0
	101 st day and after	\$0	\$0	All costs
Inpatient Psychiatric Care (A Wisconsin Mandated Benefit)	In a participating psychiatric hospital	190 days per lifetime	175 days per lifetime	All charges beyond 365 days
Blood	First 3 pints	\$0	First 3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care		All but very limited co-payment or co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment or co-insurance	\$0

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Notes

¹ A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.

² These are optional riders. You may purchase these riders for an additional premium.

³ NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits."

⁴ This Optional Rider pays 50% of the Medicare Part A deductible.

Outline of Medicare Supplement Insurance Basic Medicare Supplement Plan

Medicare Part B: Medical Services per Calendar Year

Service	Each Calendar Year	Medicare Pays	Basic Plan Pays	You Pay
Medical Expenses Eligible expense for physician's services, inpatient and outpatient medical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$283 of Medicare-approved amounts ⁵	\$0	\$0 or <input type="checkbox"/> Optional Part B Deductible Rider 3 (QW) ⁶	\$283 or \$0
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20% <input type="checkbox"/> Optional Medicare Part B Excess Charges Rider 1 (OW) ⁷ or Rider 2 (PW) ⁷	Part B excess charges or \$0
Blood	First 3 pints	\$0	All costs	\$0
	Next \$283 of Medicare-approved amounts ⁵	\$0	\$0 or <input type="checkbox"/> Optional Part B Deductible Rider 3 (QW) ⁶	\$283 or \$0
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services Tests For Diagnostic Services		100%	\$0	\$0
Home Health Care		100% of charges for visits considered medically necessary by Medicare	40 visits or <input type="checkbox"/> Optional Additional Home Health Care Rider 4 (SW) ⁷	All charges beyond 40 visits per calendar year or All charges beyond 365 visits per calendar year

Notes

⁵ Once you have been billed \$283 of Medicare-approved amounts for covered services, your Medicare Part B Deductible will have been met for the calendar year.

⁶ This is an optional rider. You may purchase this rider for an additional premium if your 65th birthday is prior to 1/1/2020 or your Medicare Part A effective date is prior to 1/1/2020.

⁷ These are optional riders. You may purchase these riders for an additional premium.

Outline of Medicare Supplement Insurance Basic Medicare Supplement Plan

Other Benefits not covered by Medicare

Service	Each Calendar Year	Medicare Pays	Basic Plan Pays	You Pay
Foreign Travel Emergency Rider 1 (OW)⁷ or Rider 2 (PW)⁷	First \$250 each calendar year	\$0	\$0	\$250
NOT COVERED BY MEDICARE Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.	Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over 50,000 lifetime maximum
Preventive Medical Care Benefit	First \$120 each calendar year	\$0	\$120	\$0
Some annual physical and preventive tests and services, administered or ordered by your doctor when not covered by Medicare.	Additional Charges	\$0	\$0	All costs

Notes

⁷ These are optional riders. You may purchase these riders for an additional premium.

Outline of Medicare Supplement Insurance Basic Medicare Supplement Plan with Co-payments

Medicare Part A: Hospital Services per Benefit Period¹

Service		Medicare Pays	Plan Pays	You Pay
Hospitalization¹ Semiprivate room and board, general nursing and miscellaneous services and supplies.	First 60 days	All but \$1,736	\$0 or <input type="checkbox"/> Optional Part A Deductible Rider 1 (OW) ² or <input type="checkbox"/> Optional 50% Part A Deductible Rider 2 (PW) ^{2,4}	\$1,736 or \$0 or \$868
	Days 61–90	All but \$434 per day	\$434 per day	\$0
	Days 91 and later while using 60 lifetime reserve days	All but \$868 per day	\$868 per day	\$0
	After lifetime reserve days are used, an additional 365 days	\$0	100% of Medicare eligible expenses ³	\$0 ³
	Beyond the additional 365 days	\$0	\$0	All costs
Skilled Nursing Facility Care¹ You must meet Medicare’s requirements, including having been in a hospital for at least 3 days and entered a Medicare-approved facility within 30 days after leaving the hospital.	First 20 days	All approved amounts	\$0	\$0
	21 st through 100 th day	All but \$217 a day	Up to \$217 a day	\$0
	101 st day and after	\$0	\$0	All costs
Inpatient Psychiatric Care (A Wisconsin Mandated Benefit)	In a participating psychiatric hospital	190 days per lifetime	175 days per lifetime	All charges beyond 365 days
Blood	First 3 pints	\$0	First 3 pints	\$0
	Additional amounts	100%	\$0	\$0
Hospice Care		All but very limited co-payment or co-insurance for outpatient drugs and inpatient respite care	Medicare co-payment or co-insurance	\$0

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Notes

- ¹ A benefit period begins on the first day you receive service as an inpatient in a hospital and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
- ² These are optional riders. You may purchase these riders for an additional premium.
- ³ NOTICE: When your Medicare Part A hospital benefits are exhausted, the insurer stands in place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy’s “Core Benefits.”
- ⁴ This Optional Rider pays 50% of the Medicare Part A deductible.

Outline of Medicare Supplement Insurance Basic Medicare Supplement Plan with Co-payments

Medicare Part B: Medical Services per Calendar Year

Service	Each Calendar Year	Medicare Pays	Plan Pays	You Pay
Medical Expenses Eligible expense for physician's services, inpatient and outpatient medical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment.	First \$283 of Medicare-approved amounts ⁵	\$0	\$0	\$283
	Remainder of Medicare-approved amounts	Generally 80%	Generally 20%, other than up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if you are admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.	Up to \$20 per office visit and up to \$50 per emergency room visit. The co-payment of up to \$50 is waived if you are admitted to any hospital and the emergency visit is covered as a Medicare Part A expense.
	Part B excess charges – above Medicare-approved amounts	\$0	\$0 or	<input type="checkbox"/> Optional Medicare Part B Excess Charge Rider 1 (OW) ⁷ or Rider 2 (PW) ⁷
Blood	First 3 pints	\$0	All costs	\$0
	Next \$283 of Medicare-approved amounts ⁵	\$0	\$0	\$283
	Remainder of Medicare-approved amounts	80%	20%	\$0
Clinical Laboratory Services Tests For Diagnostic Services		100%	\$0	\$0
Home Health Care		100% of charges for visits considered medically necessary by Medicare	40 visits or <input type="checkbox"/> Optional Additional Home Health Care Rider 4 (SW) ⁷	All charges beyond 40 visits per calendar year or All charges beyond 365 visits per calendar year

Notes

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⁵ Once you have been billed \$283 of Medicare-approved amounts for covered services, your Medicare Part B Deductible will have been met for the calendar year.

⁷ These are optional riders. You may purchase these riders for an additional premium.

Outline of Medicare Supplement Insurance Basic Medicare Supplement Plan with Co-payments

Other Benefits not covered by Medicare

Service	Each Calendar Year	Medicare Pays	Plan Pays	You Pay
Foreign Travel Emergency Rider 1 (OW)⁷ or Rider 2 (PW)⁷ NOT COVERED BY MEDICARE - Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.	First \$250 each calendar year	\$0	\$0	\$250
- Medically necessary emergency care services beginning during the first 60 days of each trip outside the USA.	Remainder of charges	\$0	80% to a lifetime maximum benefit of \$50,000	20% and amounts over \$50,000 lifetime maximum
Preventive Medical Care Benefit - Some annual physical and preventive tests and services, administered or ordered by your doctor when not covered by Medicare.	First \$120 each calendar year	\$0	\$120	\$0
	Additional Charges	\$0	\$0	All costs

Notes

⁷ These are optional riders. You may purchase these riders for an additional premium.

Outline of Medicare Supplement Insurance Wisconsin Mandated Benefits – When Not Covered By Medicare

These Wisconsin Mandated Benefits apply to the Basic Medicare Supplement Plan and the Basic Medicare Supplement Plan with Co-payments.
Benefits will be paid only when the service is not covered by Medicare.

Service		Medicare Pays	Plan Pays	You Pay
Alcoholism, Nervous Disorders, and Drug Abuse Treatment Subject to a total maximum benefit of \$7,000 in a calendar year	Inpatient Hospital and Physician Services	0%	90% of the actual charge up to the usual and prevailing charge, subject to a \$7,000 maximum benefit in a calendar year	10%, plus amounts in excess of the usual and prevailing charge, and all amounts above \$7,000 in a calendar year
	Non-Residential Outpatient Services	0%	90% of the actual charge up to the usual and prevailing charge, subject to a \$2,000 maximum benefit in a calendar year	10%, plus amounts in excess of the usual and prevailing charge, and all amounts above \$2,000 in a calendar year
	Transitional Treatment Services	0%	90% of the actual charge up to the usual and prevailing charge, subject to a \$3,000 maximum benefit in a calendar year	10%, plus amounts in excess of the usual and prevailing charge, and all amounts above \$3,000 in a calendar year
Breast Reconstruction		0%	100% of the usual and prevailing charge	Charges in excess of the usual and prevailing charge

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Outline of Medicare Supplement Insurance Wisconsin Mandated Benefits – When Not Covered By Medicare

These Wisconsin Mandated Benefits apply to the Basic Medicare Supplement Plan and the Basic Medicare Supplement Plan with Co-payments. Benefits will be paid only when the service is not covered by Medicare.

Service		Medicare Pays	Plan Pays	You Pay
Cancer Clinical Trials	Routine patient care that is administered in a cancer clinical trial	0%	100% of the usual and prevailing charge	Charges in excess of the usual and prevailing charge
Chiropractic Services		0%	100% of the usual and prevailing charge	Charges in excess of the usual and prevailing charge
Diabetic Equipment and Supplies	Does not include outpatient prescription drugs	0%	100% of the usual and prevailing charge	Charges in excess of the usual and prevailing charge
Hospital, Ambulatory Surgical Center and Anesthetics for Dental Care		0%	100% of the usual and prevailing charge	Charges in excess of the usual and prevailing charge
Kidney Disease Treatment		0%	100% of the usual and prevailing charge, subject to a maximum benefit amount of \$30,000 in a calendar year	Charges in excess of the usual and prevailing charge and all charges above \$30,000 in a calendar year
Skilled Nursing Care Stays		0%	Daily rate established by the Department of Health and Social Services for up to 30 days per admission	Charges above the established daily rate and all charges beyond 30 days per admission
Colorectal Cancer Screening	Fecal occult blood test, Flexible Sigmoidoscopy and Colonoscopy	0%	100% of the usual and prevailing charge	Charges in excess of the usual and prevailing charge

COVERAGE REQUIREMENTS

- To be eligible to apply, you must be an AARP member or spouse of a member, age 50 or over, covered by both Parts A and B of original Medicare, and not duplicating any Medicare supplement coverage.
- For Medicare Eligible Expenses: hospital stays, skilled nursing facility stays, and other care received must be approved for payment by Medicare. For Non-Medicare Eligible Expenses: covered stays or care must be medically necessary under applicable standards of medical practices.
- Stays and care must be recommended by a legally qualified physician acting within the scope of his or her license.
- Stays must begin and care must be received while you are insured under this plan.
- Stays must be in a Medicare approved facility, except for 30 days in a state licensed skilled nursing facility.

