

# Underwriting and Rate Information

## 2011 New Sales in South Carolina

The following section applies to South Carolina. 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 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:

- 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.**

# Providing a Preliminary Quote

## New Sales in South Carolina

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

PRELIMINARY QUOTE

Medicare Beneficiaries 65 and Older		
<b>1</b>	<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>
<b>2</b>	<b>Guaranteed Issue</b>	Does the applicant meet Guaranteed Issue Requirements? <i>If yes, go to Step 5</i>
<b>3</b>	<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>
<b>4</b>	<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>
<b>5</b>	<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.
<b>6</b>	<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.
<b>7</b>	<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.
<b>8</b>	<b>Disclaimer</b>	Provide the rate quote disclaimer: <b><i>“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.”</i></b>

## 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 I

## Completing the Application: Medical Terms and Conditions Glossary

- This glossary has brief descriptions for terms and medical conditions that may be helpful for the applicant in completing the application. It also includes other names that may be used for some medical conditions.
- Medical terms and conditions listed below generally appear in the order they appear on the application. Some of these medical terms or conditions don't appear on all applications.
- The applicant is responsible for making sure that all answers to application questions are accurate and completed in full.
- This glossary is provided for informational purposes ONLY. The applicant should consult his or her physician if they need help answering medical questions on the application form.

Terms found on the application	What those terms generally mean
End Stage Renal (Kidney) Disease (ESRD)	A complete or almost complete failure of the kidneys to function, requiring dialysis or a kidney transplant to live.
Dialysis	A process of cleansing your blood by passing it through a machine (hemodialysis), or putting special fluid into the abdominal cavity and draining it out (peritoneal dialysis). This is necessary when the kidneys are not able to filter blood.
Recommended or discussed as a treatment option	You talked to a medical professional about: <ul style="list-style-type: none"> <li>• needing to go into the hospital as an inpatient and/or</li> <li>• having surgery for               <ul style="list-style-type: none"> <li>- organ transplant,</li> <li>- back or spine,</li> <li>- joint replacement,</li> <li>- cancer, or</li> <li>- heart or vascular condition (vascular has to do with the blood vessels of the body)</li> </ul> </li> </ul>
Diagnosed	You have seen a medical professional who found a medical condition by its signs, symptoms, and/or results of tests or procedures.
Treated	You had tests, surgery, therapy or other medical care, or were told to take medication by a medical professional.

Terms found on the application	What those terms generally mean
<b>Heart or Vascular Conditions</b>	<b>Vascular relates to blood vessels, including arteries, veins and capillaries. Blood vessels, as a group, are referred to as the vascular system.</b>
Aneurysm	An abnormal widening or bulging in the wall of an artery or blood vessel.
Arteriosclerosis or Atherosclerosis	A hardening or narrowing of the arteries. Same as Artery or Vein Blockage.
Artery or Vein Blockage	Same as Arteriosclerosis or Atherosclerosis.
Atrial Fibrillation or Atrial Flutter	A heart rhythm disorder that causes the upper chambers of the heart (atria) to beat in an abnormal or disorganized way (often rapid and irregular). <i>Also known as A-Fib.</i>
Cardiomyopathy	A weakening of the heart muscle for any reason.
Carotid Artery Disease	Main arteries in the neck become blocked or narrowed.
Congestive Heart Failure (CHF)	Weakness of the heart muscle, causing decreased blood flow and a build-up of fluid in the lungs and body tissues. <i>Also known as congestive heart disease, left heart failure, right heart failure.</i>
Coronary Artery Disease (CAD)	A narrowing of blood vessels that supply blood and oxygen to the heart. <i>Also known as coronary heart disease.</i>
Heart Attack	Occurs when the blood supply to part of the heart is interrupted, causing damage to the heart muscle. <i>Also known as myocardial infarction (MI).</i>
Peripheral Vascular Disease (PVD)	Includes all conditions involving poor blood flow to the arms, hands, legs or feet. <i>Also known as PVD and peripheral artery disease (PAD).</i>
Claudication	A cramp-like pain in the legs or arms caused by poor blood flow.
Stroke, Transient Ischemic Attack (TIA), or mini-stroke	Loss of blood flow to an area of the brain, which may result in the sudden onset of permanent (stroke) or temporary (TIA) symptoms. <i>Also known as cerebrovascular accident (CVA).</i>
Ventricular Tachycardia	A rapid or "racing" heart beat starting in one of the ventricular chambers of the heart. <i>Also known as V-Tach.</i>
<b>Diabetes</b>	<b>The body does not regulate blood sugar levels properly.</b>
With any of the following complications:	
Circulatory problems	A decreased blood flow to organs and/or arms, hands, legs or feet. <i>Also known as PVD.</i>
Kidney problems	Kidney is unable to filter blood efficiently.
Retinopathy	Damage to the retina of the eye. <i>Also known as wet retina or macular edema.</i>

