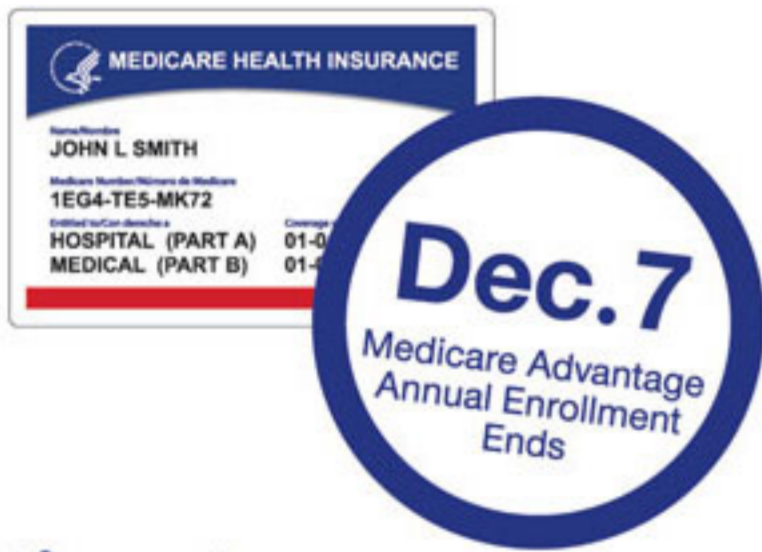


Choose a
UnitedHealthcare®
\$0 premium Medicare
Advantage PPO plan.



**Get more for your
Medicare dollar.**

Take advantage of UnitedHealthcare's PPO plans that give you the freedom to see any doctor that accepts Medicare, both in- and out-of-network nationwide, with benefits including prescription drug coverage, vision, dental, hearing and more.



**It's time to
take advantage.**

Annual Enrollment ends December 7. Call
UnitedHealthcare or go online today to enroll.

1-855-789-8358, TTY 711
8 a.m. – 8 p.m., 7 days a week.
Se habla español.

Or visit UHCMedicareSolutions.com.

Look inside for more information
and plan details.

AARP | Medicare Advantage
from UnitedHealthcare

HEALTHCARE pg1

Required content below:

Top Half:

- **1 headline** (3-8 words)
- **Photo/Graphic/Art Direction**
Supplied or an idea of what the client is looking for.

Bottom Half:

- **1 headline** (3-5 words)
- **Paragraph** (30-50 words)
- **Logo** (.jpg at 300+ dpi resolution, .eps, or .ai file)
- **1 headline** (3-5 words)
- **Contact Info**
- **Photo/Graphic/Art Direction**
Supplied or an idea of what the client is looking for.

Now's the time to discover the advantages of a UnitedHealthcare® Medicare Advantage plan.

Medicare plans designed with you in mind.

AARP® Medicare Advantage plans may also include:

-  \$0 medical deductible
-  Copays as low as \$375 for a broad selection of name-brand hearing aids
-  \$0 copay for one routine eye exam and \$100 allowance for eyewear
-  \$0 copay for Tier 1 prescription drugs plus insulin for \$35 copay or less
-  \$0 copay for lab services
-  Up to \$500 for covered dental services such as certain cleanings and fillings
-  \$0 copay to see a provider online through a virtual visit
-  See any doctor at network costs when using our Medicare National Network†

It's time to take advantage.

Call UnitedHealthcare.
1-855-789-8358, TTY 711,
8 a.m. – 8 p.m. local time, 7 days a week
Se habla español.

Go online from the comfort of home.
Online help is available.
[UHC Medicare Solutions.com](https://www.UHC Medicare Solutions.com)

Meet with a local licensed sales agent.
To find one near you, call UnitedHealthcare at 1-855-789-8358, TTY 711.
See the inside back cover of this advertisement for a list of meetings in your area.

Required content below:

Top Header Graphic:

- **1 headline** (3-8 words)
- **Photo/Graphic/Art Direction**
Supplied or an idea of what the client is looking for.

Bottom Half:

- **1 headline** (3-5 words)
- **Paragraph(s)** (30-50 words)
- **1 headline** (3-5 words)
- **Contact Info**
- **Logo** (.jpg at 300+ dpi resolution, .eps, or .ai file)
- **Photo/Graphic/Art Direction**
Supplied or an idea of what the client is looking for.

UnitedHealthcare Medicare Open House Locations

Stop by an Open House and meet with a local licensed sales agent who can review your UnitedHealthcare Medicare plan options. Take advantage of this opportunity to have your questions answered in a casual and safe setting. Your safety is our top priority and we will follow CDC and local safety guidelines at in-person events.

