

Premium increases can occur at any time during the calendar year with authorization from the New Jersey Department of Banking and Insurance (DOBI). Some companies may offer premium discounts. Some companies may charge a one-time application fee. Questions about premiums, discounts, application fees, benefit packages, and eligibility/enrollment should be directed to the company.

FOR BENEFICIARIES 65 AND OLDER

MEDICARE SUPPLEMENT COVERAGE SOLD IN NEW JERSEY BY AARP (ISSUED BY UNITED HEALTHCARE) TELEPHONE: 1-800-523-5800

*** BASE RATES**

| PLAN INFORMATION | | | | MEDICARE PART A COSTS HOSPITAL, SKILLED NURSING FACILITY, HOME HEALTH, HOSPICE | | | | | | MEDICARE PART B MEDICAL COSTS (DOCTORS, OUTPATIENT SERVICES, ETC.) | | | OTHER | |
|------------------|---------------------------------------|--------------------------------------------------------------|------------------------------------------------------|-----------------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------|----------------------------------------------------------------------|------------------------------------|--------------------------------|
| | | | | PLAN PAYS | | | | | | PLAN PAYS | | | PLAN PAYS | |
| PLAN | * BASE RATES MONTHLY PREMIUM | COMPANY MAY DENY COVERAGE FOR MEDICAL REASONS | PRE-EX. MEDICAL CONDITION WAITING PERIOD | \$1,156 HOSPITAL DEDUCT. (2012) | \$289 COPAY FOR HOSPITAL DAYS 61-90 (2012) | \$578 COPAY FOR HOSPITAL DAYS 91-150 (2012) | 100% AFTER DAY 150 FOR ADDITIONAL 365 DAYS IN A LIFETIME | \$144.50 COPAY FOR SKILLED NURSING FACILITY DAYS 21-100 (2012) | HOSPICE COINSURANCE/ COPAYMENT | \$140 ANNUAL DEDUCT. (2012) | 20% OF MEDICARE ALLOWED AMOUNT | COSTS THAT EXCEED ALLOWED AMOUNT (LIMITING CHARGE) | PARTS A & B BLOOD DEDUCT. | FOREIGN TRAVEL EMERGENCY |
| A | NT 132.75 T 146.02 | YES | 3 mos. | | YES | YES | YES | | YES | | YES | | YES | |
| B | NT 185.50 T 204.05 | YES | 3 mos. | YES | YES | YES | YES | | YES | | YES | | YES | |
| C | NT 219.50 T 241.45 | YES | 3 mos. | YES | YES | YES | YES | YES | YES | YES | YES | | YES | YES |
| F | NT 220.75 T 242.82 | YES | 3 mos. | YES | YES | YES | YES | YES | YES | YES | YES | YES | YES | YES |
| K | NT 94.50 T 103.95 | YES | 3 mos. | YES ^{50%} | YES | YES | YES | YES ^{50%} | YES ^{50%} | | ** ^{50%} YES | | YES ^{50%} | |
| L | NT 134.75 T 148.22 | YES | 3 mos. | YES ^{75%} | YES | YES | YES | YES ^{75%} | YES ^{75%} | | ** ^{75%} YES | | YES ^{75%} | |
| N | NT 147.25 T 161.97 | YES | 3 mos. | YES | YES | YES | YES | YES | YES | | YES AFTER COPAYS FOR OFFICE / ER VISITS (SEE BELOW) | | YES | YES |

NT - NON-TOBACCO T - TOBACCO Non-Tobacco rates apply to applications submitted during the 6-month open enrollment period or in a guaranteed issue situation. Applicants NOT enrolling during the 6 month open enrollment period or in a guaranteed issue situation will be evaluated for tobacco usage and charged the corresponding tobacco or non-tobacco rates.

* BASE RATES MAY BE LOWER DUE TO DISCOUNTS THAT VARY BASED ON DIFFERENT FACTORS. SEE REVERSE SIDE FOR DETAILS.

** Plans K and L pay 100% of coinsurance for Part B covered Preventive Services after the Part B deductible has been paid. Also, for Plans K and L you pay part of the cost of some covered services until you meet the annual out-of-pocket limit of \$4,660 for Plan K and \$2,330 for Plan L.

Plan N - Once the Part B deductible is met, you pay up to a \$20.00 copay per office visit and up to a \$50.00 copay for emergency room visits (unless admitted to the hospital).

(This information can be found on our website at www.state.nj.us/health/senior/ship.shtml)

STATE OF NEW JERSEY
STATE HEALTH INSURANCE
ASSISTANCE PROGRAM
S.H.I.P.
DEPT. OF HEALTH & SENIOR SERVICES

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