

## AARP Medicare Supplement Rate Effective Dates for Texas

The rates found in this 2011 AARP Medicare Supplement ~~Üæ Áæ áÁW, á^!, |ãã \* ÁÖ~ ã^~~ appendix are for **plan effective dates June 1, 2011 – May 1, 2012.**

# Underwriting and Rate Information

## 2011 New Sales in Texas

The following section applies to Texas. Rates and Underwriting **vary by state**. Please refer to the appropriate state-specific handbook for information specific to a beneficiary’s residence state.

### Medicare Beneficiaries Age 65 and Older

#### Underwriting and Rate Summary

Underwriting requirements and rates for the AARP Medicare Supplement Insurance Plans vary based on the time that has elapsed from the applicant’s 65th birthday or Medicare Part B effective date, if it is later. The following chart provides a summary of the underwriting requirements and applicable rates:

	Time since 65th birthday or Medicare Part B Effective Date, if later			
	0 to < 7 months	7 months to < 3 years	3 years to < 6 years	6 years or more
Underwriting <sup>1</sup>	No Underwriting <i>Open Enrollment Period</i>	Eligibility Underwriting <sup>2</sup>	Eligibility Underwriting <sup>2</sup>	
			Underwriting to set rates <sup>3</sup>	
Rate <sup>4</sup>	Standard Rate with Enrollment Discount <sup>5</sup>		Standard Rate with Enrollment Discount <sup>5,6</sup>	Level 1 Rate <sup>6</sup>
			Level 2 Rate <sup>7</sup>	Level 2 Rate <sup>7</sup>
Rate Group (see Appendix II)	Group 1		Group 2	Group 3

<sup>1</sup> Does not apply to applicants who meet guaranteed issue requirements.

<sup>2</sup> Applicants must answer the two eligibility questions in Section 5 on the application. Applicants who answer “yes” to either question are not eligible for coverage.

<sup>3</sup> Applicants must complete Section 6 on the application. This information is needed to determine their rate.

<sup>4</sup> Refer to Appendix II for rates and Appendix III for lists of ZIP Codes applicable to each area. Members who respond “yes” to the tobacco use question on the application will pay the tobacco use version of the rate shown in the chart.

<sup>5</sup> For details about the Enrollment Discount program, refer to the next section entitled “Enrollment Discount.” **Note: applicants age 75 and older are not eligible for the Enrollment Discount and will pay the standard rate.**

<sup>6</sup> Applies to applicants who **do not** have any of the medical conditions listed in Section 6 of the application.

<sup>7</sup> Applies to applicants who have any of the medical conditions listed in Section 6 of the application.

#### Refer to the appendix for:

Appendix I – Underwriting conditions glossary

Appendix II – Rate page

Appendix III – Area rating ZIP Code listing

## Enrollment Discount\*

The Enrollment Discount is available to applicants age 65 and over only.

### Eligibility

Applicants are eligible for the Enrollment Discount if their age on their plan effective date is:

- 65 to 67, **OR**
- 68 to 74 **AND** their plan effective date is within 3 years of their Medicare Part B effective date, **OR**
- 68 to 74 **AND** their plan effective date is 3 or more years but less than 6 years from their Medicare Part B effective date

**AND** they do not have any medical condition that qualifies for the Level 2 Rate

**Applicants age 75 and over are not eligible for the Enrollment Discount.**

### Discount Percentage and Duration

- If applicants are eligible for the Enrollment Discount, the discount percentage is applied to the standard rate.
- The first-year discount percentage and the duration of the discount program will vary based on applicants' age as of the plan effective date (see table below).
- The discount percentage amount changes on the anniversary date of the plan as members move through the discount program.\*
- After the eligible discount duration expires, applicants will pay the standard rate.

## Enrollment Discount – Discount Percentages and Duration

Discount Year	Age as of Plan Effective Date										
	65	66	67	68	69	70	71	72	73	74	75+
1	30%	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%
2	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%	
3	24%	21%	18%	15%	12%	9%	6%	3%	0%		
4	21%	18%	15%	12%	9%	6%	3%	0%			
5	18%	15%	12%	9%	6%	3%	0%				
6	15%	12%	9%	6%	3%	0%					
7	12%	9%	6%	3%	0%						
8	9%	6%	3%	0%							
9	6%	3%	0%								
10	3%	0%									
11	0%										

\*Note: Rates generally change annually. If the standard rate changes, the discounted monthly premium will be adjusted accordingly.

**Other Rate Discounts**

**Multi-Insured Discount**

5 percent off the monthly premium if two members are on the same AARP membership household account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare. (Does not apply to AARP® MedicareRx Plans or AARP® MedicareComplete® plans.)

**Automatic Payment Discount**

\$2.00 per household per month when the entire household pays their premium through Electronic Funds Transfer.

**Annual Payer Discount**

\$24.00 per household per year for insureds who pay their entire calendar year premium in January.

*Note: Automatic Payment and Annual Payer discount cannot be combined.*

**Rating Information**

**Community Rating with Areas**

Community rating means all members in the same rating class pay the same rate (excludes discounts and surcharges). In an area rated state, all members in the same class in the same area pay the same rate (excludes discounts and surcharges).

Refer to Appendix III for lists of ZIP Codes applicable to each area.

**Tobacco Use**

Members who have smoked cigarettes or used any tobacco product at any time within the past 12 months will pay the tobacco use version of the rate for which they qualify.

**Rate Guarantee**

New members receive a 6-month rate guarantee from their initial plan effective date. Members will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.

**Rate Changes**

UnitedHealthcare’s monthly premium generally changes once a year. However, enrolled members may see their premium change at other times due to:

- the Enrollment Discount changing on their policy anniversary
- rate guarantee ending, or
- moving into a different area or state

## Underwriting Information

• **Who needs to be underwritten?** Applicants outside of their open enrollment period and who do not qualify for guaranteed issue are underwritten to determine eligibility and rate (depending on the time since their 65th birthday or Medicare Part B effective date, if later).

• **Does underwriting vary for different AARP Medicare Supplement Plans?** No.

• **Can applicants be denied for coverage?** If applicants need to be underwritten, the only medical reasons for denial are:

- End Stage Renal Disease (ESRD)
- Dialysis is required
- Applicants have been admitted to a hospital within the past 90 days
- A medical professional has recommended or discussed as a treatment option any of the following that has not been completed:
  - Hospital admittance as an inpatient
  - Organ transplant
  - Back or spine surgery
  - Joint replacement
  - Surgery for cancer
  - Heart surgery
  - Vascular surgery

The above medical reasons can be found on Section 5 of the application. If applicants answer “yes” to either question in Section 5, they will be denied coverage.

Everyone has the right to apply. Applicants can continue the application process even if they may not qualify.

• **When do applicants need to complete other medical questions in Section 6 of the application?**

If their effective date is 3 or more years since their 65th birthday (or Medicare Part B effective date, if it is later) and they do not qualify for guaranteed issue, applicants must complete the other medical questions on the application. This information is necessary to determine their rate.

