



UnitedHealthcare is here for you from start to finish!

It's a whole new level of administrative advantages for your organization and your retirees.

Flexible options you'll appreciate:

- **Customized contribution levels** - choose exactly how much your organization pays toward the cost of coverage for your retirees. You can even choose which plans to apply your organization's contribution to - all plans or only one. It's your call.
- **Various Billing Arrangements** - group billing or split-billing, giving you more administrative options at no additional cost.
- **Full transition support** - including communications, project management, pre-education for your retirees and enrollment meeting facilitation. UnitedHealthcare supports it all.
- **Dedicated account manager** - your benefits team will have individualized support to manage the entire transition process, even if your strategy needs should change.

Features for your retirees:

- **Up to 7 plans to choose from** - with various levels of benefits and premiums so your retirees can choose a plan to meet their needs. And, your organization has the flexibility to offer plans that fit your budget.
- **No networks** - retirees can see anyone who accepts Medicare.
- **Rate stability** - rates have only increased an average of 5.4% each year nationally in the past five years.¹

¹ Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents) (together, "UnitedHealthcare").

² Based on internal 2009 company data. /www.aarphealthcare.com/statistics

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