Belleville	Brick	Nov 30
Nov 13, 17	Nov 23	10am-6pm
9:30am-12:30pm	10-11am	SIGSmith Insurance
Walgreens	Rob G Haggan Ins	Group
597 Washington Ave	Agency	119 Harrison Ave
Nov 19, 20	2850 Yorktowne Blvd,	Dec 1-5
9:30am-12:30pm	Unit 24	10am-6pm
Walgreens	Cherry Hill	SIGSmith Insurance
597 Washington Ave	Dec 1, 3	Group
Dec 1, 3, 4	10am-1pm	119 Harrison Ave
9:30am-12:30pm	Walgreens	Manville
Walgreens	1819 Rte 70 W	Dec 1
597 Washington Ave	Elizabeth	10am-12pm & 1-5pm
Bergenfield	Nov 16-20	Margot's Medicare
Nov 16-18	9am-1pm	203 S Main St, Ste A
9am-12pm	Medicare Advisors Ins	Dec 3
Walgreens	3 Broad St	10am-12pm & 1-5pm
241 N Washington Ave	Nov 17, 21	Margot's Medicare
Nov 30	9-11am	203 S Main St, Ste A
9am-12pm	Walgreens	Dec 7
Walgreens	25 S Broad St	10am-12pm & 1-5pm
241 N Washington Ave	Nov 23-25	Margot's Medicare
Bloomfield	9am-1pm	203 S Main St, Ste A
Nov 14	Medicare Advisors Ins	Perth Amboy
12-4pm	3 Broad St	Dec 1-5
Walgreens	Harrison	9am-1pm
17 Bellville Ave	Nov 21	Medicare Advisors
Nov 21	10am-6pm	205 Smith St
12-4pm	SIGSmith Insurance	Plainfield
Walgreens	Group	Dec 1
17 Bellville Ave	119 Harrison Ave	10am-2pm
Dec 6	Nov 23-25	Medicare Advisors Office
4-9pm	10am-6pm	174 E Front St
Walgreens	SIGSmith Insurance	Dec 3
77 105 Bloomfield Ave	Group	10am-2pm
	119 Harrison Ave	Medicare Advisors Office
		174 E Front St

Required content below:

- **Title** (3-5 words)
- **Subhead** (15-25 words)
- **List items** (250-300 words)
- **Logo** (.jpg at 300+ dpi resolution, .eps, or .ai file)
- **Contact Info** (20-30 words)
- **Title** (3-5 words)
- **Subhead** (15-25 words)
- **Photo/Graphic/Art Direction**
Supplied or an idea of what the client is looking for.

Take advantage of online meetings.

Learn about Medicare and explore plan options from anywhere with our convenient online meetings. Go to UHCMeeting.com for more information.

Get a Medicare Advantage plan that helps you live healthier.

There's so much to take advantage of when you're a UnitedHealthcare Medicare Advantage member — including exclusive access to Renew, a health and wellness experience designed to help members live healthier lives.



Our health and wellness experience



Grow your knowledge with online learning courses



Get the latest on healthier living with *Renew* magazine



Earn rewards for completing certain health care activities

The Advantages of Medicare Advantage

Medicare Advantage plans have high member satisfaction.

24+ million people enrolled in a Medicare Advantage plan as of February 2020¹

93% satisfaction among seniors with a Medicare Advantage plan²

25% less spent on health care compared to Original Medicare³



It's time to take advantage.

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[UHCMedicareSolutions.com](https://www.uhcmedicare.com)

Meet with a local licensed sales agent.

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Look inside this advertisement for a list of meetings in your area.



UnitedHealthcare® Medicare

¹State_County_Penetration_MA_2020_02.csv." In "MA State/County Penetration - February 2020 ZIP file." <https://www.cms.gov/research-statistics-data-and-systems/statistics-trends-and-reports/mcradvpartdenrolldata/ma-state-county-penetration-2020-01> Centers for Medicare & Medicaid Services (CMS), Report Period: February 2020.

²Medicare Advantage Polling Report." Morning Consult, <https://medicarechoices.org/medicare-advantage-polling-report/> The Coalition for Medicare Choices (CMC), 1/16/20.

³Vissa Curto, Liran Einav, Amy Finkelstein, Jonathan D Levin, and Jay Bhattacharya, "Healthcare Spending and Utilization in Public and Private Medicare," <https://www.nber.org/papers/w23090.pdf>, 1/2017.

⁴Network size varies by market and exclusions may apply. This information is not a complete description of benefits. Call 1-855-789-8358, TTY 711 for more information. Benefits, features and/or devices vary by plan/area. Limitations and exclusions apply. Other hearing exam providers are available in our network. The plan only covers hearing aids from a UnitedHealthcare hearing network provider.

You will pay \$35 or less for a 1-month supply of insulin until you reach the catastrophic stage of your benefit. You will pay 5% of the cost of your insulin or less during the catastrophic stage. You can see any doctor who accepts Medicare but costs may be lower with an in-network doctor. Out-of-network/non-contracted providers are under no obligation to treat Plan Sponsor members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

For accommodations of persons with special needs at meetings call 1-855-789-8358, TTY 711.

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on the plan's contract renewal with Medicare. UnitedHealthcare Insurance Company 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. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals. AARP does not employ or endorse agents, producers or brokers.

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HB768-022-000
NJ_NSL_1113_SPA_Full

HEALTHCARE pg4

Required content below:

- **1 headline** (3-10 words)
- **Subheadline** (25-30 words)
- **Infographic with copy**
- **1 headline** (3-8 words)
- **Contact Info**
- **Logo** (.jpg at 300+ dpi resolution, .eps, or .ai file)
- **Disclaimer**
- **Photo/Graphic/Art Direction**
Supplied or an idea of what the client is looking for.