• **What if additional medical information is needed?**  
The underwriter may contact applicants or their physician to clarify the information before reaching a decision.

• **What if applicants are unsure about their medical conditions?** If applicants are unsure about their medical conditions, their uncertainty should be noted on the applications and submitted to underwriting for review along with available information.

*Note that Appendix I includes a glossary with short definitions of the medical conditions listed on the application. This may assist you if applicants are unsure about a listed medical condition.*

• **Can an insured applicant change to a different AARP Medicare Supplement Plan?**

- A change from an AARP Medicare Supplement Plan with an effective date of 6/1/2010 and later to another is usually permitted without underwriting. The new plan must be available at the applicant’s current age and area of residence.
- A change from an AARP Medicare Supplement Plan with an effective date of 5/1/2010 or prior will require new rating and underwriting (same requirements as new sales).

UnitedHealthcare reserves the right to deny a plan change request at any time. If applicants are denied a plan change request, they can remain with their current plan, with no effect to their current rates.

**Please ensure that the application has been completed in full. Material mistakes or incomplete responses on applications may subject applicants to re-evaluation of their rate or loss of coverage.**

## Medicare Beneficiaries Age 50 to 64

### Underwriting and Rate Summary

The following chart provides a summary of the underwriting requirements and applicable rate:

	Time since Medicare Part B Effective Date	
	0 to < 7 months	7 months or more
Underwriting	No Underwriting <i>Open Enrollment Period</i>	No Underwriting <i>(Plans are only available to applicants who meet Guaranteed Issue requirements)</i>
Rate*	Disabled Rate	
Rate Group (see Appendix II)	Group 4	

\*Refer to Appendix III for lists of ZIP Codes applicable to each area and rate amounts. Members who respond “yes” to the tobacco use question on the application will pay the tobacco use version of the rate shown in the chart.

### Rate Discounts

#### Multi-Insured Discount

5 percent off the monthly premium if two members are on the same AARP membership household account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare. (Does not apply to AARP® MedicareRx Plans or AARP® MedicareComplete® plans.)

#### Automatic Payment Discount

\$2.00 per household per month when the entire household pays their premium through Electronic Funds Transfer.

#### Annual Payer Discount

\$24.00 per household per year for insureds who pay their entire calendar year premium in January.

*Note: Automatic Payment discount and Annual Payer discount cannot be combined.*

### Rating Information

#### Community Rating with Areas

Community rating means all members in the same rating class pay the same rate (excludes discounts and surcharges). In an area rated state, all members in the same class in the same area pay the same rate (excludes discounts and surcharges).

Refer to Appendix III for lists of ZIP Codes applicable to each area.

#### Tobacco Use

Members who have smoked cigarettes or used any tobacco product at any time within the past 12 months will pay the tobacco use version of the rate for which they qualify.

#### Rate Guarantee

New members receive a 6-month rate guarantee from their initial plan effective date. Members will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.

#### Rate Changes

UnitedHealthcare’s monthly premium generally changes once a year. However, enrolled members may see their premium change at other times due to:

- rate guarantee ending, or
- moving into a different area or state

### Underwriting Information

**There is no underwriting for beneficiaries age 50 to 64. Plans are only available to beneficiaries age 50 to 64 if they meet open enrollment or guaranteed issue requirements.**

# Providing a Preliminary Quote

## New Sales in Texas

The following worksheet is for producer use only and must not be distributed to consumers. You can use this worksheet to become more familiar with our rate-quoting methods. You can download it through the agent portal. Producers are welcome to print and fill out for different application scenarios.

Before quoting rates, be sure to review requirements in this handbook for:

- Eligibility
- Open Enrollment and Guaranteed Issue
- Plan Availability
- Underwriting and Rates

Medicare Beneficiaries 65 and Older		
1	<b>Enrollment Time</b>	a. First day of 65th Birthday month <b>or</b> Medicare Part B effective date, if later: ____ / 1 / ____ b. AARP Medicare Supplement plan effective date ____ / 1 / ____ c. Elapsed time (# months between a and b) _____ <i>If c is less than 7 months, go to Step 5</i>
2	<b>Guaranteed Issue</b>	Does the applicant meet Guaranteed Issue Requirements? <i>If yes, go to Step 5</i>
3	<b>Underwriting Eligibility</b>	Did the applicant respond “yes” to either of the eligibility questions in Section 5 of the application? <i>If yes, the applicant is not eligible for coverage</i>
4	<b>Underwriting to Set Rates</b>	Is the applicant applying 3 or more years beyond his or her 65th birthday or Medicare Part B effective date, if later (i.e., is the elapsed time in Step 1c above 3 years or more)? <i>If no, skip to Step 5.</i> <i>If yes, applicant must complete the health questions in Section 6 of the application.</i>  <i>If he or she did not check any of the medical questions, then the applicant will receive the Standard Rate, Standard Rate with Enrollment Discount, or Level 1 Rate depending on the time period in which the applicant is applying.</i>  <i>Otherwise, he or she will receive the Level 2 Rate if any of the medical conditions are checked in Section 6 of the application.</i>
5	<b>Determine Rate</b>	Consult the Underwriting and Rate Summary Chart in the Underwriting and Rates section of this handbook to determine the appropriate rate and rate group for which the applicant qualifies.
6	<b>Determine Area</b>	Look up applicant’s ZIP Code in the area rated tables found in Appendix III of this handbook or in an enrollment kit to determine the area the applicant falls in.
7	<b>Rate Quote</b>	Refer to Appendix II or an enrollment kit to obtain the exact rate you will quote. Be sure to use the correct page for tobacco or non-tobacco use and rating area identified in Step 6.
8	<b>Disclaimer</b>	Provide the rate quote disclaimer: <b>“Rates are subject to change. Actual rate will be determined upon acceptance into the program based upon eligibility criteria and your medical conditions, if applicable.”</b>

PRELIMINARY QUOTE

## Plan Change Situations

The following chart outlines the rating and underwriting requirements for applicants who want to change from one AARP Medicare Supplement Plan to another.

Rating and underwriting requirements vary based on the effective date of the applicant's current AARP Medicare Supplement Plan:

Current AARP Medicare Supplement Plan Effective Date	Underwriting Requirements	Rating Requirements
<b>5/1/2010 or prior</b>	Same as new sales (refer to Underwriting and Rate Summary Chart)	Same as new sales (refer to Underwriting and Rate Summary Chart)
<b>6/1/2010 or later</b>	None <sup>1</sup>	Same rate level as current plan <sup>2,3</sup>

<sup>1</sup> Applicants do not need to answer health questions in sections 5 or 6 on the enrollment application.

<sup>2</sup> Discounts for which the applicant is currently eligible will continue to apply, assuming no other changes have occurred that affect eligibility for the discount.

<sup>3</sup> If beneficiaries are receiving an Enrollment Discount, advise them that they will continue to receive the balance of the discount program from the time they enrolled in the original plan.



