



Lifetime Renewals for AARP Medicare Supplement Plans are HERE!



It's a bird! No, it's a plane! Wait, is that a pig!?

Nope, pigs aren't flying, but Lifetime Renewals are here in California for AARP[®] Medicare Supplement Insurance Plans, insured by UnitedHealthcare[®] Insurance Company, applications.

 **Yes, that's right - renewals will be happening past year 6!** 

Now the only question is why wouldn't you want to sell more AARP Medicare Supplement Insurance Plans? Our plans:

- ✓ Have Low Lapse Rates
- ✓ Have High Member Satisfaction¹
- ✓ Cover more people with Medicare supplement plans nationwide than any other individual insurance carrier²

Agents authorized to offer in California will now earn lifetime renewals on applications for individuals age 65 or older and eligible for Medicare supplement Open Enrollment, or underwritten for plan effective dates of August 1, 2018, and later.³

Lifetime renewals do not apply for any other applications, including Guaranteed Issue (GI) applications.

Please Note: Medicare Supplement Open Enrollment, as noted above, means **only** those applications for individuals enrolling within 6-months of their 65th birthday or Medicare Part B effective date (whichever is later), or during the annual one-month birthday open enrollment.⁴

Renewals will be paid as long as the member stays with an AARP Medicare Supplement Plan and continues to pay the premium, provided the agent remains in good standing.⁵

Please see your state-specific commissions amendment sent on June 27, 2018, for additional details.

So what are you waiting for? Take advantage of this great opportunity and start earning Lifetime Renewals today!

Here to Help!

For more information, please send an email to the Producer Help Desk at phd@uhc.com (include agent writing number in the subject line), or contact your UnitedHealthcare Regional Sales Director for AARP Medicare Supplement Plans.

¹From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA "Medicare Supplement Plan Satisfaction Posted Questionnaire," March 2017, www.uhcmedsupstats.com or call 1-800-523-5800 to request a copy of the full report.

²From a report prepared for UnitedHealthcare Insurance Company by Mark Farrah Associates, "December 2016 Medigap Enrollment & Market Share," May 2017, www.uhcmedsupstats.com.

³Certain conditions, limitations, and exclusions may apply. Please see your June 27, 2018 commission amendment for complete details.

⁴In California, applicants qualify for an annual one-month Open Enrollment period during the individual's birthday month for those replacing another Medicare supplement plan (including Medicare Select). The enrollment application must be received during the month prior to, during, or the month after the individual's birthday month.

⁵Agents will be paid based on the original AARP Medicare Supplement Plan sold, even if the member switches to another AARP Medicare Supplement Plan. Lifetime renewals will be paid as long as the policy remains in force and up until the agent's death. If a successor agent agreement is on file, the successor agent will receive the lifetime renewals.

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