GUARANTEED ACCEPTANCE

- Your acceptance in any plan for which you are eligible to enroll is guaranteed during your Medicare supplement open enrollment period which lasts for 6 months beginning with the first day of the month in which you are both age 50 or older and enrolled in Medicare Part B. (If you enrolled in Part B before age 65, you have another 6-month open enrollment period when you turn 65.)
- Also, you may have a guaranteed issue right to enroll in a Medicare supplement plan in certain situations. Some examples:
 - you have a specific type of health insurance coverage that changes in some way, such as a loss of the health insurance coverage, or
 - you enrolled with a “trial right” to try a Medicare Advantage Plan but change your mind and want to switch back to a Medicare supplement plan during the trial period.

If you received a notice from your employer or prior insurer saying you are eligible for guaranteed issue of a Medicare supplement plan, you may be guaranteed acceptance into one or more AARP Medicare Supplement Plans. **If you have a guaranteed issue right, you must provide proof of your prior plan if you are replacing coverage, or provide a copy of the notice, disenrollment letter or other documentation you received if you lost or are losing coverage. Your Application Form must be received no more than 63 days after the termination date of your prior coverage or 63 days after notice of a claim denial if you did not receive notice of the plan’s termination. The documentation should include the type of coverage being lost or replaced, the termination reason, the termination date and the name of the person(s) who lost, is losing coverage, or is replacing coverage.**

If you have questions about guaranteed issue rights, please see *The Guide to Health Insurance for People with Medicare in Wisconsin*, which can be found at <https://oci.wi.gov/Pages/Consumers/Medicare.aspx>. You may also want to contact the administrator of your prior health insurance plan or our local state department on aging. Or you may want to call UnitedHealthcare at 1-800-523-5800.

RENEWING YOUR COVERAGE AND WHEN YOUR COVERAGE STOPS

Your coverage can never be cancelled because of your age, your health or the number of claims you make. Coverage may be cancelled due to nonpayment of premium or material misrepresentation. If the Group Policy terminates and is not replaced by another group policy providing the same type of coverage, you may convert your coverage to an individual Medicare Supplement policy. Of course, you may cancel your AARP Medicare Supplement Plan any time you wish. All transactions are effective on the first day of the month following UnitedHealthcare's receipt of the request.

Any premium contribution you make after your coverage stops will not continue your coverage in force and will be returned.

USUAL AND PREVAILING CHARGE

The normal charge made by a provider (doctor; nurse, pharmacist) for a service or supply when there is no insurance. This charge cannot be more than the range of charges made in the area for a like service or supply. This charge cannot be greater than any charge limitation established by state law. UnitedHealthcare decides the area and the range. The Usual and Prevailing Charge may not equal the actual charge. This only applies to Wisconsin Mandated Benefits.

LIMITATIONS AND EXCLUSIONS

1. Skilled nursing facility care costs beyond what is covered by Medicare and the state-required 30 days skilled nursing facility benefit.
2. Home health care visits beyond the 40 visits per calendar year in addition to what Medicare pays (or, Home health care visits beyond 365 visits, less any visits paid by Medicare, per calendar year, with the purchase of the Additional Home Health Care Rider 4).
3. Charges above Medicare's approved charge, except for those additional benefits mandated by Wisconsin law.
4. Outpatient prescription drugs.
5. Most care received outside the United States.
6. Dental care (except as required by Wisconsin law), dentures, checkups, routine immunizations, cosmetic surgery, routine foot care, examinations for and the cost of eyeglasses or hearing aids, unless eligible under Medicare.
7. Amounts in excess of the Usual and Prevailing Charge, for benefits mandated by Wisconsin law.
8. Services deemed not medically necessary under Medicare or not meeting the Medicare program's standards.
9. Care for which you have no legal obligation to pay.
10. Sickness or injury for which you are entitled to benefits under workers' compensation or similar laws.
11. Stay, service, supply or facility provided by a government hospital, unless payment of the charge is required by law.
12. Benefits provided under Medicare or under a Medicare Advantage Plan.

Other exclusions may apply, however, in no event will your plan contain coverage limitations or exclusions for Medicare eligible expenses that are more restrictive than those of Medicare.

PRE-EXISTING CONDITIONS

A Pre-existing Condition is a condition for which one of these things happened within 3 months before your Effective Date:

1. A Physician gave you medical advice for the condition.
2. A Physician recommended or gave you treatment for the condition.
3. A Physician recommended or prescribed a prescription drug for the condition.

Benefits will not be paid for any stay that starts or medical care you receive for a Pre-existing Condition during the first 3 months after your Effective Date.

The following eligible individuals, regardless of age unless otherwise specified, are entitled to waiver of this pre-existing condition limitation:

1. Individuals who are within 63 days of replacing current health insurance coverage, or
2. Individuals whose application form is received prior to or during the 6-month period beginning with the first day of the month in which the individual is age 65 or older and enrolled in Medicare Part B, or
3. Individuals who are entitled to Guaranteed Issue, or
4. Individuals who have been covered under other health insurance coverage within the last 63 days and have enrolled in Medicare Part B within the last 6 months.

CLAIM APPEALS

You have the right to appeal our decision if your claim is denied. Your appeal must be in writing and it must be identified as a claim appeal. You must include the following information with your appeal: your name, your membership number, the reason why you think the claim denial is in error, and any supporting material or information. We will provide a decision within 30 days of receiving your appeal.

GRIEVANCES AND EXTERNAL REVIEW

The following Grievances And External Review provisions apply only to the Wisconsin Mandated Benefits.

Grievance Procedures

If you are not satisfied with the handling of a complaint or a claim appeal, or you are not satisfied for any other reason, you have the right to submit a formal Grievance. A Grievance is any dissatisfaction with the provision of services, claims practices, or administration of your plan by us. It must be expressed in writing by you, or on your behalf. Your Grievance must be submitted in writing, and must contain the words "This is a grievance." This will make sure we understand the purpose of your communication.

You must clearly state the nature of your Grievance. You must include the following information: your name, your membership number, an explanation of your Grievance, any supporting material or information.

Send it to us at this address: UnitedHealthcare, PO BOX 1891, SOUTHAMPTON, PA 18966-9998.

We will acknowledge your Grievance within 5 business days of receiving it.

Your Grievance will be investigated promptly by a grievance panel. You may submit written questions to the person responsible for making the decision that resulted in the Grievance. You may also appear in person before the grievance panel to present written or oral information. We will provide written notice to you of the time and place at least 7 days in advance.

We will provide you a written decision within 30 days of receiving the Grievance. If a longer investigation period is required, we will notify you of the reason why, and when a decision may be expected. In such case, we will provide a written decision within 60 days of receiving the Grievance.

An Expedited Grievance is a Grievance where one of these three things is true: (1) The duration of the standard resolution process will result in serious jeopardy to your life or health or the ability for you to regain maximum function; (2) In the opinion of a Physician who has knowledge of your condition, your severe pain cannot be adequately managed without the care or treatment that is the subject of the Grievance; or (3) A Physician who has knowledge of your condition determines that the Grievance should be treated as an Expedited Grievance.

If the Grievance involves a situation that qualifies as an Expedited Grievance, you may file the Expedited Grievance via a telephone call to us. You must provide the pertinent information listed above. We will make a decision on an Expedited Grievance within 72 hours of receiving it.

External Review Procedures

If you disagree with the outcome of your Grievance, you may be eligible to have your Grievance reviewed by an Independent Review Organization ("IRO"). We will send you a list of approved IROs if your Grievance is denied. A copy can also be obtained by contacting the Office of the Commissioner of Insurance.

To qualify for external review, your claim must involve an adverse determination or a determination that a treatment is experimental or investigational. In either case, the treatment must cost more than the minimum amount specified annually by the Wisconsin Commissioner of Insurance in order to qualify for external review.

If you wish to pursue an external review, you or your authorized representative must send a written request to us at this address: UnitedHealthcare, PO BOX 1891, SOUTHAMPTON, PA 18966-9998.

We must receive your request within four months of the date that your Grievance was decided. When you send your request, you must state which IRO you want to use.

Once your request has been received, we will notify the IRO and the Commissioner of Insurance that you have requested an external review. Within 5 business days, we will send the IRO copies of the information you submitted as part of your Grievance, copies of your certificate, and copies of any other information that was relied upon in making the decision on your Grievance. The IRO will have 5 business days to review this material and request any additional information. We will respond to any requests for additional information within 5 business days or provide an explanation as to why more time is needed. Once the IRO has received all the necessary information, it will have 30 business days to make a decision.

There are special circumstances in which you may be able to skip the Grievance process and proceed directly to external review. These are those circumstances:

1. We agree with you that the matter may proceed directly to the IRO.
2. At the same time you send a request to us for external review, you submit a request to the IRO to bypass the Grievance procedure and the IRO determines that the duration of the standard Grievance process will result in serious jeopardy to your life or health or the ability for you to regain maximum function.

The AARP Insurance Trust

AARP established the AARP Insurance Plan, a trust, to hold the master group insurance policies. The AARP Medicare Supplement Insurance Plan is insured by UnitedHealthcare Insurance Company, not by AARP or its affiliates. Please contact UnitedHealthcare Insurance Company if you have questions about your policy, including any limitations and exclusions.

GENERAL INFORMATION

AARP endorses the AARP Medicare Supplement Insurance Plans insured by UnitedHealthcare. UnitedHealthcare pays royalty fees for the use of AARP intellectual property. AARP uses the royalty fees for the general purposes of its organization. AARP and its affiliates are not insurers. AARP does not employ or endorse agents, brokers or producers.

By enrolling, you are agreeing to the release of Medicare claim information to UnitedHealthcare Insurance Company so your AARP Medicare Supplement Plan claims may be processed automatically.

UnitedHealthcare accepts insurance premium payments made by the insured or a relative or legal guardian on behalf of the insured. UnitedHealthcare reserves the right to decline insurance premium payments from third parties other than a relative or legal guardian of the insured.

You must be an AARP member to enroll in an AARP Medicare Supplement Plan.

The Policy Form No. GRP79171 GPS-1 (G-36000-4) is issued in the District of Columbia to the Trustees of the AARP Insurance Plan.

AARP Medicare Supplement Plans have been developed in line with federal standards. **However, these plans are not connected with, or endorsed by, the U.S. Government or the federal Medicare program.**

This is a solicitation of insurance. An agent may contact you.

These materials describe the AARP Medicare Supplement Plans available in your state, but are not a contract, policy, or insurance certificate. Please read your Certificate of Insurance, upon receipt, for plan benefits, definitions, exclusions, and limitations.

How the Enrollment Discount Works.

1 To be eligible for enrollment discounts on an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), you need to meet the below requirements **on your plan effective date**:

- You must be age 65-79, *and*
- You must not have any of the medical conditions listed on the application (this doesn't apply if you don't have to answer the medical questions because you're eligible for guaranteed acceptance or a guaranteed issue situation).