# Appendix II

## Cover Page - Rates for Texas - Area 1 Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 65-74</b>									
65	\$124.77	\$123.02	\$150.32	\$119.17	\$151.02	\$120.05	\$64.57	\$95.20	\$108.50
66	\$130.12	\$128.29	\$156.76	\$124.28	\$157.49	\$125.19	\$67.34	\$99.28	\$113.15
67	\$135.47	\$133.57	\$163.21	\$129.39	\$163.97	\$130.34	\$70.11	\$103.36	\$117.80
68	\$140.81	\$138.84	\$169.65	\$134.49	\$170.44	\$135.48	\$72.87	\$107.44	\$122.45
69	\$146.16	\$144.11	\$176.09	\$139.60	\$176.91	\$140.63	\$75.64	\$111.52	\$127.10
70	\$151.51	\$149.38	\$182.53	\$144.71	\$183.38	\$145.77	\$78.41	\$115.60	\$131.75
71	\$156.86	\$154.66	\$188.98	\$149.82	\$189.86	\$150.92	\$81.18	\$119.68	\$136.40
72	\$162.20	\$159.93	\$195.42	\$154.92	\$196.33	\$156.06	\$83.94	\$123.76	\$141.05
73	\$167.55	\$165.20	\$201.86	\$160.03	\$202.80	\$161.21	\$86.71	\$127.84	\$145.70
74	\$172.90	\$170.47	\$208.30	\$165.14	\$209.27	\$166.35	\$89.48	\$131.92	\$150.35
<b>Standard Rates for ages 75 and older</b>									
75+	\$178.25	\$175.75	\$214.75	\$170.25	\$215.75	\$171.50	\$92.25	\$136.00	\$155.00

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>4</sup></b>									
68	\$140.81	\$138.84	\$169.65	\$134.49	\$170.44	\$135.48	\$72.87	\$107.44	\$122.45
69	\$146.16	\$144.11	\$176.09	\$139.60	\$176.91	\$140.63	\$75.64	\$111.52	\$127.10
70	\$151.51	\$149.38	\$182.53	\$144.71	\$183.38	\$145.77	\$78.41	\$115.60	\$131.75
71	\$156.86	\$154.66	\$188.98	\$149.82	\$189.86	\$150.92	\$81.18	\$119.68	\$136.40
72	\$162.20	\$159.93	\$195.42	\$154.92	\$196.33	\$156.06	\$83.94	\$123.76	\$141.05
73	\$167.55	\$165.20	\$201.86	\$160.03	\$202.80	\$161.21	\$86.71	\$127.84	\$145.70
74	\$172.90	\$170.47	\$208.30	\$165.14	\$209.27	\$166.35	\$89.48	\$131.92	\$150.35
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
75+	\$178.25	\$175.75	\$214.75	\$170.25	\$215.75	\$171.50	\$92.25	\$136.00	\$155.00
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
68+	\$267.37	\$263.62	\$322.12	\$255.37	\$323.62	\$257.25	\$138.37	\$204.00	\$232.50

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
71+	\$196.07	\$193.32	\$236.22	\$187.27	\$237.32	\$188.65	\$101.47	\$149.60	\$170.50
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
71+	\$267.37	\$263.62	\$322.12	\$255.37	\$323.62	\$257.25	\$138.37	\$204.00	\$232.50

*The rates above are for plan effective dates from June 2011 - May 2012.*

## Cover Page - Rates for Texas - Area 1 Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 65-74</b>									
65	\$137.24	\$135.32	\$165.35	\$131.08	\$166.12	\$132.05	\$71.02	\$104.72	\$119.35
66	\$143.13	\$141.12	\$172.44	\$136.70	\$173.24	\$137.71	\$74.07	\$109.20	\$124.46
67	\$149.01	\$146.92	\$179.52	\$142.32	\$180.36	\$143.37	\$77.11	\$113.69	\$129.58
68	\$154.89	\$152.72	\$186.61	\$147.94	\$187.48	\$149.03	\$80.16	\$118.18	\$134.69
69	\$160.77	\$158.52	\$193.70	\$153.56	\$194.60	\$154.69	\$83.20	\$122.67	\$139.81
70	\$166.65	\$164.32	\$200.78	\$159.17	\$201.72	\$160.35	\$86.24	\$127.16	\$144.92
71	\$172.54	\$170.12	\$207.87	\$164.79	\$208.84	\$166.01	\$89.29	\$131.64	\$150.04
72	\$178.42	\$175.92	\$214.96	\$170.41	\$215.96	\$171.67	\$92.33	\$136.13	\$155.15
73	\$184.30	\$181.72	\$222.04	\$176.03	\$223.08	\$177.33	\$95.38	\$140.62	\$160.27
74	\$190.18	\$187.52	\$229.13	\$181.65	\$230.20	\$182.99	\$98.42	\$145.11	\$165.38
<b>Standard Rates for ages 75 and older</b>									
75+	\$196.07	\$193.32	\$236.22	\$187.27	\$237.32	\$188.65	\$101.47	\$149.60	\$170.50

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>4</sup></b>									
68	\$154.89	\$152.72	\$186.61	\$147.94	\$187.48	\$149.03	\$80.16	\$118.18	\$134.69
69	\$160.77	\$158.52	\$193.70	\$153.56	\$194.60	\$154.69	\$83.20	\$122.67	\$139.81
70	\$166.65	\$164.32	\$200.78	\$159.17	\$201.72	\$160.35	\$86.24	\$127.16	\$144.92
71	\$172.54	\$170.12	\$207.87	\$164.79	\$208.84	\$166.01	\$89.29	\$131.64	\$150.04
72	\$178.42	\$175.92	\$214.96	\$170.41	\$215.96	\$171.67	\$92.33	\$136.13	\$155.15
73	\$184.30	\$181.72	\$222.04	\$176.03	\$223.08	\$177.33	\$95.38	\$140.62	\$160.27
74	\$190.18	\$187.52	\$229.13	\$181.65	\$230.20	\$182.99	\$98.42	\$145.11	\$165.38
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
75+	\$196.07	\$193.32	\$236.22	\$187.27	\$237.32	\$188.65	\$101.47	\$149.60	\$170.50
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
68+	\$294.10	\$289.98	\$354.33	\$280.90	\$355.98	\$282.97	\$152.20	\$224.40	\$255.75

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
71+	\$215.67	\$212.65	\$259.84	\$205.99	\$261.05	\$207.51	\$111.61	\$164.56	\$187.55
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
71+	\$294.10	\$289.98	\$354.33	\$280.90	\$355.98	\$282.97	\$152.20	\$224.40	\$255.75

*The rates above are for plan effective dates from June 2011 - May 2012.*

## Cover Page - Rates for Texas - Area 1 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
Non-Tobacco Rates									
50-64	\$320.75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tobacco Rates									
50-64	\$352.82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*The rates above are for plan effective dates from June 2011 - May 2012.*

- 1 Your age as of your plan effective date.
- 2 You must use a network hospital with Select Plans C and F.
- 3 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.  
The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.
- 4 Refer to Section 6 of the application.

