

**AARP** | **MedicareComplete**<sup>®</sup>  
from SecureHorizons

SecureHorizons  
PO BOX 219359  
Kansas City, MO 64121-9359



[Look inside for 2009 [Oakland] County information.]

<Sam A. Sample>  
<1234 Any Street>  
<Anytown, USA 12345>

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Changing Medicare plans may be possible until Open Enrollment ends on March 31st.  
\$0 monthly premium plans available.

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AAEX3134805\_000

More coverage. More benefits. More savings.  
From one **complete** plan.  
Starting at \$0.  
Open Enrollment ends March 31st. Details inside.

<b>Internal &amp; External Team</b> <b>Date:</b> 11/26/2008 <b>Creative/Prod. Mgr.:</b> Sharon Draeger <b>Creative:</b> Dan von der Embse, Mike Mehnert <b>Job #:</b> 83-76500-046	<b>Project Details</b> <b>Number:</b> 3126198 <b>Name:</b> 3126198_Test A_\$0 Premium_Complete_ RA_11_26 <b>Stage:</b> RA Review <b>File Name:</b> TestA_AARP_0_Premium_Complete_ FEB_OE	<b>Specs</b> <b>Ink Colors:</b> 4 Color Only <b>Dimensions:</b> 10.5x9.375 <b>Software:</b> InDesignCS3	<b>Notes</b>
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DONER

# Is there a better Medicare plan for your needs? It's not too late to make a change.

Dear Friend,

DID YOU KNOW...you still have the opportunity to join a Medicare Advantage plan — or change to another Medicare Advantage plan — for 2009? Your Part D prescription drug coverage must stay the same — it can't be added or dropped.

The deadline to choose a different plan is March 31st. Now is the time to act.

AARP® MedicareComplete® from SecureHorizons combines your hospital care, doctor visits, prescription drug coverage and other medical services in one *complete* package — with monthly health plan premiums starting at **\$0**. It's the Medicare Advantage plan that carries the AARP® name. And you don't have to be an AARP member to enroll.

Even if you already have a Medicare Advantage plan, a Medicare supplement plan or Original Medicare with a Part D plan, you may want to see what AARP® MedicareComplete® has to offer.

- **Monthly health plan premiums starting at \$0]**
- **[\$0 copayments for many preventive services, including an annual routine physical exam]**
- **Coverage for thousands of brand-name and generic prescription drugs with predictable copays]**
- **60,000-plus convenient network pharmacies to fill your prescriptions]**
- **Worldwide emergency care]**

AARP® MedicareComplete® may be one of the best values around. And you can feel confident knowing that SecureHorizons is held to AARP's high standard for clear communication, good value and high quality. Call SecureHorizons today, and we will help you compare your choices to see if AARP® MedicareComplete® or any other UnitedHealthcare plans may be right for you.

Sincerely,

*Kenneth C. Burdick*  
CEO, SecureHorizons

**Don't wait. Call SecureHorizons today.  
Open Enrollment ends March 31st.**

**Toll-Free: <1-XXX-XXX-XXXX>, TTY: 711  
8 a.m.-8 p.m., local time, 7 days a week.  
[www.AARPMedicareComplete.com](http://www.AARPMedicareComplete.com)**



## Are you missing out?

You could be missing out on extra benefits and services. Call now to find out if you are eligible to change to a different plan.

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## What's the advantage of Medicare Advantage?

As this chart demonstrates, a Medicare Advantage plan includes all of your health care benefits in a single, complete plan...with \$0 monthly premium health plans available.

With Medicare Advantage (Part C), your savings in premiums could be as much as \$336 to \$2,472 yearly.		
Original Medicare with Medicare Part D	<ul style="list-style-type: none"> <li>• Part A Hospital Visits: \$0</li> <li>• Part B Medical Coverage: \$96</li> <li>• Part D Prescription Drug Plan: \$28</li> </ul>	Total monthly premium: <b>\$124</b>
Original Medicare with Supplemental Insurance and Medicare Part D	<ul style="list-style-type: none"> <li>• Part A Hospital Visits: \$0</li> <li>• Part B Medical Coverage: \$96</li> <li>• Part D Prescription Drug Plan: \$28</li> <li>• Supplement Plan: \$178</li> </ul>	Total monthly premium: <b>\$302</b>
<b>Medicare Advantage (Part C)</b>	<b>A \$0 Premium Plan</b> Hospital visits, medical coverage and prescription drug plan included.	Keep paying your monthly Part B Medical Coverage. Total monthly premium: <b>\$96</b>

Chart information based on 2009 national average monthly premiums for Original Medicare Part A, Part B, Part D and Plan F Medicare Supplement Insurance NAIC published statistics. (Rates may vary by state, age and individual.)