2 Your age on your plan effective date in your 1st year of coverage determines the discount you get in your 1st year of coverage.

3 The discount will decrease by 2% each year on your anniversary date after age 67 through age 73.

After age 73, the discount will decrease 3% each year on your anniversary date until the discount wears off at age 86. It's nice to know you still pay less than the Standard Rate through age 85.

Age on Plan Effective Date (Discount is only for those age 65-79 on their plan effective date)	Starting Discount
65	51% for ages 65 through 67
66	
67	
68	49%
69	47%
70	45%
71	43%
72	41%
73	39%
74	36%
75	33%
76	30%
77	27%
78	24%
79	21%
80	18%
81	15%
82	12%
83	9%
84	6%
85	3%
86	0%

AARP | Medicare Supplement
from  **UnitedHealthcare**

UnitedHealthcare Insurance Company (UnitedHealthcare)

You must be an AARP member to enroll in an AARP Medicare Supplement Plan.

Insured by UnitedHealthcare Insurance Company, 185 Asylum Street, Hartford, CT 06103. Policy Form No. GRP 79171 GPS-1 (G-36000-4).

Plans may be available to persons under age 65 who are eligible for Medicare by reason of disability or End-Stage Renal Disease.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent may contact you.

See enclosed for complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.

Cover Page - Rates for Wisconsin Plans and Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 ¹ (QW)	Rider 4 (SW)
Benefits						
Part A (Hospitalization) co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓				
Part B (Medical) co-insurance or co-payments	✓	Co-pay ²				
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓				
Hospice Care co-insurance	✓	✓				
Skilled Nursing Facility Care co-insurance	✓	✓				
Part A Deductible			✓	50%		
Part B Annual Deductible					✓	
Part B Excess Charges			✓	✓		
Foreign Travel emergency care			✓	✓		
Home Health Care 40 visits	✓	✓				
Home Health Care 365 visits, less any visits paid by Medicare						✓

1 NOTE: Rider 3 is only available with the Basic Plan and only available to applicants eligible for Medicare prior to 1/1/2020.

2 NOTE: Up to \$20 co-pay for office visits and up to \$50 co-pay for ER.

Cover Page - Rates for Wisconsin - Area 1 Female Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$214.49	\$147.00	\$18.86	\$9.55	\$11.51	\$1.71
65	yearly	\$2,573.88	\$1,764.00	\$226.32	\$114.60	\$138.12	\$20.52
66	monthly	\$214.49	\$147.00	\$18.86	\$9.55	\$11.51	\$1.71
66	yearly	\$2,573.88	\$1,764.00	\$226.32	\$114.60	\$138.12	\$20.52
67	monthly	\$214.49	\$147.00	\$18.86	\$9.55	\$11.51	\$1.71
67	yearly	\$2,573.88	\$1,764.00	\$226.32	\$114.60	\$138.12	\$20.52
68	monthly	\$223.25	\$153.00	\$19.63	\$9.94	\$11.98	\$1.78
68	yearly	\$2,679.00	\$1,836.00	\$235.56	\$119.28	\$143.76	\$21.36
69	monthly	\$232.00	\$159.00	\$20.40	\$10.33	\$12.45	\$1.85
69	yearly	\$2,784.00	\$1,908.00	\$244.80	\$123.96	\$149.40	\$22.20
70	monthly	\$240.76	\$165.00	\$21.17	\$10.72	\$12.92	\$1.92
70	yearly	\$2,889.12	\$1,980.00	\$254.04	\$128.64	\$155.04	\$23.04
71	monthly	\$249.51	\$171.00	\$21.94	\$11.11	\$13.39	\$1.99
71	yearly	\$2,994.12	\$2,052.00	\$263.28	\$133.32	\$160.68	\$23.88
72	monthly	\$258.27	\$177.00	\$22.71	\$11.50	\$13.86	\$2.06
72	yearly	\$3,099.24	\$2,124.00	\$272.52	\$138.00	\$166.32	\$24.72
73	monthly	\$267.02	\$183.00	\$23.48	\$11.89	\$14.33	\$2.13
73	yearly	\$3,204.24	\$2,196.00	\$281.76	\$142.68	\$171.96	\$25.56
74	monthly	\$280.16	\$192.00	\$24.64	\$12.48	\$15.04	\$2.24
74	yearly	\$3,361.92	\$2,304.00	\$295.68	\$149.76	\$180.48	\$26.88
75	monthly	\$293.29	\$201.00	\$25.79	\$13.06	\$15.74	\$2.34
75	yearly	\$3,519.48	\$2,412.00	\$309.48	\$156.72	\$188.88	\$28.08
76	monthly	\$306.42	\$210.00	\$26.95	\$13.65	\$16.45	\$2.45
76	yearly	\$3,677.04	\$2,520.00	\$323.40	\$163.80	\$197.40	\$29.40
77	monthly	\$319.55	\$219.00	\$28.10	\$14.23	\$17.15	\$2.55
77	yearly	\$3,834.60	\$2,628.00	\$337.20	\$170.76	\$205.80	\$30.60
78	monthly	\$332.69	\$228.00	\$29.26	\$14.82	\$17.86	\$2.66
78	yearly	\$3,992.28	\$2,736.00	\$351.12	\$177.84	\$214.32	\$31.92
79	monthly	\$345.82	\$237.00	\$30.41	\$15.40	\$18.56	\$2.76
79	yearly	\$4,149.84	\$2,844.00	\$364.92	\$184.80	\$222.72	\$33.12

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 1 Female Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$437.75	\$300.00	\$38.50	\$19.50	\$23.50	\$3.50
86+	yearly	\$5,253.00	\$3,600.00	\$462.00	\$234.00	\$282.00	\$42.00
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$656.62	\$540.00	\$57.75	\$29.25	\$23.50	\$5.25
65+	yearly	\$7,879.44	\$6,480.00	\$693.00	\$351.00	\$282.00	\$63.00

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$481.52	\$330.00	\$42.35	\$21.45	\$23.50	\$3.85
80+	yearly	\$5,778.24	\$3,960.00	\$508.20	\$257.40	\$282.00	\$46.20
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$656.62	\$540.00	\$57.75	\$29.25	\$23.50	\$5.25
80+	yearly	\$7,879.44	\$6,480.00	\$693.00	\$351.00	\$282.00	\$63.00

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 1 Female Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$235.94	\$161.70	\$20.75	\$10.51	\$11.51	\$1.88
65	yearly	\$2,831.28	\$1,940.40	\$249.00	\$126.12	\$138.12	\$22.56
66	monthly	\$235.94	\$161.70	\$20.75	\$10.51	\$11.51	\$1.88
66	yearly	\$2,831.28	\$1,940.40	\$249.00	\$126.12	\$138.12	\$22.56
67	monthly	\$235.94	\$161.70	\$20.75	\$10.51	\$11.51	\$1.88
67	yearly	\$2,831.28	\$1,940.40	\$249.00	\$126.12	\$138.12	\$22.56
68	monthly	\$245.57	\$168.30	\$21.59	\$10.93	\$11.98	\$1.96
68	yearly	\$2,946.84	\$2,019.60	\$259.08	\$131.16	\$143.76	\$23.52
69	monthly	\$255.20	\$174.90	\$22.44	\$11.36	\$12.45	\$2.04
69	yearly	\$3,062.40	\$2,098.80	\$269.28	\$136.32	\$149.40	\$24.48
70	monthly	\$264.83	\$181.50	\$23.29	\$11.79	\$12.92	\$2.11
70	yearly	\$3,177.96	\$2,178.00	\$279.48	\$141.48	\$155.04	\$25.32
71	monthly	\$274.46	\$188.10	\$24.13	\$12.22	\$13.39	\$2.19
71	yearly	\$3,293.52	\$2,257.20	\$289.56	\$146.64	\$160.68	\$26.28
72	monthly	\$284.09	\$194.70	\$24.98	\$12.65	\$13.86	\$2.27
72	yearly	\$3,409.08	\$2,336.40	\$299.76	\$151.80	\$166.32	\$27.24
73	monthly	\$293.72	\$201.30	\$25.83	\$13.08	\$14.33	\$2.34
73	yearly	\$3,524.64	\$2,415.60	\$309.96	\$156.96	\$171.96	\$28.08
74	monthly	\$308.17	\$211.20	\$27.10	\$13.72	\$15.04	\$2.46
74	yearly	\$3,698.04	\$2,534.40	\$325.20	\$164.64	\$180.48	\$29.52
75	monthly	\$322.61	\$221.10	\$28.37	\$14.37	\$15.74	\$2.57
75	yearly	\$3,871.32	\$2,653.20	\$340.44	\$172.44	\$188.88	\$30.84
76	monthly	\$337.06	\$231.00	\$29.64	\$15.01	\$16.45	\$2.69
76	yearly	\$4,044.72	\$2,772.00	\$355.68	\$180.12	\$197.40	\$32.28
77	monthly	\$351.50	\$240.90	\$30.91	\$15.65	\$17.15	\$2.81
77	yearly	\$4,218.00	\$2,890.80	\$370.92	\$187.80	\$205.80	\$33.72
78	monthly	\$365.95	\$250.80	\$32.18	\$16.30	\$17.86	\$2.92
78	yearly	\$4,391.40	\$3,009.60	\$386.16	\$195.60	\$214.32	\$35.04
79	monthly	\$380.40	\$260.70	\$33.45	\$16.94	\$18.56	\$3.04
79	yearly	\$4,564.80	\$3,128.40	\$401.40	\$203.28	\$222.72	\$36.48

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 1 Female Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$481.52	\$330.00	\$42.35	\$21.45	\$23.50	\$3.85
86+	yearly	\$5,778.24	\$3,960.00	\$508.20	\$257.40	\$282.00	\$46.20
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$722.28	\$594.00	\$63.52	\$32.17	\$23.50	\$5.77
65+	yearly	\$8,667.36	\$7,128.00	\$762.24	\$386.04	\$282.00	\$69.24

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$529.67	\$363.00	\$46.58	\$23.59	\$23.50	\$4.23
80+	yearly	\$6,356.04	\$4,356.00	\$558.96	\$283.08	\$282.00	\$50.76
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$722.28	\$594.00	\$63.52	\$32.17	\$23.50	\$5.77
80+	yearly	\$8,667.36	\$7,128.00	\$762.24	\$386.04	\$282.00	\$69.24