## Cover Page - Rates for Texas - Area 2 Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 65-74</b>									
65	\$121.10	\$119.52	\$145.95	\$115.85	\$146.65	\$116.55	\$62.65	\$92.57	\$105.35
66	\$126.29	\$124.64	\$152.20	\$120.81	\$152.93	\$121.54	\$65.33	\$96.54	\$109.86
67	\$131.48	\$129.77	\$158.46	\$125.78	\$159.22	\$126.54	\$68.02	\$100.51	\$114.38
68	\$136.67	\$134.89	\$164.71	\$130.74	\$165.50	\$131.53	\$70.70	\$104.47	\$118.89
69	\$141.86	\$140.01	\$170.97	\$135.71	\$171.79	\$136.53	\$73.39	\$108.44	\$123.41
70	\$147.05	\$145.13	\$177.22	\$140.67	\$178.07	\$141.52	\$76.07	\$112.41	\$127.92
71	\$152.24	\$150.26	\$183.48	\$145.64	\$184.36	\$146.52	\$78.76	\$116.38	\$132.44
72	\$157.43	\$155.38	\$189.73	\$150.60	\$190.64	\$151.51	\$81.44	\$120.34	\$136.95
73	\$162.62	\$160.50	\$195.99	\$155.57	\$196.93	\$156.51	\$84.13	\$124.31	\$141.47
74	\$167.81	\$165.62	\$202.24	\$160.53	\$203.21	\$161.50	\$86.81	\$128.28	\$145.98
<b>Standard Rates for ages 75 and older</b>									
75+	\$173.00	\$170.75	\$208.50	\$165.50	\$209.50	\$166.50	\$89.50	\$132.25	\$150.50

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>4</sup></b>									
68	\$136.67	\$134.89	\$164.71	\$130.74	\$165.50	\$131.53	\$70.70	\$104.47	\$118.89
69	\$141.86	\$140.01	\$170.97	\$135.71	\$171.79	\$136.53	\$73.39	\$108.44	\$123.41
70	\$147.05	\$145.13	\$177.22	\$140.67	\$178.07	\$141.52	\$76.07	\$112.41	\$127.92
71	\$152.24	\$150.26	\$183.48	\$145.64	\$184.36	\$146.52	\$78.76	\$116.38	\$132.44
72	\$157.43	\$155.38	\$189.73	\$150.60	\$190.64	\$151.51	\$81.44	\$120.34	\$136.95
73	\$162.62	\$160.50	\$195.99	\$155.57	\$196.93	\$156.51	\$84.13	\$124.31	\$141.47
74	\$167.81	\$165.62	\$202.24	\$160.53	\$203.21	\$161.50	\$86.81	\$128.28	\$145.98
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
75+	\$173.00	\$170.75	\$208.50	\$165.50	\$209.50	\$166.50	\$89.50	\$132.25	\$150.50
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
68+	\$259.50	\$256.12	\$312.75	\$248.25	\$314.25	\$249.75	\$134.25	\$198.37	\$225.75

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
71+	\$190.30	\$187.82	\$229.35	\$182.05	\$230.45	\$183.15	\$98.45	\$145.47	\$165.55
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
71+	\$259.50	\$256.12	\$312.75	\$248.25	\$314.25	\$249.75	\$134.25	\$198.37	\$225.75

*The rates above are for plan effective dates from June 2011 - May 2012.*

## Cover Page - Rates for Texas - Area 2 Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 65-74</b>									
65	\$133.21	\$131.47	\$160.54	\$127.43	\$161.31	\$128.20	\$68.91	\$101.82	\$115.88
66	\$138.91	\$137.10	\$167.42	\$132.89	\$168.22	\$133.69	\$71.86	\$106.19	\$120.85
67	\$144.62	\$142.74	\$174.30	\$138.35	\$175.14	\$139.19	\$74.82	\$110.55	\$125.81
68	\$150.33	\$148.37	\$181.18	\$143.81	\$182.05	\$144.68	\$77.77	\$114.92	\$130.78
69	\$156.04	\$154.01	\$188.06	\$149.28	\$188.96	\$150.18	\$80.72	\$119.28	\$135.75
70	\$161.75	\$159.64	\$194.94	\$154.74	\$195.88	\$155.67	\$83.68	\$123.64	\$140.71
71	\$167.46	\$165.28	\$201.82	\$160.20	\$202.79	\$161.17	\$86.63	\$128.01	\$145.68
72	\$173.17	\$170.91	\$208.70	\$165.66	\$209.70	\$166.66	\$89.58	\$132.37	\$150.65
73	\$178.88	\$176.55	\$215.58	\$171.12	\$216.62	\$172.16	\$92.54	\$136.74	\$155.61
74	\$184.59	\$182.18	\$222.46	\$176.58	\$223.53	\$177.65	\$95.49	\$141.10	\$160.58
<b>Standard Rates for ages 75 and older</b>									
75+	\$190.30	\$187.82	\$229.35	\$182.05	\$230.45	\$183.15	\$98.45	\$145.47	\$165.55

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>4</sup></b>									
68	\$150.33	\$148.37	\$181.18	\$143.81	\$182.05	\$144.68	\$77.77	\$114.92	\$130.78
69	\$156.04	\$154.01	\$188.06	\$149.28	\$188.96	\$150.18	\$80.72	\$119.28	\$135.75
70	\$161.75	\$159.64	\$194.94	\$154.74	\$195.88	\$155.67	\$83.68	\$123.64	\$140.71
71	\$167.46	\$165.28	\$201.82	\$160.20	\$202.79	\$161.17	\$86.63	\$128.01	\$145.68
72	\$173.17	\$170.91	\$208.70	\$165.66	\$209.70	\$166.66	\$89.58	\$132.37	\$150.65
73	\$178.88	\$176.55	\$215.58	\$171.12	\$216.62	\$172.16	\$92.54	\$136.74	\$155.61
74	\$184.59	\$182.18	\$222.46	\$176.58	\$223.53	\$177.65	\$95.49	\$141.10	\$160.58
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
75+	\$190.30	\$187.82	\$229.35	\$182.05	\$230.45	\$183.15	\$98.45	\$145.47	\$165.55
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
68+	\$285.45	\$281.73	\$344.02	\$273.07	\$345.67	\$274.72	\$147.67	\$218.20	\$248.32

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
71+	\$209.33	\$206.60	\$252.28	\$200.25	\$253.49	\$201.46	\$108.29	\$160.01	\$182.10
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
71+	\$285.45	\$281.73	\$344.02	\$273.07	\$345.67	\$274.72	\$147.67	\$218.20	\$248.32

*The rates above are for plan effective dates from June 2011 - May 2012.*

## Cover Page - Rates for Texas - Area 2 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
Non-Tobacco Rates									
50-64	\$311.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tobacco Rates									
50-64	\$342.65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*The rates above are for plan effective dates from June 2011 - May 2012.*

- 1 Your age as of your plan effective date.
- 2 You must use a network hospital with Select Plans C and F.
- 3 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.  
The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.
- 4 Refer to Section 6 of the application.