### A UnitedHealthcare® Medicare Solution

You can join a Medicare Advantage plan or switch to another Medicare Advantage plan during the Open Enrollment Period (OEP) from January 1 to March 31 of any year, but you can't add or drop Medicare prescription drug coverage during that time.

The AARP® MedicareComplete® plans are SecureHorizons® Medicare Advantage plans insured or covered by an affiliate of UnitedHealthcare, an MA organization with a Medicare contract. AARP is not an insurer. UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. The AARP® MedicareComplete® plans are available to all eligible Medicare beneficiaries, including both members and non-members of AARP. AARP and the AARP Logo are trademarks or registered trademarks of AARP. The SecureHorizons® and MedicareComplete® marks are trademarks or registered trademarks of United Healthcare Alliance, LLC and its affiliates. Limitations, copayments and coinsurance may apply. Benefits may vary by county and plan.

AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

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<XXXXXX>

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Open Enrollment ends March 31st.  
Find out how AARP® MedicareComplete®  
could give you more.

Call SecureHorizons today.

**Toll-Free: <1-XXX-XXX-XXXX>, TTY: 711**  
8 a.m.-8 p.m., local time, 7 days a week.  
[www.AARPMedicareComplete.com](http://www.AARPMedicareComplete.com)

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**Open Enrollment  
ends March 31st.**  
**Don't miss out.**



**Learn how to get more  
Medicare benefits and services  
without paying more.**

**AARP** | MedicareComplete®  
from SecureHorizons

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# There is still time to complete your health care coverage.

Here's why it makes sense to change to a Medicare Advantage plan like AARP® MedicareComplete®.

DID YOU KNOW...you still have the opportunity to join a Medicare Advantage plan — or change to another Medicare Advantage plan — for 2009? Your Part D prescription drug coverage must stay the same — it can't be added or dropped.

## 1 It may save you thousands.

With Original Medicare, you're still responsible for 20% of your doctor costs. So if something unexpected happens, you could find yourself owing thousands of dollars — especially with today's rising medical expenses. But an AARP® MedicareComplete® plan's predictable copayments and coinsurance may help cushion you from unexpected costs.

## 2 \$0 monthly premium plans available.

Most Medicare Advantage plans — like AARP® MedicareComplete® — have plans with monthly premiums starting at \$0 premium beyond what you already pay for Medicare Part B.

## 3 Save on prescription drug costs too.

Some plans may include Part D (prescription drug) coverage. This combined medical and drug coverage premium is often less than the premium you would pay for just drug coverage alone.

## 4 Available vision and hearing benefits.

Your AARP® MedicareComplete® plan may include vision and hearing benefits for even more coverage than Medicare alone.

## 5 Free annual prevention screenings, free immunizations and more.

AARP® MedicareComplete® not only covers you when you need help but also helps to keep you healthy in the first place.

## 6 Convenience of a single plan.

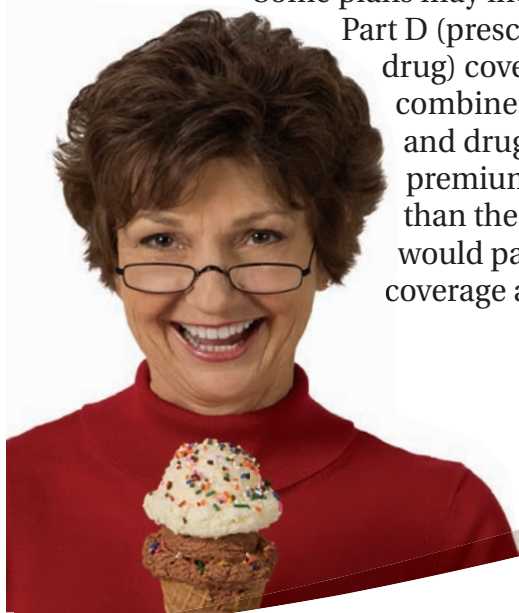
Get all your coverage in a single plan that works to maintain the AARP standard for clear communication, good value and high quality. It's yet another way AARP® MedicareComplete® stands apart.