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 1 Male Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$241.93	\$165.86	\$21.31	\$10.78	\$11.51	\$1.96
65	yearly	\$2,903.16	\$1,990.32	\$255.72	\$129.36	\$138.12	\$23.52
66	monthly	\$241.93	\$165.86	\$21.31	\$10.78	\$11.51	\$1.96
66	yearly	\$2,903.16	\$1,990.32	\$255.72	\$129.36	\$138.12	\$23.52
67	monthly	\$241.93	\$165.86	\$21.31	\$10.78	\$11.51	\$1.96
67	yearly	\$2,903.16	\$1,990.32	\$255.72	\$129.36	\$138.12	\$23.52
68	monthly	\$251.81	\$172.63	\$22.18	\$11.22	\$11.98	\$2.04
68	yearly	\$3,021.72	\$2,071.56	\$266.16	\$134.64	\$143.76	\$24.48
69	monthly	\$261.68	\$179.40	\$23.05	\$11.66	\$12.45	\$2.12
69	yearly	\$3,140.16	\$2,152.80	\$276.60	\$139.92	\$149.40	\$25.44
70	monthly	\$271.56	\$186.17	\$23.92	\$12.10	\$12.92	\$2.20
70	yearly	\$3,258.72	\$2,234.04	\$287.04	\$145.20	\$155.04	\$26.40
71	monthly	\$281.43	\$192.94	\$24.79	\$12.54	\$13.39	\$2.28
71	yearly	\$3,377.16	\$2,315.28	\$297.48	\$150.48	\$160.68	\$27.36
72	monthly	\$291.31	\$199.71	\$25.66	\$12.98	\$13.86	\$2.36
72	yearly	\$3,495.72	\$2,396.52	\$307.92	\$155.76	\$166.32	\$28.32
73	monthly	\$301.18	\$206.48	\$26.53	\$13.42	\$14.33	\$2.44
73	yearly	\$3,614.16	\$2,477.76	\$318.36	\$161.04	\$171.96	\$29.28
74	monthly	\$316.00	\$216.64	\$27.84	\$14.08	\$15.04	\$2.56
74	yearly	\$3,792.00	\$2,599.68	\$334.08	\$168.96	\$180.48	\$30.72
75	monthly	\$330.81	\$226.79	\$29.14	\$14.74	\$15.74	\$2.68
75	yearly	\$3,969.72	\$2,721.48	\$349.68	\$176.88	\$188.88	\$32.16
76	monthly	\$345.62	\$236.95	\$30.45	\$15.40	\$16.45	\$2.80
76	yearly	\$4,147.44	\$2,843.40	\$365.40	\$184.80	\$197.40	\$33.60
77	monthly	\$360.43	\$247.10	\$31.75	\$16.06	\$17.15	\$2.92
77	yearly	\$4,325.16	\$2,965.20	\$381.00	\$192.72	\$205.80	\$35.04
78	monthly	\$375.25	\$257.26	\$33.06	\$16.72	\$17.86	\$3.04
78	yearly	\$4,503.00	\$3,087.12	\$396.72	\$200.64	\$214.32	\$36.48
79	monthly	\$390.06	\$267.41	\$34.36	\$17.38	\$18.56	\$3.16
79	yearly	\$4,680.72	\$3,208.92	\$412.32	\$208.56	\$222.72	\$37.92

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 1 Male Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$493.75	\$338.50	\$43.50	\$22.00	\$23.50	\$4.00
86+	yearly	\$5,925.00	\$4,062.00	\$522.00	\$264.00	\$282.00	\$48.00
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$740.62	\$609.30	\$65.25	\$33.00	\$23.50	\$6.00
65+	yearly	\$8,887.44	\$7,311.60	\$783.00	\$396.00	\$282.00	\$72.00

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$543.12	\$372.35	\$47.85	\$24.20	\$23.50	\$4.40
80+	yearly	\$6,517.44	\$4,468.20	\$574.20	\$290.40	\$282.00	\$52.80
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$740.62	\$609.30	\$65.25	\$33.00	\$23.50	\$6.00
80+	yearly	\$8,887.44	\$7,311.60	\$783.00	\$396.00	\$282.00	\$72.00

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 1 Male Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$266.12	\$182.45	\$23.44	\$11.85	\$11.51	\$2.15
65	yearly	\$3,193.44	\$2,189.40	\$281.28	\$142.20	\$138.12	\$25.80
66	monthly	\$266.12	\$182.45	\$23.44	\$11.85	\$11.51	\$2.15
66	yearly	\$3,193.44	\$2,189.40	\$281.28	\$142.20	\$138.12	\$25.80
67	monthly	\$266.12	\$182.45	\$23.44	\$11.85	\$11.51	\$2.15
67	yearly	\$3,193.44	\$2,189.40	\$281.28	\$142.20	\$138.12	\$25.80
68	monthly	\$276.99	\$189.89	\$24.40	\$12.34	\$11.98	\$2.24
68	yearly	\$3,323.88	\$2,278.68	\$292.80	\$148.08	\$143.76	\$26.88
69	monthly	\$287.85	\$197.34	\$25.36	\$12.82	\$12.45	\$2.33
69	yearly	\$3,454.20	\$2,368.08	\$304.32	\$153.84	\$149.40	\$27.96
70	monthly	\$298.71	\$204.79	\$26.31	\$13.31	\$12.92	\$2.42
70	yearly	\$3,584.52	\$2,457.48	\$315.72	\$159.72	\$155.04	\$29.04
71	monthly	\$309.57	\$212.23	\$27.27	\$13.79	\$13.39	\$2.50
71	yearly	\$3,714.84	\$2,546.76	\$327.24	\$165.48	\$160.68	\$30.00
72	monthly	\$320.44	\$219.68	\$28.23	\$14.27	\$13.86	\$2.59
72	yearly	\$3,845.28	\$2,636.16	\$338.76	\$171.24	\$166.32	\$31.08
73	monthly	\$331.30	\$227.13	\$29.18	\$14.76	\$14.33	\$2.68
73	yearly	\$3,975.60	\$2,725.56	\$350.16	\$177.12	\$171.96	\$32.16
74	monthly	\$347.59	\$238.30	\$30.62	\$15.48	\$15.04	\$2.81
74	yearly	\$4,171.08	\$2,859.60	\$367.44	\$185.76	\$180.48	\$33.72
75	monthly	\$363.89	\$249.47	\$32.05	\$16.21	\$15.74	\$2.94
75	yearly	\$4,366.68	\$2,993.64	\$384.60	\$194.52	\$188.88	\$35.28
76	monthly	\$380.18	\$260.64	\$33.49	\$16.94	\$16.45	\$3.08
76	yearly	\$4,562.16	\$3,127.68	\$401.88	\$203.28	\$197.40	\$36.96
77	monthly	\$396.47	\$271.81	\$34.93	\$17.66	\$17.15	\$3.21
77	yearly	\$4,757.64	\$3,261.72	\$419.16	\$211.92	\$205.80	\$38.52
78	monthly	\$412.77	\$282.98	\$36.36	\$18.39	\$17.86	\$3.34
78	yearly	\$4,953.24	\$3,395.76	\$436.32	\$220.68	\$214.32	\$40.08
79	monthly	\$429.06	\$294.15	\$37.80	\$19.11	\$18.56	\$3.47
79	yearly	\$5,148.72	\$3,529.80	\$453.60	\$229.32	\$222.72	\$41.64

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 1 Male Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$543.12	\$372.35	\$47.85	\$24.20	\$23.50	\$4.40
86+	yearly	\$6,517.44	\$4,468.20	\$574.20	\$290.40	\$282.00	\$52.80
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$814.68	\$670.23	\$71.77	\$36.30	\$23.50	\$6.60
65+	yearly	\$9,776.16	\$8,042.76	\$861.24	\$435.60	\$282.00	\$79.20

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$597.43	\$409.58	\$52.63	\$26.62	\$23.50	\$4.84
80+	yearly	\$7,169.16	\$4,914.96	\$631.56	\$319.44	\$282.00	\$58.08
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$814.68	\$670.23	\$71.77	\$36.30	\$23.50	\$6.60
80+	yearly	\$9,776.16	\$8,042.76	\$861.24	\$435.60	\$282.00	\$79.20

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 1 Under 65 Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 3			Applies to individuals age 50-64 who are eligible for Medicare.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Female Non-Tobacco Rates							
50-64	monthly	\$1,094.50	\$750.00	\$96.25	\$48.75	\$23.50	\$8.75
50-64	yearly	\$13,134.00	\$9,000.00	\$1,155.00	\$585.00	\$282.00	\$105.00
Female Tobacco Rates							
50-64	monthly	\$1,203.95	\$825.00	\$105.87	\$53.62	\$23.50	\$9.62
50-64	yearly	\$14,447.40	\$9,900.00	\$1,270.44	\$643.44	\$282.00	\$115.44
Male Non-Tobacco Rates							
50-64	monthly	\$1,234.50	\$846.25	\$108.75	\$55.00	\$23.50	\$10.00
50-64	yearly	\$14,814.00	\$10,155.00	\$1,305.00	\$660.00	\$282.00	\$120.00
Male Tobacco Rates							
50-64	monthly	\$1,357.95	\$930.87	\$119.62	\$60.50	\$23.50	\$11.00
50-64	yearly	\$16,295.40	\$11,170.44	\$1,435.44	\$726.00	\$282.00	\$132.00

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

A Benefits for Part A Deductible, Part B Excess Charges, and Foreign Travel Emergency

B Benefits for 50% of Part A Deductible, Part B Excess Charges, and Foreign Travel Emergency

C Benefits for Part B Deductible - This benefit is provided by Certificate Rider 3. This rider is only available with the Basic Plan and only available to applicants eligible for Medicare prior to 1/1/2020.

D Additional Benefits for Home Health Care

1 Your age as of your plan effective date.

2 Refer to the application for medical conditions that would qualify you for the Level 2 rate.

WISCONSIN Area 1 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

53002	53076	53143	53201	53233
53004	53080	53144	53202	53234
53005	53086	53146	53203	53235
53007	53089	53149	53204	53237
53008	53090	53150	53205	53259
53012	53092	53151	53206	53263
53017	53095	53152	53207	53274
53018	53097	53153	53208	53278
53021	53101	53154	53209	53288
53022	53102	53158	53210	53290
53024	53103	53159	53211	53293
53027	53104	53167	53212	53295
53029	53105	53168	53213	53401
53033	53108	53170	53214	53402
53037	53109	53171	53215	53403
53040	53110	53172	53216	53404
53045	53118	53177	53217	53405
53046	53119	53179	53218	53406
53051	53122	53181	53219	53407
53052	53126	53182	53220	53408
53056	53127	53183	53221	
53058	53129	53185	53222	
53060	53130	53186	53223	
53064	53132	53187	53224	
53066	53139	53188	53225	
53069	53140	53189	53226	
53072	53141	53192	53227	
53074	53142	53194	53228	

Cover Page - Rates for Wisconsin Plans and Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 ¹ (QW)	Rider 4 (SW)
Benefits						
Part A (Hospitalization) co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓				
Part B (Medical) co-insurance or co-payments	✓	Co-pay ²				
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓				
Hospice Care co-insurance	✓	✓				
Skilled Nursing Facility Care co-insurance	✓	✓				
Part A Deductible			✓	50%		
Part B Annual Deductible					✓	
Part B Excess Charges			✓	✓		
Foreign Travel emergency care			✓	✓		
Home Health Care 40 visits	✓	✓				
Home Health Care 365 visits, less any visits paid by Medicare						✓

1 NOTE: Rider 3 is only available with the Basic Plan and only available to applicants eligible for Medicare prior to 1/1/2020.