## Cover Page - Rates for Texas - Area 3 Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 65-74</b>									
65	\$113.40	\$111.82	\$136.67	\$108.32	\$137.37	\$109.02	\$58.62	\$86.62	\$98.52
66	\$118.26	\$116.61	\$142.53	\$112.96	\$143.26	\$113.69	\$61.13	\$90.33	\$102.74
67	\$123.12	\$121.41	\$148.39	\$117.61	\$149.15	\$118.37	\$63.65	\$94.05	\$106.97
68	\$127.98	\$126.20	\$154.24	\$122.25	\$155.03	\$123.04	\$66.16	\$97.76	\$111.19
69	\$132.84	\$130.99	\$160.10	\$126.89	\$160.92	\$127.71	\$68.67	\$101.47	\$115.41
70	\$137.70	\$135.78	\$165.96	\$131.53	\$166.81	\$132.38	\$71.18	\$105.18	\$119.63
71	\$142.56	\$140.58	\$171.82	\$136.18	\$172.70	\$137.06	\$73.70	\$108.90	\$123.86
72	\$147.42	\$145.37	\$177.67	\$140.82	\$178.58	\$141.73	\$76.21	\$112.61	\$128.08
73	\$152.28	\$150.16	\$183.53	\$145.46	\$184.47	\$146.40	\$78.72	\$116.32	\$132.30
74	\$157.14	\$154.95	\$189.39	\$150.10	\$190.36	\$151.07	\$81.23	\$120.03	\$136.52
<b>Standard Rates for ages 75 and older</b>									
75+	\$162.00	\$159.75	\$195.25	\$154.75	\$196.25	\$155.75	\$83.75	\$123.75	\$140.75

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>4</sup></b>									
68	\$127.98	\$126.20	\$154.24	\$122.25	\$155.03	\$123.04	\$66.16	\$97.76	\$111.19
69	\$132.84	\$130.99	\$160.10	\$126.89	\$160.92	\$127.71	\$68.67	\$101.47	\$115.41
70	\$137.70	\$135.78	\$165.96	\$131.53	\$166.81	\$132.38	\$71.18	\$105.18	\$119.63
71	\$142.56	\$140.58	\$171.82	\$136.18	\$172.70	\$137.06	\$73.70	\$108.90	\$123.86
72	\$147.42	\$145.37	\$177.67	\$140.82	\$178.58	\$141.73	\$76.21	\$112.61	\$128.08
73	\$152.28	\$150.16	\$183.53	\$145.46	\$184.47	\$146.40	\$78.72	\$116.32	\$132.30
74	\$157.14	\$154.95	\$189.39	\$150.10	\$190.36	\$151.07	\$81.23	\$120.03	\$136.52
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
75+	\$162.00	\$159.75	\$195.25	\$154.75	\$196.25	\$155.75	\$83.75	\$123.75	\$140.75
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
68+	\$243.00	\$239.62	\$292.87	\$232.12	\$294.37	\$233.62	\$125.62	\$185.62	\$211.12

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
71+	\$178.20	\$175.72	\$214.77	\$170.22	\$215.87	\$171.32	\$92.12	\$136.12	\$154.82
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
71+	\$243.00	\$239.62	\$292.87	\$232.12	\$294.37	\$233.62	\$125.62	\$185.62	\$211.12

*The rates above are for plan effective dates from June 2011 - May 2012.*

## Cover Page - Rates for Texas - Area 3 Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 65-74</b>									
65	\$124.74	\$123.00	\$150.33	\$119.15	\$151.10	\$119.92	\$64.48	\$95.28	\$108.37
66	\$130.08	\$128.27	\$156.78	\$124.26	\$157.58	\$125.06	\$67.24	\$99.36	\$113.01
67	\$135.43	\$133.54	\$163.22	\$129.36	\$164.06	\$130.20	\$70.01	\$103.45	\$117.66
68	\$140.77	\$138.81	\$169.66	\$134.47	\$170.53	\$135.34	\$72.77	\$107.53	\$122.30
69	\$146.12	\$144.09	\$176.11	\$139.58	\$177.01	\$140.48	\$75.53	\$111.61	\$126.95
70	\$151.47	\$149.36	\$182.55	\$144.68	\$183.48	\$145.62	\$78.30	\$115.70	\$131.59
71	\$156.81	\$154.63	\$188.99	\$149.79	\$189.96	\$150.76	\$81.06	\$119.78	\$136.24
72	\$162.16	\$159.90	\$195.44	\$154.90	\$196.44	\$155.90	\$83.82	\$123.86	\$140.88
73	\$167.50	\$165.17	\$201.88	\$160.00	\$202.91	\$161.04	\$86.59	\$127.95	\$145.53
74	\$172.85	\$170.44	\$208.32	\$165.11	\$209.39	\$166.18	\$89.35	\$132.03	\$150.17
<b>Standard Rates for ages 75 and older</b>									
75+	\$178.20	\$175.72	\$214.77	\$170.22	\$215.87	\$171.32	\$92.12	\$136.12	\$154.82

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>3</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>4</sup></b>									
68	\$140.77	\$138.81	\$169.66	\$134.47	\$170.53	\$135.34	\$72.77	\$107.53	\$122.30
69	\$146.12	\$144.09	\$176.11	\$139.58	\$177.01	\$140.48	\$75.53	\$111.61	\$126.95
70	\$151.47	\$149.36	\$182.55	\$144.68	\$183.48	\$145.62	\$78.30	\$115.70	\$131.59
71	\$156.81	\$154.63	\$188.99	\$149.79	\$189.96	\$150.76	\$81.06	\$119.78	\$136.24
72	\$162.16	\$159.90	\$195.44	\$154.90	\$196.44	\$155.90	\$83.82	\$123.86	\$140.88
73	\$167.50	\$165.17	\$201.88	\$160.00	\$202.91	\$161.04	\$86.59	\$127.95	\$145.53
74	\$172.85	\$170.44	\$208.32	\$165.11	\$209.39	\$166.18	\$89.35	\$132.03	\$150.17
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
75+	\$178.20	\$175.72	\$214.77	\$170.22	\$215.87	\$171.32	\$92.12	\$136.12	\$154.82
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
68+	\$267.30	\$263.58	\$322.15	\$255.33	\$323.80	\$256.98	\$138.18	\$204.18	\$232.23

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>4</sup></b>									
71+	\$196.02	\$193.29	\$236.24	\$187.24	\$237.45	\$188.45	\$101.33	\$149.73	\$170.30
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>4</sup></b>									
71+	\$267.30	\$263.58	\$322.15	\$255.33	\$323.80	\$256.98	\$138.18	\$204.18	\$232.23

*The rates above are for plan effective dates from June 2011 - May 2012.*



## Cover Page - Rates for Texas - Area 3 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability							
Age <sup>1</sup>	Plan A	Plan B	Plan C	Select C <sup>2</sup>	Plan F	Select F <sup>2</sup>	Plan K	Plan L	Plan N
Non-Tobacco Rates									
50-64	\$291.50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Tobacco Rates									
50-64	\$320.65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*The rates above are for plan effective dates from June 2011 - May 2012.*

- 1 Your age as of your plan effective date.
- 2 You must use a network hospital with Select Plans C and F.
- 3 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.  
The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.
- 4 Refer to Section 6 of the application.

