

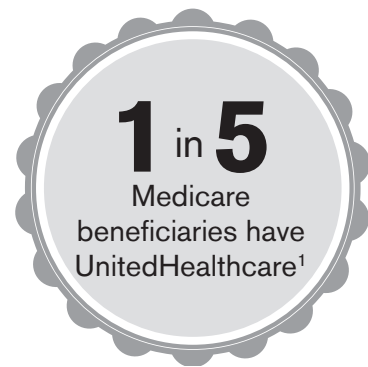
An overview of UnitedHealthcare® Group Retiree Plans.

Your plan sponsor has looked at the many Medicare choices available and has selected UnitedHealthcare to provide you with your retiree health care coverage. They know that with UnitedHealthcare, you get the expertise that comes with one of the nation's largest providers of retiree health care coverage, serving 1 in 5 Medicare beneficiaries.¹

Your Medicare transition is easy with UnitedHealthcare.

Whether you're turning 65 and becoming eligible for Medicare, or you're moving from your employer group coverage into a retiree health plan, UnitedHealthcare offers health plans that may make the transition easier.

The following is an overview of the three different types of plans offered through UnitedHealthcare for group retirees. Your plan sponsor has made either one or more of the following plans available to you for your retiree coverage.



UnitedHealthcare Group Retiree Plans

Medicare Advantage Plans (Part C)

A Medicare Advantage plan is a single plan that offers the same coverage as Original Medicare Part A (hospital) and Part B (doctor), but can also include Part D (prescription drugs). They also may include extra programs and services such as:

- Annual physicals
- Vision care
- Nurse helpline access
- Discounted hearing aids through hiHealth Innovations²
- Caregivers resources
- Basic membership in a participating fitness center
- Other health and wellness programs

All Medicare Advantage plans are offered by private insurance companies that are required to offer coverage that is as good as Original Medicare or better. No physicals or health questions are required to enroll and pre-existing conditions do not affect your eligibility.

²The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the UnitedHealthcare grievance process.

Senior Supplement Insurance Plans

Senior Supplement insurance plans help you pay some or all of the costs that Medicare Part A and Part B do not cover.

UnitedHealthcare® Senior Supplement Group Insurance Plans

UnitedHealthcare Senior Supplement insurance plans are medical plans for Medicare-eligible retirees. These plans, which are only available through employer groups, help pay for some of the costs not covered by Original Medicare Part A and Part B. They have similar coverage as federal Medicare supplement plans. In addition, members of these plans can go to any provider that accepts Medicare.

Plans include many of the same extra programs and services that are included with our Medicare Advantage plans.

Prescription Drug Plans (Part D)

Prescription Drug plans (PDP) help with the cost of prescription drugs. UnitedHealthcare Part D plans provide coverage nationwide (including the five U.S. territories) and have a drug list with thousands of brand name and generic prescription drugs. There are more than 65,000 pharmacies in the network, and prescription drugs can be ordered at a discount through a network mail service pharmacy.

Our PDP plans include access to discounted hearing aids through hi HealthInnovations.™

It's easy to enroll in one of our UnitedHealthcare plans.

Contact your plan sponsor to find out how to enroll in the plan they have selected for you.

A UnitedHealthcare® Medicare Solution

¹2012 UnitedHealth Group Annual Report

Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or copayments/coinsurance may change on January 1 of each year.

UnitedHealthcare Senior Supplement group retiree plans are underwritten by UnitedHealthcare Insurance Company, a private insurance company not connected with or endorsed by the U.S. Government or the federal Medicare program.

UnitedHealthcare is part of the UnitedHealth Group family of companies. UnitedHealthcare Senior Supplement plans are not Medicare Supplement plans. They are employer group retiree plans and may provide coverage that is different from a Medicare Supplement plan. In New York, the plans are called UnitedHealthcare Retiree Benefit Plans and are underwritten by UnitedHealthcare Insurance Company of New York. Senior Supplement plans may not be available in all states.