2 NOTE: Up to \$20 co-pay for office visits and up to \$50 co-pay for ER.

Cover Page - Rates for Wisconsin - Area 2 Female Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$181.54	\$124.46	\$15.92	\$8.20	\$11.51	\$1.47
65	yearly	\$2,178.48	\$1,493.52	\$191.04	\$98.40	\$138.12	\$17.64
66	monthly	\$181.54	\$124.46	\$15.92	\$8.20	\$11.51	\$1.47
66	yearly	\$2,178.48	\$1,493.52	\$191.04	\$98.40	\$138.12	\$17.64
67	monthly	\$181.54	\$124.46	\$15.92	\$8.20	\$11.51	\$1.47
67	yearly	\$2,178.48	\$1,493.52	\$191.04	\$98.40	\$138.12	\$17.64
68	monthly	\$188.95	\$129.54	\$16.57	\$8.54	\$11.98	\$1.53
68	yearly	\$2,267.40	\$1,554.48	\$198.84	\$102.48	\$143.76	\$18.36
69	monthly	\$196.36	\$134.62	\$17.22	\$8.87	\$12.45	\$1.59
69	yearly	\$2,356.32	\$1,615.44	\$206.64	\$106.44	\$149.40	\$19.08
70	monthly	\$203.77	\$139.70	\$17.87	\$9.21	\$12.92	\$1.65
70	yearly	\$2,445.24	\$1,676.40	\$214.44	\$110.52	\$155.04	\$19.80
71	monthly	\$211.18	\$144.78	\$18.52	\$9.54	\$13.39	\$1.71
71	yearly	\$2,534.16	\$1,737.36	\$222.24	\$114.48	\$160.68	\$20.52
72	monthly	\$218.59	\$149.86	\$19.17	\$9.88	\$13.86	\$1.77
72	yearly	\$2,623.08	\$1,798.32	\$230.04	\$118.56	\$166.32	\$21.24
73	monthly	\$226.00	\$154.94	\$19.82	\$10.21	\$14.33	\$1.83
73	yearly	\$2,712.00	\$1,859.28	\$237.84	\$122.52	\$171.96	\$21.96
74	monthly	\$237.12	\$162.56	\$20.80	\$10.72	\$15.04	\$1.92
74	yearly	\$2,845.44	\$1,950.72	\$249.60	\$128.64	\$180.48	\$23.04
75	monthly	\$248.23	\$170.18	\$21.77	\$11.22	\$15.74	\$2.01
75	yearly	\$2,978.76	\$2,042.16	\$261.24	\$134.64	\$188.88	\$24.12
76	monthly	\$259.35	\$177.80	\$22.75	\$11.72	\$16.45	\$2.10
76	yearly	\$3,112.20	\$2,133.60	\$273.00	\$140.64	\$197.40	\$25.20
77	monthly	\$270.46	\$185.42	\$23.72	\$12.22	\$17.15	\$2.19
77	yearly	\$3,245.52	\$2,225.04	\$284.64	\$146.64	\$205.80	\$26.28
78	monthly	\$281.58	\$193.04	\$24.70	\$12.73	\$17.86	\$2.28
78	yearly	\$3,378.96	\$2,316.48	\$296.40	\$152.76	\$214.32	\$27.36
79	monthly	\$292.69	\$200.66	\$25.67	\$13.23	\$18.56	\$2.37
79	yearly	\$3,512.28	\$2,407.92	\$308.04	\$158.76	\$222.72	\$28.44

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 2 Female Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$370.50	\$254.00	\$32.50	\$16.75	\$23.50	\$3.00
86+	yearly	\$4,446.00	\$3,048.00	\$390.00	\$201.00	\$282.00	\$36.00
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$555.75	\$457.20	\$48.75	\$25.12	\$23.50	\$4.50
65+	yearly	\$6,669.00	\$5,486.40	\$585.00	\$301.44	\$282.00	\$54.00

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$407.55	\$279.40	\$35.75	\$18.42	\$23.50	\$3.30
80+	yearly	\$4,890.60	\$3,352.80	\$429.00	\$221.04	\$282.00	\$39.60
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$555.75	\$457.20	\$48.75	\$25.12	\$23.50	\$4.50
80+	yearly	\$6,669.00	\$5,486.40	\$585.00	\$301.44	\$282.00	\$54.00

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 2 Female Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$199.69	\$136.90	\$17.51	\$9.02	\$11.51	\$1.61
65	yearly	\$2,396.28	\$1,642.80	\$210.12	\$108.24	\$138.12	\$19.32
66	monthly	\$199.69	\$136.90	\$17.51	\$9.02	\$11.51	\$1.61
66	yearly	\$2,396.28	\$1,642.80	\$210.12	\$108.24	\$138.12	\$19.32
67	monthly	\$199.69	\$136.90	\$17.51	\$9.02	\$11.51	\$1.61
67	yearly	\$2,396.28	\$1,642.80	\$210.12	\$108.24	\$138.12	\$19.32
68	monthly	\$207.85	\$142.49	\$18.23	\$9.39	\$11.98	\$1.68
68	yearly	\$2,494.20	\$1,709.88	\$218.76	\$112.68	\$143.76	\$20.16
69	monthly	\$216.00	\$148.08	\$18.94	\$9.76	\$12.45	\$1.74
69	yearly	\$2,592.00	\$1,776.96	\$227.28	\$117.12	\$149.40	\$20.88
70	monthly	\$224.15	\$153.67	\$19.66	\$10.13	\$12.92	\$1.81
70	yearly	\$2,689.80	\$1,844.04	\$235.92	\$121.56	\$155.04	\$21.72
71	monthly	\$232.30	\$159.25	\$20.37	\$10.49	\$13.39	\$1.88
71	yearly	\$2,787.60	\$1,911.00	\$244.44	\$125.88	\$160.68	\$22.56
72	monthly	\$240.45	\$164.84	\$21.09	\$10.86	\$13.86	\$1.94
72	yearly	\$2,885.40	\$1,978.08	\$253.08	\$130.32	\$166.32	\$23.28
73	monthly	\$248.60	\$170.43	\$21.80	\$11.23	\$14.33	\$2.01
73	yearly	\$2,983.20	\$2,045.16	\$261.60	\$134.76	\$171.96	\$24.12
74	monthly	\$260.83	\$178.81	\$22.88	\$11.78	\$15.04	\$2.11
74	yearly	\$3,129.96	\$2,145.72	\$274.56	\$141.36	\$180.48	\$25.32
75	monthly	\$273.05	\$187.19	\$23.95	\$12.34	\$15.74	\$2.21
75	yearly	\$3,276.60	\$2,246.28	\$287.40	\$148.08	\$188.88	\$26.52
76	monthly	\$285.28	\$195.58	\$25.02	\$12.89	\$16.45	\$2.31
76	yearly	\$3,423.36	\$2,346.96	\$300.24	\$154.68	\$197.40	\$27.72
77	monthly	\$297.51	\$203.96	\$26.09	\$13.44	\$17.15	\$2.40
77	yearly	\$3,570.12	\$2,447.52	\$313.08	\$161.28	\$205.80	\$28.80
78	monthly	\$309.73	\$212.34	\$27.17	\$13.99	\$17.86	\$2.50
78	yearly	\$3,716.76	\$2,548.08	\$326.04	\$167.88	\$214.32	\$30.00
79	monthly	\$321.96	\$220.72	\$28.24	\$14.55	\$18.56	\$2.60
79	yearly	\$3,863.52	\$2,648.64	\$338.88	\$174.60	\$222.72	\$31.20

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 2 Female Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$407.55	\$279.40	\$35.75	\$18.42	\$23.50	\$3.30
86+	yearly	\$4,890.60	\$3,352.80	\$429.00	\$221.04	\$282.00	\$39.60
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$611.32	\$502.92	\$53.62	\$27.63	\$23.50	\$4.95
65+	yearly	\$7,335.84	\$6,035.04	\$643.44	\$331.56	\$282.00	\$59.40

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$448.30	\$307.34	\$39.32	\$20.26	\$23.50	\$3.63
80+	yearly	\$5,379.60	\$3,688.08	\$471.84	\$243.12	\$282.00	\$43.56
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$611.32	\$502.92	\$53.62	\$27.63	\$23.50	\$4.95
80+	yearly	\$7,335.84	\$6,035.04	\$643.44	\$331.56	\$282.00	\$59.40

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 2 Male Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$204.82	\$140.38	\$17.88	\$9.18	\$11.51	\$1.71
65	yearly	\$2,457.84	\$1,684.56	\$214.56	\$110.16	\$138.12	\$20.52
66	monthly	\$204.82	\$140.38	\$17.88	\$9.18	\$11.51	\$1.71
66	yearly	\$2,457.84	\$1,684.56	\$214.56	\$110.16	\$138.12	\$20.52
67	monthly	\$204.82	\$140.38	\$17.88	\$9.18	\$11.51	\$1.71
67	yearly	\$2,457.84	\$1,684.56	\$214.56	\$110.16	\$138.12	\$20.52
68	monthly	\$213.18	\$146.11	\$18.61	\$9.56	\$11.98	\$1.78
68	yearly	\$2,558.16	\$1,753.32	\$223.32	\$114.72	\$143.76	\$21.36
69	monthly	\$221.54	\$151.84	\$19.34	\$9.93	\$12.45	\$1.85
69	yearly	\$2,658.48	\$1,822.08	\$232.08	\$119.16	\$149.40	\$22.20
70	monthly	\$229.90	\$157.57	\$20.07	\$10.31	\$12.92	\$1.92
70	yearly	\$2,758.80	\$1,890.84	\$240.84	\$123.72	\$155.04	\$23.04
71	monthly	\$238.26	\$163.30	\$20.80	\$10.68	\$13.39	\$1.99
71	yearly	\$2,859.12	\$1,959.60	\$249.60	\$128.16	\$160.68	\$23.88
72	monthly	\$246.62	\$169.03	\$21.53	\$11.06	\$13.86	\$2.06
72	yearly	\$2,959.44	\$2,028.36	\$258.36	\$132.72	\$166.32	\$24.72
73	monthly	\$254.98	\$174.76	\$22.26	\$11.43	\$14.33	\$2.13
73	yearly	\$3,059.76	\$2,097.12	\$267.12	\$137.16	\$171.96	\$25.56
74	monthly	\$267.52	\$183.36	\$23.36	\$12.00	\$15.04	\$2.24
74	yearly	\$3,210.24	\$2,200.32	\$280.32	\$144.00	\$180.48	\$26.88
75	monthly	\$280.06	\$191.95	\$24.45	\$12.56	\$15.74	\$2.34
75	yearly	\$3,360.72	\$2,303.40	\$293.40	\$150.72	\$188.88	\$28.08
76	monthly	\$292.60	\$200.55	\$25.55	\$13.12	\$16.45	\$2.45
76	yearly	\$3,511.20	\$2,406.60	\$306.60	\$157.44	\$197.40	\$29.40
77	monthly	\$305.14	\$209.14	\$26.64	\$13.68	\$17.15	\$2.55
77	yearly	\$3,661.68	\$2,509.68	\$319.68	\$164.16	\$205.80	\$30.60
78	monthly	\$317.68	\$217.74	\$27.74	\$14.25	\$17.86	\$2.66
78	yearly	\$3,812.16	\$2,612.88	\$332.88	\$171.00	\$214.32	\$31.92
79	monthly	\$330.22	\$226.33	\$28.83	\$14.81	\$18.56	\$2.76
79	yearly	\$3,962.64	\$2,715.96	\$345.96	\$177.72	\$222.72	\$33.12