# Appendix III

## TEXAS Area 1 ZIP Codes, Effective August 1, 2010

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

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75934	77043	77089	77238	77287	77351	77433	77550
75939	77044	77090	77240	77288	77353	77447	77551
75960	77045	77091	77241	77289	77354	77449	77552
77001	77046	77092	77242	77290	77355	77450	77553
77002	77047	77093	77243	77291	77356	77463	77554
77003	77048	77094	77244	77292	77357	77480	77555
77004	77049	77095	77245	77293	77358	77484	77560
77005	77050	77096	77246	77294	77359	77486	77561
77006	77051	77097	77247	77296	77360	77491	77562
77007	77052	77098	77248	77297	77362	77492	77563
77008	77054	77099	77249	77299	77364	77493	77564
77009	77055	77201	77250	77301	77365	77501	77565
77010	77056	77202	77251	77302	77367	77502	77566
77011	77057	77203	77252	77303	77368	77503	77568
77012	77058	77204	77253	77304	77369	77504	77571
77013	77059	77205	77254	77305	77371	77505	77572
77014	77060	77206	77255	77306	77372	77506	77573
77015	77061	77207	77256	77315	77373	77507	77574
77016	77062	77208	77257	77316	77375	77508	77575
77017	77063	77209	77258	77318	77377	77510	77577
77018	77064	77210	77259	77320	77378	77511	77578
77019	77065	77212	77260	77325	77379	77512	77580
77020	77066	77213	77261	77326	77380	77514	77581
77021	77067	77215	77262	77327	77381	77515	77582
77022	77068	77216	77263	77328	77382	77516	77583
77023	77069	77217	77265	77331	77383	77517	77584
77024	77070	77218	77266	77332	77384	77518	77586
77025	77071	77219	77267	77333	77385	77520	77587
77026	77072	77220	77268	77334	77386	77521	77588
77027	77073	77221	77269	77335	77387	77522	77590
77028	77074	77222	77270	77336	77388	77523	77591
77029	77075	77223	77271	77337	77389	77530	77592
77030	77076	77224	77272	77338	77391	77531	77597
77031	77077	77225	77273	77339	77393	77532	77598
77032	77078	77226	77274	77340	77396	77533	77617
77033	77079	77227	77275	77341	77399	77534	77623
77034	77080	77228	77276	77342	77401	77535	77650
77035	77081	77229	77277	77343	77402	77536	77661
77036	77082	77230	77278	77344	77410	77538	77665
77037	77083	77231	77279	77345	77411	77539	
77038	77084	77233	77280	77346	77413	77541	
77039	77085	77234	77282	77347	77422	77542	
77040	77086	77235	77284	77348	77429	77546	
77041	77087	77236	77285	77349	77430	77547	
77042	77088	77237	77286	77350	77431	77549	

## TEXAS Area 2 ZIP Codes, Effective August 1, 2010

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

75001	75056	75116	75187	75246	75357	76006	76071	76130	76230	76651	77466
75002	75057	75117	75189	75247	75358	76007	76073	76131	76233	76670	77467
75006	75058	75118	75201	75248	75359	76008	76077	76132	76234	76679	77468
75007	75060	75119	75202	75249	75360	76009	76078	76133	76238	76681	77469
75009	75061	75120	75203	75250	75367	76010	76082	76134	76239	77053	77470
75010	75062	75121	75204	75251	75368	76011	76084	76135	76240	77374	77471
75011	75063	75123	75205	75252	75370	76012	76085	76136	76241	77376	77473
75013	75065	75125	75206	75253	75371	76013	76086	76137	76244	77404	77474
75014	75067	75126	75207	75254	75372	76014	76087	76140	76245	77406	77475
75015	75068	75127	75208	75258	75373	76015	76088	76147	76246	77407	77476
75016	75069	75132	75209	75260	75374	76016	76092	76148	76247	77412	77477
75017	75070	75134	75210	75261	75376	76017	76093	76150	76248	77414	77478
75019	75071	75137	75211	75262	75378	76018	76094	76155	76249	77415	77479
75020	75074	75138	75212	75263	75379	76019	76095	76161	76250	77417	77481
75021	75075	75140	75214	75264	75380	76020	76096	76162	76251	77418	77482
75022	75076	75141	75215	75265	75381	76021	76097	76163	76252	77419	77483
75023	75077	75142	75216	75266	75382	76022	76098	76164	76253	77420	77485
75024	75078	75143	75217	75267	75387	76023	76099	76166	76255	77423	77487
75025	75080	75144	75218	75270	75389	76028	76101	76177	76258	77428	77488
75026	75081	75146	75219	75275	75390	76031	76102	76179	76259	77432	77489
75027	75082	75147	75220	75277	75391	76033	76103	76180	76261	77434	77494
75028	75083	75149	75221	75283	75392	76034	76104	76181	76262	77435	77496
75029	75085	75150	75222	75284	75393	76035	76105	76182	76263	77436	77497
75030	75086	75151	75223	75285	75394	76036	76106	76185	76264	77437	77498
75032	75087	75152	75224	75286	75395	76039	76107	76191	76265	77440	77519
75034	75088	75153	75225	75287	75397	76040	76108	76192	76266	77441	77545
75035	75089	75154	75226	75301	75398	76041	76109	76193	76267	77442	77585
75037	75090	75155	75227	75303	75407	76043	76110	76195	76268	77443	77611
75038	75091	75157	75228	75310	75409	76044	76111	76196	76270	77444	77613
75039	75092	75158	75229	75312	75414	76048	76112	76197	76271	77445	77619
75040	75093	75159	75230	75313	75424	76049	76113	76198	76272	77446	77622
75041	75094	75160	75231	75315	75442	76050	76114	76199	76273	77448	77625
75042	75097	75161	75232	75320	75454	76051	76115	76201	76426	77451	77626
75043	75098	75164	75233	75323	75459	76052	76116	76202	76431	77452	77627
75044	75099	75165	75234	75326	75485	76053	76117	76203	76439	77453	77629
75045	75101	75166	75235	75334	75489	76054	76118	76204	76462	77454	77630
75046	75102	75167	75236	75336	75491	76058	76119	76205	76467	77455	77631
75047	75103	75168	75237	75339	75495	76059	76120	76206	76476	77456	77632
75048	75104	75169	75238	75340	75754	76060	76121	76207	76485	77457	77639
75049	75105	75172	75240	75342	75790	76061	76122	76208	76487	77458	77640
75050	75106	75173	75241	75343	76001	76063	76123	76209	76490	77459	77641
75051	75109	75180	75242	75344	76002	76064	76124	76210	76623	77460	77642
75052	75110	75181	75243	75354	76003	76065	76126	76225	76626	77461	77643
75053	75114	75182	75244	75355	76004	76066	76127	76226	76639	77464	77651
75054	75115	75185	75245	75356	76005	76070	76129	76227	76641	77465	77655