## 7 Choose your own primary care doctor.

We know the ability to see YOUR doctor is important to you. It just takes a quick call to see if your doctor accepts the plan.

Open Enrollment ends March 31st. To get more with AARP® MedicareComplete®, call SecureHorizons today.

**Toll-Free: <1-XXX-XXX-XXXX>, TTY: 711**  
8 a.m.-8 p.m., local time, 7 days a week.  
[www.AARPMedicareComplete.com](http://www.AARPMedicareComplete.com)



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from SecureHorizons

# Open Enrollment ends March 31st.

You can join a Medicare Advantage plan or switch to another Medicare Advantage plan during the Open Enrollment Period (OEP) from January 1 to March 31 of any year, but you can't add or drop Medicare prescription drug coverage during that time.

A sales representative will be present at the meetings with information and applications. For accommodation of persons with special needs at sales meetings, call <1-XXX-XXX-XXXX>, TTY: 711.

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AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.

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Learn about your  
Medicare options at any  
of these FREE meetings  
provided through  
SecureHorizons®  
health plans.

*[Monday]  
[July 29, 2008, 10 a.m.]  
[Rockland Diner]  
[30 Pike St.]  
[New City, OR 28234]*

*[Monday]  
[July 29, 2008, 10 a.m.]  
[Rockland Diner]  
[30 Pike St.]  
[New City, OR 28234]*

*[Monday]  
[July 31, 2008, 10 a.m.]  
[Blauvelt Diner]  
[40 Ret. 303]  
[Blauvelt, OR 12342]*

*[Monday]  
[July 31, 2008, 10 a.m.]  
[Blauvelt Diner]  
[40 Ret. 303]  
[Blauvelt, OR 12342]*

*[Monday]  
[July 16, 2008, 10 a.m.]  
[Airmont Diner]  
[210 Rte. 59]  
[Suffern, OR 10901]*

*[Monday]  
[July 16, 2008, 10 a.m.]  
[Airmont Diner]  
[210 Rte. 59]  
[Suffern, OR 10901]*

Call SecureHorizons today for more information about your health plan options.

TOLL-FREE: <1-XXX-XXX-XXXX>, TTY: 711  
8 a.m.-8 p.m., local time, 7 days a week.  
[www.AARPMedicareComplete.com](http://www.AARPMedicareComplete.com)

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from SecureHorizons

**Yes!** I would like more information.

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number (Required) \_\_\_\_\_

E-mail (Optional) \_\_\_\_\_

Call <1-XXX-XXX-XXXX>, TTY: 711, 8 a.m.-8 p.m., local time, 7 days a week, to speak with a SecureHorizons® specialist, or return this card.

A UnitedHealthcare® Medicare Solution

This is a solicitation of insurance. By returning this card, you agree that an authorized representative or licensed insurance agent from UnitedHealthcare Medicare Solutions may contact you by phone, e-mail or mail to answer your questions or provide additional information about Medicare Advantage, Part D or Medicare Supplement Insurance plans.

<XXXXXX>

S5805S5820S5917S5921M0011\_081009\_150616 (10/08) OVEX3120620\_000

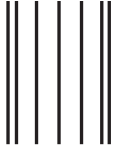


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<p><b>Date:</b> 11/26/2008  <b>Creative/Prod. Mgr.:</b> Sharon Draeger  <b>Creative:</b> Dan von der Embse, Mike Mehnert  <b>Job #:</b> 83-76500-046</p>	<p><b>Number:</b> 3126198  <b>Name:</b> 3119790_Test A_\$0 Premium_Complete_RA_11_26  <b>Stage:</b> RA Review  <b>File Name:</b> TestA_AARP_0_Premium_Complete_FEB_BRC</p>	<p><b>Ink Colors:</b> 4 Color Only  <b>Dimensions:</b> 8.5x4.0  <b>Software:</b> InDesignCS3</p>	

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Send in  
this card  
for more  
information!

**AARP** | MedicareComplete<sup>®</sup>  
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