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 2 Male Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$418.00	\$286.50	\$36.50	\$18.75	\$23.50	\$3.50
86+	yearly	\$5,016.00	\$3,438.00	\$438.00	\$225.00	\$282.00	\$42.00
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$627.00	\$515.70	\$54.75	\$28.12	\$23.50	\$5.25
65+	yearly	\$7,524.00	\$6,188.40	\$657.00	\$337.44	\$282.00	\$63.00

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$459.80	\$315.15	\$40.15	\$20.62	\$23.50	\$3.85
80+	yearly	\$5,517.60	\$3,781.80	\$481.80	\$247.44	\$282.00	\$46.20
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$627.00	\$515.70	\$54.75	\$28.12	\$23.50	\$5.25
80+	yearly	\$7,524.00	\$6,188.40	\$657.00	\$337.44	\$282.00	\$63.00

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 2 Male Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$225.30	\$154.42	\$19.67	\$10.10	\$11.51	\$1.88
65	yearly	\$2,703.60	\$1,853.04	\$236.04	\$121.20	\$138.12	\$22.56
66	monthly	\$225.30	\$154.42	\$19.67	\$10.10	\$11.51	\$1.88
66	yearly	\$2,703.60	\$1,853.04	\$236.04	\$121.20	\$138.12	\$22.56
67	monthly	\$225.30	\$154.42	\$19.67	\$10.10	\$11.51	\$1.88
67	yearly	\$2,703.60	\$1,853.04	\$236.04	\$121.20	\$138.12	\$22.56
68	monthly	\$234.49	\$160.72	\$20.47	\$10.51	\$11.98	\$1.96
68	yearly	\$2,813.88	\$1,928.64	\$245.64	\$126.12	\$143.76	\$23.52
69	monthly	\$243.69	\$167.02	\$21.27	\$10.92	\$12.45	\$2.04
69	yearly	\$2,924.28	\$2,004.24	\$255.24	\$131.04	\$149.40	\$24.48
70	monthly	\$252.89	\$173.33	\$22.08	\$11.34	\$12.92	\$2.11
70	yearly	\$3,034.68	\$2,079.96	\$264.96	\$136.08	\$155.04	\$25.32
71	monthly	\$262.08	\$179.63	\$22.88	\$11.75	\$13.39	\$2.19
71	yearly	\$3,144.96	\$2,155.56	\$274.56	\$141.00	\$160.68	\$26.28
72	monthly	\$271.28	\$185.93	\$23.68	\$12.16	\$13.86	\$2.27
72	yearly	\$3,255.36	\$2,231.16	\$284.16	\$145.92	\$166.32	\$27.24
73	monthly	\$280.47	\$192.24	\$24.49	\$12.57	\$14.33	\$2.34
73	yearly	\$3,365.64	\$2,306.88	\$293.88	\$150.84	\$171.96	\$28.08
74	monthly	\$294.27	\$201.69	\$25.69	\$13.19	\$15.04	\$2.46
74	yearly	\$3,531.24	\$2,420.28	\$308.28	\$158.28	\$180.48	\$29.52
75	monthly	\$308.06	\$211.15	\$26.90	\$13.81	\$15.74	\$2.57
75	yearly	\$3,696.72	\$2,533.80	\$322.80	\$165.72	\$188.88	\$30.84
76	monthly	\$321.86	\$220.60	\$28.10	\$14.43	\$16.45	\$2.69
76	yearly	\$3,862.32	\$2,647.20	\$337.20	\$173.16	\$197.40	\$32.28
77	monthly	\$335.65	\$230.05	\$29.30	\$15.05	\$17.15	\$2.81
77	yearly	\$4,027.80	\$2,760.60	\$351.60	\$180.60	\$205.80	\$33.72
78	monthly	\$349.44	\$239.51	\$30.51	\$15.67	\$17.86	\$2.92
78	yearly	\$4,193.28	\$2,874.12	\$366.12	\$188.04	\$214.32	\$35.04
79	monthly	\$363.24	\$248.96	\$31.71	\$16.28	\$18.56	\$3.04
79	yearly	\$4,358.88	\$2,987.52	\$380.52	\$195.36	\$222.72	\$36.48

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 2 Male Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$459.80	\$315.15	\$40.15	\$20.62	\$23.50	\$3.85
86+	yearly	\$5,517.60	\$3,781.80	\$481.80	\$247.44	\$282.00	\$46.20
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$689.70	\$567.27	\$60.22	\$30.93	\$23.50	\$5.77
65+	yearly	\$8,276.40	\$6,807.24	\$722.64	\$371.16	\$282.00	\$69.24

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$505.78	\$346.66	\$44.16	\$22.68	\$23.50	\$4.23
80+	yearly	\$6,069.36	\$4,159.92	\$529.92	\$272.16	\$282.00	\$50.76
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$689.70	\$567.27	\$60.22	\$30.93	\$23.50	\$5.77
80+	yearly	\$8,276.40	\$6,807.24	\$722.64	\$371.16	\$282.00	\$69.24

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 2 Under 65 Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 3			Applies to individuals age 50-64 who are eligible for Medicare.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Female Non-Tobacco Rates							
50-64	monthly	\$926.25	\$635.00	\$81.25	\$42.00	\$23.50	\$7.50
50-64	yearly	\$11,115.00	\$7,620.00	\$975.00	\$504.00	\$282.00	\$90.00
Female Tobacco Rates							
50-64	monthly	\$1,018.87	\$698.50	\$89.37	\$46.20	\$23.50	\$8.25
50-64	yearly	\$12,226.44	\$8,382.00	\$1,072.44	\$554.40	\$282.00	\$99.00
Male Non-Tobacco Rates							
50-64	monthly	\$1,045.00	\$716.25	\$91.25	\$47.00	\$23.50	\$8.75
50-64	yearly	\$12,540.00	\$8,595.00	\$1,095.00	\$564.00	\$282.00	\$105.00
Male Tobacco Rates							
50-64	monthly	\$1,149.50	\$787.87	\$100.37	\$51.70	\$23.50	\$9.62
50-64	yearly	\$13,794.00	\$9,454.44	\$1,204.44	\$620.40	\$282.00	\$115.44

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

A Benefits for Part A Deductible, Part B Excess Charges, and Foreign Travel Emergency

B Benefits for 50% of Part A Deductible, Part B Excess Charges, and Foreign Travel Emergency

C Benefits for Part B Deductible - This benefit is provided by Certificate Rider 3. This rider is only available with the Basic Plan and only available to applicants eligible for Medicare prior to 1/1/2020.

D Additional Benefits for Home Health Care

1 Your age as of your plan effective date.

2 Refer to the application for medical conditions that would qualify you for the Level 2 rate.

WISCONSIN Area 2 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

53001	53505	53588	53910	53969	54155	54303	54443	54498	54720	54847	54941
53010	53508	53589	53911	54002	54156	54304	54446	54501	54721	54856	54942
53011	53510	53590	53913	54007	54157	54305	54447	54511	54722	54857	54943
53013	53511	53593	53919	54013	54159	54306	54448	54512	54724	54859	54944
53015	53512	53596	53920	54015	54161	54307	54449	54519	54726	54862	54945
53019	53515	53597	53923	54016	54162	54308	54451	54520	54727	54865	54946
53020	53516	53598	53925	54017	54165	54311	54452	54521	54728	54867	54947
53023	53517	53599	53926	54023	54170	54313	54454	54525	54729	54868	54949
53026	53523	53701	53928	54025	54171	54324	54455	54529	54732	54870	54950
53031	53525	53702	53929	54027	54173	54344	54456	54531	54733	54871	54952
53042	53527	53703	53930	54028	54174	54401	54457	54532	54736	54875	54956
53044	53528	53704	53931	54082	54175	54402	54458	54534	54741	54876	54957
53049	53529	53705	53932	54101	54177	54403	54460	54536	54742	54888	54960
53057	53530	53706	53934	54102	54180	54404	54462	54538	54745	54889	54961
53063	53531	53707	53935	54103	54202	54405	54463	54539	54746	54891	54962
53065	53532	53708	53936	54104	54204	54406	54464	54540	54748	54896	54963
53070	53534	53711	53937	54106	54207	54407	54465	54541	54757	54901	54964
53073	53536	53713	53939	54112	54208	54409	54466	54542	54759	54902	54965
53075	53537	53714	53940	54113	54209	54410	54467	54543	54762	54903	54966
53079	53541	53715	53941	54114	54210	54411	54469	54545	54768	54904	54967
53081	53542	53716	53942	54115	54211	54412	54470	54547	54769	54906	54968
53082	53545	53717	53943	54119	54212	54413	54471	54548	54771	54909	54969
53083	53546	53718	53944	54120	54213	54415	54472	54550	54774	54911	54970
53085	53547	53719	53946	54121	54214	54417	54473	54554	54801	54912	54971
53093	53548	53725	53947	54124	54215	54418	54474	54557	54805	54913	54974
53114	53555	53726	53948	54125	54220	54420	54475	54558	54812	54914	54976
53115	53558	53744	53949	54126	54221	54421	54476	54559	54813	54915	54977
53120	53559	53774	53950	54130	54226	54422	54479	54560	54814	54919	54979
53121	53560	53777	53951	54131	54227	54423	54480	54561	54816	54921	54980
53125	53561	53782	53952	54135	54228	54424	54481	54562	54817	54922	54981
53128	53562	53783	53953	54136	54229	54425	54482	54564	54821	54923	54982
53138	53563	53784	53954	54138	54230	54426	54484	54565	54822	54926	54983
53147	53571	53785	53955	54139	54232	54428	54485	54566	54826	54927	54984
53148	53572	53786	53957	54140	54234	54429	54487	54568	54827	54929	54985
53157	53575	53788	53958	54141	54235	54430	54488	54613	54828	54930	54986
53176	53576	53790	53959	54143	54240	54433	54489	54618	54829	54931	54990
53184	53577	53791	53960	54149	54241	54435	54490	54637	54832	54932	
53190	53578	53792	53961	54150	54245	54436	54491	54641	54835	54933	
53191	53583	53793	53962	54151	54246	54437	54492	54646	54839	54935	
53195	53585	53794	53964	54152	54247	54440	54493	54701	54841	54936	
53501	53586	53803	53965	54153	54301	54441	54494	54702	54843	54937	
53504	53587	53901	53968	54154	54302	54442	54495	54703	54844	54940	

Cover Page - Rates for Wisconsin Plans and Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 ¹ (QW)	Rider 4 (SW)
Benefits						
Part A (Hospitalization) co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓				
Part B (Medical) co-insurance or co-payments	✓	Co-pay ²				
Blood first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓				
Hospice Care co-insurance	✓	✓				
Skilled Nursing Facility Care co-insurance	✓	✓				
Part A Deductible			✓	50%		
Part B Annual Deductible					✓	
Part B Excess Charges			✓	✓		
Foreign Travel emergency care			✓	✓		
Home Health Care 40 visits	✓	✓				
Home Health Care 365 visits , less any visits paid by Medicare						✓

1 NOTE: Rider 3 is only available with the Basic Plan and only available to applicants eligible for Medicare prior to 1/1/2020.