## TEXAS Area 2 ZIP Codes CONTINUED

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77656	79342	79416
77657	79343	79423
77659	79344	79424
77662	79345	79430
77663	79346	79452
77670	79347	79453
77701	79350	79457
77702	79351	79464
77703	79353	79490
77704	79355	79491
77705	79356	79493
77706	79357	79499
77707	79358	
77708	79359	
77709	79360	
77710	79363	
77713	79364	
77720	79366	
77725	79367	
77726	79369	
78931	79371	
78933	79372	
78934	79373	
78935	79376	
78943	79377	
78944	79378	
78950	79379	
78951	79380	
78962	79381	
79031	79382	
79064	79383	
79082	79401	
79312	79402	
79313	79403	
79314	79404	
79316	79405	
79322	79406	
79323	79407	
79324	79408	
79326	79409	
79329	79410	
79330	79411	
79331	79412	
79336	79413	
79338	79414	
79339	79415	

## TEXAS Area 3 ZIP Codes, Effective August 1, 2010

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

73301	75451	75558	75654	75752	75848	75958	76371	76470	76556	76653	76803
73344	75452	75559	75656	75755	75849	75959	76372	76471	76557	76654	76804
75124	75453	75560	75657	75756	75850	75961	76373	76472	76558	76655	76820
75135	75455	75561	75658	75757	75851	75962	76374	76474	76559	76656	76821
75148	75456	75562	75659	75758	75852	75963	76377	76475	76561	76657	76823
75156	75457	75563	75660	75759	75853	75964	76379	76481	76564	76660	76824
75163	75458	75564	75661	75760	75855	75965	76380	76483	76565	76661	76825
75401	75460	75565	75662	75762	75856	75966	76384	76484	76566	76664	76827
75402	75461	75566	75663	75763	75858	75968	76385	76486	76567	76665	76828
75403	75462	75567	75666	75764	75859	75969	76388	76491	76569	76666	76831
75404	75468	75568	75667	75765	75860	75972	76389	76501	76570	76667	76832
75410	75469	75569	75668	75766	75861	75973	76401	76502	76571	76671	76834
75411	75470	75570	75669	75770	75862	75974	76402	76503	76573	76673	76836
75412	75471	75571	75670	75771	75865	75975	76424	76504	76574	76676	76837
75413	75472	75572	75671	75772	75880	75976	76427	76505	76577	76678	76841
75415	75473	75573	75672	75773	75882	75977	76429	76508	76578	76680	76842
75416	75474	75574	75680	75778	75884	75978	76430	76511	76579	76682	76844
75417	75475	75599	75681	75779	75886	75979	76432	76513	76596	76684	76845
75418	75476	75601	75682	75780	75901	75980	76433	76518	76597	76685	76848
75420	75477	75602	75683	75782	75902	75990	76435	76519	76598	76686	76849
75421	75478	75603	75684	75783	75903	76055	76436	76520	76599	76687	76852
75422	75479	75604	75685	75784	75904	76067	76437	76522	76621	76689	76853
75423	75480	75605	75686	75785	75915	76068	76442	76523	76622	76690	76854
75425	75481	75606	75687	75788	75925	76228	76443	76524	76624	76691	76855
75426	75482	75607	75688	75789	75926	76301	76444	76525	76627	76692	76856
75428	75483	75608	75689	75791	75928	76302	76445	76526	76628	76693	76857
75429	75486	75615	75691	75792	75929	76305	76446	76527	76629	76701	76858
75431	75487	75630	75692	75797	75930	76306	76448	76528	76630	76702	76859
75432	75488	75631	75693	75798	75931	76307	76449	76530	76631	76703	76861
75433	75490	75633	75694	75799	75932	76308	76450	76531	76632	76704	76862
75434	75492	75636	75701	75801	75933	76309	76452	76533	76633	76705	76864
75435	75493	75637	75702	75802	75935	76310	76453	76534	76634	76706	76865
75436	75494	75638	75703	75803	75936	76311	76454	76537	76635	76707	76866
75437	75496	75639	75704	75831	75937	76351	76455	76538	76636	76708	76869
75438	75497	75640	75705	75832	75938	76352	76457	76539	76637	76710	76870
75439	75501	75641	75706	75833	75941	76354	76458	76540	76638	76711	76871
75440	75503	75642	75707	75834	75942	76357	76459	76541	76640	76712	76872
75441	75504	75643	75708	75835	75943	76360	76460	76542	76642	76714	76873
75443	75505	75644	75709	75838	75944	76363	76461	76543	76643	76715	76874
75444	75507	75645	75710	75839	75946	76364	76463	76544	76644	76716	76875
75446	75550	75647	75711	75840	75948	76365	76464	76547	76645	76797	76877
75447	75551	75650	75712	75844	75949	76366	76465	76548	76648	76798	76878
75448	75554	75651	75713	75845	75951	76367	76466	76549	76649	76799	76880
75449	75555	75652	75750	75846	75954	76369	76468	76550	76650	76801	76882
75450	75556	75653	75751	75847	75956	76370	76469	76554	76652	76802	76883