Terms found on the application	What those terms generally mean
<b>Lung/Respiratory Conditions</b>	
Chronic Obstructive Pulmonary Disease (COPD)	A lung disease, including emphysema and chronic obstructive bronchitis, that makes it difficult to breathe or catch your breath. <i>Also known as COPD, chronic obstructive lung disease (COLD) and chronic obstructive airway disease (COAD).</i>
Emphysema	A lung disease usually caused by smoking or exposure to harmful chemicals.
<b>Cancer or Tumors</b>	
Cancer (other than skin cancer)	A malignant growth caused when cells multiply uncontrollably. <i>Some types of cancer include carcinoma, lymphoma, leukemia, myeloma, neoplasm, or sarcoma.</i>
Leukemia	A blood or bone marrow cancer causing abnormal blood cell production (usually white blood cells). <i>Also known as AML, ALL, CML or CLL.</i>
Lymphoma	An immune system cancer that often starts in the lymph nodes as a malignant tumor. <i>Also known as non-Hodgkin's lymphoma (NHL) or Hodgkin's (HL).</i>
Melanoma	A malignant tumor caused by uncontrolled growth of pigment cells, usually originating in the skin or eye(s).
<b>Kidney Conditions</b>	
Chronic Renal Failure (CRF) or Insufficiency (CRI)	A chronic loss of the ability of the kidneys to remove waste from the blood that does NOT require dialysis or a kidney transplant. <i>Also known as CRF or CRI.</i>
Polycystic Kidney Disease	An inherited disorder in which multiple cysts form in or on the kidneys, causing them to enlarge. <i>Also known as PKD or PCKD.</i>
Renal Artery Stenosis	A blockage or narrowing of the artery supplying blood to the kidney.
<b>Liver Condition</b>	
Cirrhosis of the Liver	Loss of liver function due to chronic inflammation and scarring.
<b>Transplants</b>	
Bone marrow transplant	A surgical procedure in which defective or cancerous bone marrow is replaced with healthy bone marrow, either from the patient or a donor.
Organ transplant	A surgical procedure in which a damaged or failing organ is replaced with a healthy organ, either from a donor site or the patient's own body.

Terms found on the application	What those terms generally mean
<b>Gastrointestinal Conditions</b>	
Chronic Pancreatitis	Recurring or ongoing inflammation of the pancreas that may lead to scarring and loss of function.
Esophageal Varices	Veins in the esophagus become wider than normal, often resulting in bleeding.
<b>Musculoskeletal Conditions</b>	
Amputation due to disease	A diseased body extremity removed by surgery.
Rheumatoid Arthritis (RA)	A disorder in which the immune system attacks the body's joints and/or organs. <i>Also known as RA.</i>
Spinal Stenosis	A narrowing of the spinal canal, putting pressure on the spinal cord and nerves.
<b>Substance Abuse</b>	
Alcohol Abuse or Alcoholism	Any use of alcohol which causes physical, mental, social or legal problems. <i>Also known as ETOH or alcohol dependence.</i>
Drug Abuse or use of illegal drugs	Any use of prescribed, non-prescribed or illegal drug(s) for non-therapeutic or non-medical reasons.
<b>Brain or Spinal Cord Conditions</b>	
Paraplegia	Inability to move the lower portion of the body and of both legs.
Quadriplegia	Inability to move both arms and both legs.
Hemiplegia	Inability to move one side of the body.
<b>Psychological/Mental Conditions</b>	
Bipolar or Manic Depressive	A mental disorder in which a person experiences severe mood changes from very high-energy (manic) to extreme lows of depression.
Schizophrenia	A mental disorder in which it is difficult for a person to tell the difference between real and unreal experiences, to think logically, to have normal emotional responses to others, and to behave normally in social situations.
<b>Eye Condition</b>	
Macular Degeneration	An eye disorder affecting the macula, which is part of the retina responsible for central vision. <i>Also known as AMD or ARMD.</i>

Terms found on the application	What those terms generally mean
<b>Nervous System Conditions</b>	
Amyotrophic Lateral Sclerosis (ALS)	A disorder of the nerve cells in the brain or spinal cord that control voluntary muscle movements. <i>Also known as ALS or Lou Gehrig's disease.</i>
Alzheimer's Disease	The most common form of dementia. <i>See also Dementia.</i>
Dementia	A brain disease that destroys memory and thinking skills beyond normal aging.
Multiple Sclerosis (MS)	A disease affecting the brain and spinal cord, sometimes progressing to physical and mental disability. <i>Also known as MS.</i>
Parkinson's Disease	A chronic brain disorder that impairs body movement through rigidity, slowing of movement and/or tremors.
Systemic Lupus Erythematosus (SLE)	A disorder in which the immune system attacks the body's tissues and/or organs, causing inflammation and damage. <i>Also known as SLE.</i>
<b>Immune System Conditions</b>	
AIDS	The stage of HIV disease in which a person's immune system is damaged and susceptible to infections and tumors.
HIV Positive	A person diagnosed as infected with HIV (human immunodeficiency virus).