2 NOTE: Up to \$20 co-pay for office visits and up to \$50 co-pay for ER.

Cover Page - Rates for Wisconsin - Area 3 Female Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$186.20	\$127.64	\$16.29	\$8.33	\$11.51	\$1.47
65	yearly	\$2,234.40	\$1,531.68	\$195.48	\$99.96	\$138.12	\$17.64
66	monthly	\$186.20	\$127.64	\$16.29	\$8.33	\$11.51	\$1.47
66	yearly	\$2,234.40	\$1,531.68	\$195.48	\$99.96	\$138.12	\$17.64
67	monthly	\$186.20	\$127.64	\$16.29	\$8.33	\$11.51	\$1.47
67	yearly	\$2,234.40	\$1,531.68	\$195.48	\$99.96	\$138.12	\$17.64
68	monthly	\$193.80	\$132.85	\$16.95	\$8.67	\$11.98	\$1.53
68	yearly	\$2,325.60	\$1,594.20	\$203.40	\$104.04	\$143.76	\$18.36
69	monthly	\$201.40	\$138.06	\$17.62	\$9.01	\$12.45	\$1.59
69	yearly	\$2,416.80	\$1,656.72	\$211.44	\$108.12	\$149.40	\$19.08
70	monthly	\$209.00	\$143.27	\$18.28	\$9.35	\$12.92	\$1.65
70	yearly	\$2,508.00	\$1,719.24	\$219.36	\$112.20	\$155.04	\$19.80
71	monthly	\$216.60	\$148.48	\$18.95	\$9.69	\$13.39	\$1.71
71	yearly	\$2,599.20	\$1,781.76	\$227.40	\$116.28	\$160.68	\$20.52
72	monthly	\$224.20	\$153.69	\$19.61	\$10.03	\$13.86	\$1.77
72	yearly	\$2,690.40	\$1,844.28	\$235.32	\$120.36	\$166.32	\$21.24
73	monthly	\$231.80	\$158.90	\$20.28	\$10.37	\$14.33	\$1.83
73	yearly	\$2,781.60	\$1,906.80	\$243.36	\$124.44	\$171.96	\$21.96
74	monthly	\$243.20	\$166.72	\$21.28	\$10.88	\$15.04	\$1.92
74	yearly	\$2,918.40	\$2,000.64	\$255.36	\$130.56	\$180.48	\$23.04
75	monthly	\$254.60	\$174.53	\$22.27	\$11.39	\$15.74	\$2.01
75	yearly	\$3,055.20	\$2,094.36	\$267.24	\$136.68	\$188.88	\$24.12
76	monthly	\$266.00	\$182.35	\$23.27	\$11.90	\$16.45	\$2.10
76	yearly	\$3,192.00	\$2,188.20	\$279.24	\$142.80	\$197.40	\$25.20
77	monthly	\$277.40	\$190.16	\$24.27	\$12.41	\$17.15	\$2.19
77	yearly	\$3,328.80	\$2,281.92	\$291.24	\$148.92	\$205.80	\$26.28
78	monthly	\$288.80	\$197.98	\$25.27	\$12.92	\$17.86	\$2.28
78	yearly	\$3,465.60	\$2,375.76	\$303.24	\$155.04	\$214.32	\$27.36
79	monthly	\$300.20	\$205.79	\$26.26	\$13.43	\$18.56	\$2.37
79	yearly	\$3,602.40	\$2,469.48	\$315.12	\$161.16	\$222.72	\$28.44

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 3 Female Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$380.00	\$260.50	\$33.25	\$17.00	\$23.50	\$3.00
86+	yearly	\$4,560.00	\$3,126.00	\$399.00	\$204.00	\$282.00	\$36.00
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$570.00	\$468.90	\$49.87	\$25.50	\$23.50	\$4.50
65+	yearly	\$6,840.00	\$5,626.80	\$598.44	\$306.00	\$282.00	\$54.00

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$418.00	\$286.55	\$36.57	\$18.70	\$23.50	\$3.30
80+	yearly	\$5,016.00	\$3,438.60	\$438.84	\$224.40	\$282.00	\$39.60
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$570.00	\$468.90	\$49.87	\$25.50	\$23.50	\$4.50
80+	yearly	\$6,840.00	\$5,626.80	\$598.44	\$306.00	\$282.00	\$54.00

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 3 Female Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$204.82	\$140.40	\$17.91	\$9.16	\$11.51	\$1.61
65	yearly	\$2,457.84	\$1,684.80	\$214.92	\$109.92	\$138.12	\$19.32
66	monthly	\$204.82	\$140.40	\$17.91	\$9.16	\$11.51	\$1.61
66	yearly	\$2,457.84	\$1,684.80	\$214.92	\$109.92	\$138.12	\$19.32
67	monthly	\$204.82	\$140.40	\$17.91	\$9.16	\$11.51	\$1.61
67	yearly	\$2,457.84	\$1,684.80	\$214.92	\$109.92	\$138.12	\$19.32
68	monthly	\$213.18	\$146.14	\$18.65	\$9.53	\$11.98	\$1.68
68	yearly	\$2,558.16	\$1,753.68	\$223.80	\$114.36	\$143.76	\$20.16
69	monthly	\$221.54	\$151.87	\$19.38	\$9.91	\$12.45	\$1.74
69	yearly	\$2,658.48	\$1,822.44	\$232.56	\$118.92	\$149.40	\$20.88
70	monthly	\$229.90	\$157.60	\$20.11	\$10.28	\$12.92	\$1.81
70	yearly	\$2,758.80	\$1,891.20	\$241.32	\$123.36	\$155.04	\$21.72
71	monthly	\$238.26	\$163.33	\$20.84	\$10.65	\$13.39	\$1.88
71	yearly	\$2,859.12	\$1,959.96	\$250.08	\$127.80	\$160.68	\$22.56
72	monthly	\$246.62	\$169.06	\$21.57	\$11.03	\$13.86	\$1.94
72	yearly	\$2,959.44	\$2,028.72	\$258.84	\$132.36	\$166.32	\$23.28
73	monthly	\$254.98	\$174.79	\$22.30	\$11.40	\$14.33	\$2.01
73	yearly	\$3,059.76	\$2,097.48	\$267.60	\$136.80	\$171.96	\$24.12
74	monthly	\$267.52	\$183.39	\$23.40	\$11.96	\$15.04	\$2.11
74	yearly	\$3,210.24	\$2,200.68	\$280.80	\$143.52	\$180.48	\$25.32
75	monthly	\$280.06	\$191.98	\$24.50	\$12.52	\$15.74	\$2.21
75	yearly	\$3,360.72	\$2,303.76	\$294.00	\$150.24	\$188.88	\$26.52
76	monthly	\$292.60	\$200.58	\$25.59	\$13.09	\$16.45	\$2.31
76	yearly	\$3,511.20	\$2,406.96	\$307.08	\$157.08	\$197.40	\$27.72
77	monthly	\$305.14	\$209.18	\$26.69	\$13.65	\$17.15	\$2.40
77	yearly	\$3,661.68	\$2,510.16	\$320.28	\$163.80	\$205.80	\$28.80
78	monthly	\$317.68	\$217.77	\$27.79	\$14.21	\$17.86	\$2.50
78	yearly	\$3,812.16	\$2,613.24	\$333.48	\$170.52	\$214.32	\$30.00
79	monthly	\$330.22	\$226.37	\$28.89	\$14.77	\$18.56	\$2.60
79	yearly	\$3,962.64	\$2,716.44	\$346.68	\$177.24	\$222.72	\$31.20

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 3 Female Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$418.00	\$286.55	\$36.57	\$18.70	\$23.50	\$3.30
86+	yearly	\$5,016.00	\$3,438.60	\$438.84	\$224.40	\$282.00	\$39.60
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$627.00	\$515.79	\$54.85	\$28.05	\$23.50	\$4.95
65+	yearly	\$7,524.00	\$6,189.48	\$658.20	\$336.60	\$282.00	\$59.40

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$459.80	\$315.20	\$40.22	\$20.57	\$23.50	\$3.63
80+	yearly	\$5,517.60	\$3,782.40	\$482.64	\$246.84	\$282.00	\$43.56
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$627.00	\$515.79	\$54.85	\$28.05	\$23.50	\$4.95
80+	yearly	\$7,524.00	\$6,189.48	\$658.20	\$336.60	\$282.00	\$59.40

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 3 Male Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$209.96	\$143.81	\$18.49	\$9.31	\$11.51	\$1.71
65	yearly	\$2,519.52	\$1,725.72	\$221.88	\$111.72	\$138.12	\$20.52
66	monthly	\$209.96	\$143.81	\$18.49	\$9.31	\$11.51	\$1.71
66	yearly	\$2,519.52	\$1,725.72	\$221.88	\$111.72	\$138.12	\$20.52
67	monthly	\$209.96	\$143.81	\$18.49	\$9.31	\$11.51	\$1.71
67	yearly	\$2,519.52	\$1,725.72	\$221.88	\$111.72	\$138.12	\$20.52
68	monthly	\$218.53	\$149.68	\$19.25	\$9.69	\$11.98	\$1.78
68	yearly	\$2,622.36	\$1,796.16	\$231.00	\$116.28	\$143.76	\$21.36
69	monthly	\$227.10	\$155.55	\$20.00	\$10.07	\$12.45	\$1.85
69	yearly	\$2,725.20	\$1,866.60	\$240.00	\$120.84	\$149.40	\$22.20
70	monthly	\$235.67	\$161.42	\$20.76	\$10.45	\$12.92	\$1.92
70	yearly	\$2,828.04	\$1,937.04	\$249.12	\$125.40	\$155.04	\$23.04
71	monthly	\$244.24	\$167.29	\$21.51	\$10.83	\$13.39	\$1.99
71	yearly	\$2,930.88	\$2,007.48	\$258.12	\$129.96	\$160.68	\$23.88
72	monthly	\$252.81	\$173.16	\$22.27	\$11.21	\$13.86	\$2.06
72	yearly	\$3,033.72	\$2,077.92	\$267.24	\$134.52	\$166.32	\$24.72
73	monthly	\$261.38	\$179.03	\$23.02	\$11.59	\$14.33	\$2.13
73	yearly	\$3,136.56	\$2,148.36	\$276.24	\$139.08	\$171.96	\$25.56
74	monthly	\$274.24	\$187.84	\$24.16	\$12.16	\$15.04	\$2.24
74	yearly	\$3,290.88	\$2,254.08	\$289.92	\$145.92	\$180.48	\$26.88
75	monthly	\$287.09	\$196.64	\$25.29	\$12.73	\$15.74	\$2.34
75	yearly	\$3,445.08	\$2,359.68	\$303.48	\$152.76	\$188.88	\$28.08
76	monthly	\$299.95	\$205.45	\$26.42	\$13.30	\$16.45	\$2.45
76	yearly	\$3,599.40	\$2,465.40	\$317.04	\$159.60	\$197.40	\$29.40
77	monthly	\$312.80	\$214.25	\$27.55	\$13.87	\$17.15	\$2.55
77	yearly	\$3,753.60	\$2,571.00	\$330.60	\$166.44	\$205.80	\$30.60
78	monthly	\$325.66	\$223.06	\$28.69	\$14.44	\$17.86	\$2.66
78	yearly	\$3,907.92	\$2,676.72	\$344.28	\$173.28	\$214.32	\$31.92
79	monthly	\$338.51	\$231.86	\$29.82	\$15.01	\$18.56	\$2.76
79	yearly	\$4,062.12	\$2,782.32	\$357.84	\$180.12	\$222.72	\$33.12

