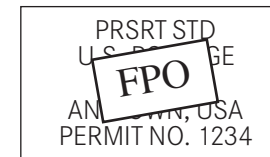
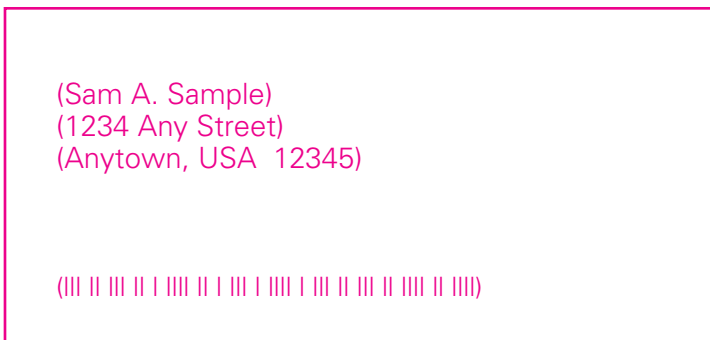




SecureHorizons
PO BOX 219359
Kansas City, MO 64121-9359



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



URGENT: Don't miss the chance to get more from your Medicare benefits. Annual Enrollment ends December 31st.

XXXXXX

XXXXXXXXXX

More coverage. More benefits. More savings.
From one **complete** plan.
With monthly health plan premiums starting at **\$0.**



Don't pay more. Just get more.
Call now for a Medicare Advantage
plan from SecureHorizons.

Dear Friend,

Medicare's Annual Enrollment Period ends December 31st. SecureHorizons can help ensure you're getting the most out of your Medicare coverage — with a Medicare Advantage plan that offers more benefits than Original Medicare or a Medicare supplement policy. And all with monthly premiums starting at **\$0**.

For over 25 years, SecureHorizons® health plans have focused exclusively on senior health care and on designing health plans specifically for people with Medicare coverage.

Even if you already have a Medicare Advantage plan, you may want to see what our plan 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.**)

SecureHorizons is the company with a Medicare Advantage plan that has the AARP name. It's called AARP® MedicareComplete®. You can feel confident knowing that we are held to the AARP standard for clear communication, high quality and good value. And you don't have to be an AARP member to enroll. So find out how you can get more, without paying more. Only from SecureHorizons.

Sincerely,

Kenneth A. Burdick

Kenneth A. Burdick
CEO, SecureHorizons

**Don't wait. Call SecureHorizons today.
Annual Enrollment ends December 31st.**

**TOLL-FREE: 1-XXX-XXX-XXXX, TTY: 711
8 a.m. to 8 p.m. local time, 7 days a week.**

www.AARPMedicareComplete.com



Missing something?

Without a Medicare Advantage plan, you could be missing out on extra coverage. \$0 monthly premium health plans available Call today.

Live Secure. Be Secure.™

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. \$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"> • Part A Hospital Visits: \$0 • Part B Medical Coverage: \$96 • Part D Prescription Drug Plan: \$28 	Total monthly premium: \$124
Original Medicare with Supplemental Insurance and Medicare Part D	<ul style="list-style-type: none"> • Part A Hospital Visits: \$0 • Part B Medical Coverage: \$96 • Part D Prescription Drug Plan: \$28 • Supplement Plan: \$178 	Total monthly premium: \$302
Medicare Advantage (Part C)	A \$0 Premium Plan Hospital visits, medical coverage and prescription drug plan included.	Keep paying your monthly Part B Medical Coverage. Total monthly premium: \$96

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

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. 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.

XXXXXX

XXXXXXXXXXXX

Annual Enrollment ends December 31st.

Find out how SecureHorizons'
AARP® MedicareComplete®
can give you more. Call now.

TOLL-FREE: 1-XXX-XXX-XXXX, TTY: 711
8 a.m. to 8 p.m. local time, 7 days a week.

www.AARPMedicareComplete.com



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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.

XXXXXX

XXXXXXXXXXXX

Missing something?



Annual Enrollment ends soon.
Look inside to get more...
without paying more.



Complete your health care coverage.

There's still time to choose the Medicare Advantage plan to fit your needs.

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 will help cushion you from unexpected costs.

2 No increase in your monthly premiums.

Most Medicare Advantage plans — like AARP® MedicareComplete® from SecureHorizons — have a \$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.
SecureHorizons' 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.
SecureHorizons 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 maintains the AARP standard for clear communication, good value and high quality. It's yet another way SecureHorizons 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.

Annual Enrollment ends December 31st.

To get more with SecureHorizons' AARP® MedicareComplete®, call today.

TOLL-FREE: 1-XXX-XXX-XXXX, TTY: 711

8 a.m. to 8 p.m. local time, 7 days a week

www.AARPMedicareComplete.com

SecureHorizons®
by UnitedHealthcare

Live Secure. Be Secure.™

Live Secure. Be Secure.™

Enrollment ends December 31st. Turn over to find a FREE meeting near you.



Live Secure. Be Secure.™

A UnitedHealthcare® Medicare Solution

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.

The AARP® MedicareComplete® plans are SecureHorizons® Medicare Advantage plans insured or covered by an affiliate of United Healthcare, 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. AARP and its affiliates are not insurance agencies or carriers and do not employ or endorse individual 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)

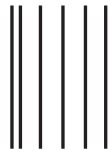
Call SecureHorizons today to reserve your spot or for more information about your health plan options.

TOLL-FREE: 1-XXX-XXX-XXXX, TTY: 711

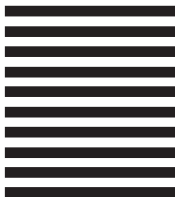
8 a.m. to 8 p.m. local time, 7 days a week. Or visit www.AARPMedicareComplete.com.



Live Secure. Be Secure.™



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NECESSARY
IF MAILED
IN THE
UNITED STATES



Learn how you can
get extra coverage with
SecureHorizons' AARP®
MedicareComplete.®

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 1710 KANSAS CITY, MO

POSTAGE WILL BE PAID BY ADDRESSEE

SECUREHORIZONS
UNITEDHEALTHCARE
PO BOX 219359
KANSAS CITY, MO 64121-7287





Yes! I would like to learn more about how an AARP® MedicareComplete® plan could benefit me. I understand there is no obligation to join any plan.

Return this card, or call SecureHorizons toll-free today at 1-XXX-XXX-XXXX, TTY: 711, for more information, 8 a.m. to 8 p.m. local time, 7 days a week.

(Sam A. Sample)
 (1234 Any Street)
 (Anytown, USA 12345)



Phone _____

E-mail _____

I am Medicare eligible: Yes No

By returning this card you agree that SecureHorizons may contact you by phone, e-mail or mail to answer your questions or provide additional information. Thank you.

XXXXXXXXXX

XXXXXX

Get the helpful
 information
 you need to make
 the right choice.