## TEXAS Area 3 ZIP Codes CONTINUED

76884	77806	77904	78012	78074	78162	78244	78335	78401	78538	78592	78643
76885	77807	77905	78013	78075	78163	78245	78336	78402	78539	78593	78644
76886	77808	77950	78014	78076	78164	78246	78338	78403	78540	78594	78645
76887	77830	77951	78015	78101	78201	78247	78339	78404	78541	78595	78646
76888	77831	77954	78016	78102	78202	78248	78340	78405	78542	78596	78648
76890	77833	77957	78017	78104	78203	78249	78341	78406	78543	78597	78650
76901	77834	77960	78019	78107	78204	78250	78342	78407	78545	78598	78651
76902	77835	77961	78021	78108	78205	78251	78343	78408	78547	78599	78652
76903	77836	77962	78022	78109	78206	78252	78344	78409	78548	78602	78653
76904	77837	77963	78023	78111	78207	78253	78347	78410	78549	78604	78654
76905	77838	77964	78024	78112	78208	78254	78349	78411	78550	78605	78655
76906	77840	77967	78025	78113	78209	78255	78350	78412	78551	78606	78656
76908	77841	77968	78026	78114	78210	78256	78351	78413	78552	78607	78657
76909	77842	77969	78027	78115	78211	78257	78352	78414	78553	78608	78658
76930	77843	77970	78028	78116	78212	78258	78353	78415	78557	78609	78659
76932	77844	77971	78029	78117	78213	78259	78355	78416	78558	78610	78660
76933	77845	77973	78039	78118	78214	78260	78357	78417	78559	78611	78661
76934	77850	77974	78040	78119	78215	78261	78358	78418	78560	78612	78662
76935	77852	77975	78041	78121	78216	78263	78359	78419	78561	78613	78663
76936	77853	77976	78042	78122	78217	78264	78360	78426	78562	78614	78664
76937	77855	77977	78043	78123	78218	78265	78361	78427	78563	78615	78665
76939	77856	77978	78044	78124	78219	78266	78362	78460	78564	78616	78666
76940	77857	77979	78045	78125	78220	78268	78363	78463	78565	78617	78667
76941	77859	77982	78046	78130	78221	78269	78364	78465	78566	78618	78669
76943	77861	77983	78049	78131	78222	78270	78368	78466	78567	78619	78670
76945	77862	77984	78050	78132	78223	78278	78369	78467	78568	78620	78671
76949	77863	77986	78052	78133	78224	78279	78370	78468	78569	78621	78672
76950	77864	77987	78054	78135	78225	78280	78371	78469	78570	78622	78673
76951	77865	77988	78055	78140	78226	78283	78372	78472	78572	78623	78674
76953	77866	77989	78056	78141	78227	78284	78373	78473	78573	78624	78675
76955	77867	77990	78057	78142	78228	78285	78374	78474	78574	78626	78676
76957	77868	77991	78058	78143	78229	78287	78375	78480	78575	78627	78677
76958	77870	77993	78059	78144	78230	78288	78376	78501	78576	78628	78680
77363	77871	77994	78060	78145	78231	78289	78377	78502	78577	78629	78681
77426	77872	77995	78061	78146	78232	78291	78379	78503	78578	78630	78682
77612	77873	78001	78062	78147	78233	78292	78380	78504	78579	78631	78683
77614	77875	78002	78063	78148	78234	78293	78381	78505	78580	78632	78691
77615	77876	78003	78064	78150	78235	78294	78382	78516	78582	78633	78701
77616	77878	78004	78065	78151	78236	78295	78383	78520	78583	78634	78702
77624	77879	78005	78066	78152	78237	78296	78384	78521	78584	78635	78703
77660	77880	78006	78067	78154	78238	78297	78385	78522	78585	78636	78704
77664	77881	78007	78069	78155	78239	78298	78387	78523	78586	78638	78705
77801	77882	78008	78070	78156	78240	78299	78389	78526	78588	78639	78708
77802	77901	78009	78071	78159	78241	78330	78390	78535	78589	78640	78709
77803	77902	78010	78072	78160	78242	78332	78391	78536	78590	78641	78710
77805	77903	78011	78073	78161	78243	78333	78393	78537	78591	78642	78711

## TEXAS Area 3 ZIP Codes CONTINUED

78712	78760	78871	79021	79088	79233	79530	79708	79781	79920	88510	88560
78713	78761	78872	79022	79091	79234	79532	79710	79782	79922	88511	88561
78714	78762	78873	79024	79092	79235	79533	79711	79783	79923	88512	88562
78715	78763	78877	79025	79093	79236	79534	79712	79785	79924	88513	88563
78716	78764	78879	79027	79094	79237	79535	79713	79786	79925	88514	88565
78717	78765	78880	79029	79095	79239	79536	79714	79788	79926	88515	88566
78718	78766	78881	79032	79096	79240	79537	79718	79789	79927	88516	88567
78719	78767	78883	79033	79097	79241	79538	79719	79821	79928	88517	88568
78720	78768	78884	79034	79098	79243	79539	79720	79830	79929	88518	88569
78721	78769	78885	79035	79101	79244	79540	79721	79831	79930	88519	88570
78722	78772	78886	79036	79102	79245	79541	79730	79832	79931	88520	88571
78723	78773	78932	79039	79103	79247	79543	79731	79834	79932	88521	88572
78724	78774	78938	79040	79104	79248	79544	79733	79835	79934	88523	88573
78725	78778	78940	79041	79105	79250	79545	79734	79836	79935	88524	88574
78726	78779	78941	79042	79106	79251	79546	79735	79837	79936	88525	88575
78727	78780	78942	79043	79107	79252	79547	79738	79838	79937	88526	88576
78728	78781	78945	79044	79108	79255	79548	79739	79839	79938	88527	88577
78729	78783	78946	79045	79109	79256	79549	79740	79842	79940	88528	88578
78730	78785	78947	79046	79110	79257	79550	79741	79843	79941	88529	88579
78731	78789	78948	79051	79111	79258	79553	79742	79845	79942	88530	88580
78732	78799	78949	79052	79114	79259	79556	79743	79846	79943	88531	88581
78733	78801	78952	79053	79116	79261	79560	79744	79847	79944	88532	88582
78734	78802	78953	79054	79117	79311	79561	79745	79848	79945	88533	88583
78735	78827	78954	79056	79118	79325	79562	79748	79849	79946	88534	88584
78736	78828	78956	79057	79119	79370	79563	79749	79851	79947	88535	88585
78737	78829	78957	79058	79120	79501	79565	79752	79852	79948	88536	88586
78738	78830	78959	79059	79121	79502	79566	79754	79853	79949	88538	88587
78739	78832	78960	79061	79124	79503	79567	79755	79854	79950	88539	88588
78741	78833	78961	79062	79159	79504	79601	79756	79855	79951	88540	88589
78742	78834	78963	79063	79166	79505	79602	79758	79901	79952	88541	88590
78744	78836	79001	79065	79168	79506	79603	79759	79902	79953	88542	88595
78745	78837	79002	79066	79172	79508	79604	79760	79903	79954	88543	
78746	78838	79003	79068	79174	79510	79605	79761	79904	79955	88544	
78747	78839	79005	79070	79178	79511	79606	79762	79905	79958	88545	
78748	78840	79007	79072	79185	79512	79607	79763	79906	79960	88546	
78749	78841	79008	79073	79189	79516	79608	79764	79907	79961	88547	
78750	78842	79009	79077	79201	79517	79697	79765	79908	79968	88548	
78751	78843	79010	79078	79220	79518	79698	79766	79910	79976	88549	
78752	78847	79011	79079	79221	79519	79699	79768	79911	79978	88550	
78753	78850	79012	79080	79223	79520	79701	79769	79912	79980	88553	
78754	78851	79013	79081	79225	79521	79702	79770	79913	79990	88554	
78755	78852	79014	79083	79226	79525	79703	79772	79914	79995	88555	
78756	78853	79015	79084	79227	79526	79704	79776	79915	79996	88556	
78757	78860	79016	79085	79229	79527	79705	79777	79916	79997	88557	
78758	78861	79018	79086	79230	79528	79706	79778	79917	79998	88558	
78759	78870	79019	79087	79231	79529	79707	79780	79918	79999	88559	