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 3 Male Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$428.50	\$293.50	\$37.75	\$19.00	\$23.50	\$3.50
86+	yearly	\$5,142.00	\$3,522.00	\$453.00	\$228.00	\$282.00	\$42.00
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$642.75	\$528.30	\$56.62	\$28.50	\$23.50	\$5.25
65+	yearly	\$7,713.00	\$6,339.60	\$679.44	\$342.00	\$282.00	\$63.00

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$471.35	\$322.85	\$41.52	\$20.90	\$23.50	\$3.85
80+	yearly	\$5,656.20	\$3,874.20	\$498.24	\$250.80	\$282.00	\$46.20
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$642.75	\$528.30	\$56.62	\$28.50	\$23.50	\$5.25
80+	yearly	\$7,713.00	\$6,339.60	\$679.44	\$342.00	\$282.00	\$63.00

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 3 Male Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates with Enrollment Discount* for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.²							
65	monthly	\$230.96	\$158.19	\$20.34	\$10.24	\$11.51	\$1.88
65	yearly	\$2,771.52	\$1,898.28	\$244.08	\$122.88	\$138.12	\$22.56
66	monthly	\$230.96	\$158.19	\$20.34	\$10.24	\$11.51	\$1.88
66	yearly	\$2,771.52	\$1,898.28	\$244.08	\$122.88	\$138.12	\$22.56
67	monthly	\$230.96	\$158.19	\$20.34	\$10.24	\$11.51	\$1.88
67	yearly	\$2,771.52	\$1,898.28	\$244.08	\$122.88	\$138.12	\$22.56
68	monthly	\$240.38	\$164.65	\$21.17	\$10.65	\$11.98	\$1.96
68	yearly	\$2,884.56	\$1,975.80	\$254.04	\$127.80	\$143.76	\$23.52
69	monthly	\$249.81	\$171.11	\$22.00	\$11.07	\$12.45	\$2.04
69	yearly	\$2,997.72	\$2,053.32	\$264.00	\$132.84	\$149.40	\$24.48
70	monthly	\$259.24	\$177.56	\$22.83	\$11.49	\$12.92	\$2.11
70	yearly	\$3,110.88	\$2,130.72	\$273.96	\$137.88	\$155.04	\$25.32
71	monthly	\$268.66	\$184.02	\$23.66	\$11.91	\$13.39	\$2.19
71	yearly	\$3,223.92	\$2,208.24	\$283.92	\$142.92	\$160.68	\$26.28
72	monthly	\$278.09	\$190.48	\$24.49	\$12.33	\$13.86	\$2.27
72	yearly	\$3,337.08	\$2,285.76	\$293.88	\$147.96	\$166.32	\$27.24
73	monthly	\$287.52	\$196.93	\$25.32	\$12.74	\$14.33	\$2.34
73	yearly	\$3,450.24	\$2,363.16	\$303.84	\$152.88	\$171.96	\$28.08
74	monthly	\$301.66	\$206.62	\$26.57	\$13.37	\$15.04	\$2.46
74	yearly	\$3,619.92	\$2,479.44	\$318.84	\$160.44	\$180.48	\$29.52
75	monthly	\$315.80	\$216.30	\$27.81	\$14.00	\$15.74	\$2.57
75	yearly	\$3,789.60	\$2,595.60	\$333.72	\$168.00	\$188.88	\$30.84
76	monthly	\$329.94	\$225.99	\$29.06	\$14.63	\$16.45	\$2.69
76	yearly	\$3,959.28	\$2,711.88	\$348.72	\$175.56	\$197.40	\$32.28
77	monthly	\$344.08	\$235.68	\$30.30	\$15.25	\$17.15	\$2.81
77	yearly	\$4,128.96	\$2,828.16	\$363.60	\$183.00	\$205.80	\$33.72
78	monthly	\$358.22	\$245.36	\$31.55	\$15.88	\$17.86	\$2.92
78	yearly	\$4,298.64	\$2,944.32	\$378.60	\$190.56	\$214.32	\$35.04
79	monthly	\$372.36	\$255.05	\$32.80	\$16.51	\$18.56	\$3.04
79	yearly	\$4,468.32	\$3,060.60	\$393.60	\$198.12	\$222.72	\$36.48

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

* The **Enrollment Discount** is available if your plan effective date is prior to your 80th birthday, and you do not have any medical conditions on the application that would qualify you for a Level 2 rate. (The Level 2 rates do not apply to individuals who meet Medigap Open Enrollment or Guaranteed Issue.)

How it works: The Enrollment Discount is applied to the current Standard Rate from age 65 to 85. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount is 51% at ages 65 through 67. The discount percentage reduces 2% each year on the anniversary date of your plan from age 68 to age 73 and then reduces by 3% each year from age 74 until the discount reaches 0% on the anniversary date of your plan on or after age 86.

Cover Page - Rates for Wisconsin - Area 3 Male Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals, age 65 and older, whose plan effective date will be prior to their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Standard Rates							
86+	monthly	\$471.35	\$322.85	\$41.52	\$20.90	\$23.50	\$3.85
86+	yearly	\$5,656.20	\$3,874.20	\$498.24	\$250.80	\$282.00	\$46.20
Level 2 Rates for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
65+	monthly	\$707.02	\$581.13	\$62.28	\$31.35	\$23.50	\$5.77
65+	yearly	\$8,484.24	\$6,973.56	\$747.36	\$376.20	\$282.00	\$69.24

Group 2			Applies to individuals whose plan effective date will be on or after their 80th birthday.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Level 1 Rates for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application.²							
80+	monthly	\$518.48	\$355.13	\$45.67	\$22.99	\$23.50	\$4.23
80+	yearly	\$6,221.76	\$4,261.56	\$548.04	\$275.88	\$282.00	\$50.76
Level 2 Rates for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application.²							
80+	monthly	\$707.02	\$581.13	\$62.28	\$31.35	\$23.50	\$5.77
80+	yearly	\$8,484.24	\$6,973.56	\$747.36	\$376.20	\$282.00	\$69.24

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Cover Page - Rates for Wisconsin - Area 3 Under 65 Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 3			Applies to individuals age 50-64 who are eligible for Medicare.				
Age ¹	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 ^A (OW)	Rider 2 ^B (PW)	Rider 3 ^C (QW)	Rider 4 ^D (SW)
Female Non-Tobacco Rates							
50-64	monthly	\$950.00	\$651.25	\$83.25	\$42.50	\$23.50	\$7.50
50-64	yearly	\$11,400.00	\$7,815.00	\$999.00	\$510.00	\$282.00	\$90.00
Female Tobacco Rates							
50-64	monthly	\$1,045.00	\$716.37	\$91.57	\$46.75	\$23.50	\$8.25
50-64	yearly	\$12,540.00	\$8,596.44	\$1,098.84	\$561.00	\$282.00	\$99.00
Male Non-Tobacco Rates							
50-64	monthly	\$1,071.25	\$733.75	\$94.50	\$47.50	\$23.50	\$8.75
50-64	yearly	\$12,855.00	\$8,805.00	\$1,134.00	\$570.00	\$282.00	\$105.00
Male Tobacco Rates							
50-64	monthly	\$1,178.37	\$807.12	\$103.95	\$52.25	\$23.50	\$9.62
50-64	yearly	\$14,140.44	\$9,685.44	\$1,247.40	\$627.00	\$282.00	\$115.44

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

A Benefits for Part A Deductible, Part B Excess Charges, and Foreign Travel Emergency

B Benefits for 50% of Part A Deductible, Part B Excess Charges, and Foreign Travel Emergency

C Benefits for Part B Deductible - This benefit is provided by Certificate Rider 3. This rider is only available with the Basic Plan and only available to applicants eligible for Medicare prior to 1/1/2020.

D Additional Benefits for Home Health Care

1 Your age as of your plan effective date.

2 Refer to the application for medical conditions that would qualify you for the Level 2 rate.

WISCONSIN Area 3 ZIP Codes

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

53003	53553	53963	54527	54651	54767
53006	53554	54001	54530	54652	54770
53014	53556	54003	54537	54653	54772
53016	53557	54004	54546	54654	54773
53032	53565	54005	54552	54655	54806
53034	53566	54006	54555	54656	54810
53035	53569	54009	54556	54657	54819
53036	53570	54011	54563	54658	54820
53038	53573	54014	54601	54659	54824
53039	53574	54020	54602	54660	54830
53047	53579	54021	54603	54661	54836
53048	53580	54022	54610	54662	54837
53050	53581	54024	54611	54664	54838
53059	53582	54026	54612	54665	54840
53061	53584	54107	54614	54666	54842
53062	53594	54110	54615	54667	54845
53078	53595	54111	54616	54669	54846
53088	53801	54123	54619	54670	54848
53091	53802	54127	54620	54723	54849
53094	53804	54128	54621	54725	54850
53098	53805	54129	54622	54730	54853
53099	53806	54137	54623	54731	54854
53137	53807	54160	54624	54734	54855
53156	53808	54166	54625	54735	54858
53178	53809	54169	54626	54737	54861
53502	53810	54201	54627	54738	54864
53503	53811	54205	54628	54739	54872
53506	53812	54216	54629	54740	54873
53507	53813	54217	54630	54743	54874
53518	53816	54408	54631	54747	54880
53520	53817	54414	54632	54749	54890
53521	53818	54416	54634	54750	54893
53522	53820	54427	54635	54751	54895
53526	53821	54450	54636	54754	54928
53533	53824	54459	54638	54755	54948
53535	53825	54486	54639	54756	54978
53538	53826	54499	54642	54758	
53540	53827	54513	54643	54760	
53543	53916	54514	54644	54761	
53544	53922	54515	54645	54763	
53549	53924	54517	54648	54764	
53550	53933	54524	54649	54765	
53551	53956	54526	54650	54766	