# Appendix II

## Cover Page - Rates for South Carolina - 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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$77.87	\$105.87	\$126.52	\$127.05	\$53.37	\$79.45	\$86.10
66	\$81.21	\$110.41	\$131.94	\$132.49	\$55.66	\$82.85	\$89.79
67	\$84.55	\$114.95	\$137.37	\$137.94	\$57.95	\$86.26	\$93.48
68	\$87.88	\$119.48	\$142.79	\$143.38	\$60.23	\$89.66	\$97.17
69	\$91.22	\$124.02	\$148.21	\$148.83	\$62.52	\$93.07	\$100.86
70	\$94.56	\$128.56	\$153.63	\$154.27	\$64.81	\$96.47	\$104.55
71	\$97.90	\$133.10	\$159.06	\$159.72	\$67.10	\$99.88	\$108.24
72	\$101.23	\$137.63	\$164.48	\$165.16	\$69.38	\$103.28	\$111.93
73	\$104.57	\$142.17	\$169.90	\$170.61	\$71.67	\$106.69	\$115.62
74	\$107.91	\$146.71	\$175.32	\$176.05	\$73.96	\$110.09	\$119.31
<b>Standard Rates for ages 75 and older</b>							
75+	\$111.25	\$151.25	\$180.75	\$181.50	\$76.25	\$113.50	\$123.00

<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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$87.88	\$119.48	\$142.79	\$143.38	\$60.23	\$89.66	\$97.17
69	\$91.22	\$124.02	\$148.21	\$148.83	\$62.52	\$93.07	\$100.86
70	\$94.56	\$128.56	\$153.63	\$154.27	\$64.81	\$96.47	\$104.55
71	\$97.90	\$133.10	\$159.06	\$159.72	\$67.10	\$99.88	\$108.24
72	\$101.23	\$137.63	\$164.48	\$165.16	\$69.38	\$103.28	\$111.93
73	\$104.57	\$142.17	\$169.90	\$170.61	\$71.67	\$106.69	\$115.62
74	\$107.91	\$146.71	\$175.32	\$176.05	\$73.96	\$110.09	\$119.31
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
75+	\$111.25	\$151.25	\$180.75	\$181.50	\$76.25	\$113.50	\$123.00
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
68+	\$166.87	\$226.87	\$271.12	\$272.25	\$114.37	\$170.25	\$184.50

<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	Plan F	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>3</sup></b>							
71+	\$122.37	\$166.37	\$198.82	\$199.65	\$83.87	\$124.85	\$135.30
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
71+	\$166.87	\$226.87	\$271.12	\$272.25	\$114.37	\$170.25	\$184.50

*The rates above are for plan effective dates from January - December 2011.*

## Cover Page - Rates for South Carolina - 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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$85.65	\$116.45	\$139.17	\$139.75	\$58.70	\$87.39	\$94.71
66	\$89.33	\$121.45	\$145.13	\$145.74	\$61.22	\$91.14	\$98.76
67	\$93.00	\$126.44	\$151.10	\$151.73	\$63.74	\$94.88	\$102.82
68	\$96.67	\$131.43	\$157.06	\$157.72	\$66.25	\$98.63	\$106.88
69	\$100.34	\$136.42	\$163.03	\$163.71	\$68.77	\$102.37	\$110.94
70	\$104.01	\$141.41	\$168.99	\$169.70	\$71.28	\$106.12	\$115.00
71	\$107.68	\$146.40	\$174.96	\$175.69	\$73.80	\$109.86	\$119.06
72	\$111.35	\$151.39	\$180.92	\$181.68	\$76.32	\$113.61	\$123.12
73	\$115.02	\$156.38	\$186.89	\$187.67	\$78.83	\$117.35	\$127.18
74	\$118.69	\$161.37	\$192.85	\$193.66	\$81.35	\$121.10	\$131.24
<b>Standard Rates for ages 75 and older</b>							
75+	\$122.37	\$166.37	\$198.82	\$199.65	\$83.87	\$124.85	\$135.30

<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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$96.67	\$131.43	\$157.06	\$157.72	\$66.25	\$98.63	\$106.88
69	\$100.34	\$136.42	\$163.03	\$163.71	\$68.77	\$102.37	\$110.94
70	\$104.01	\$141.41	\$168.99	\$169.70	\$71.28	\$106.12	\$115.00
71	\$107.68	\$146.40	\$174.96	\$175.69	\$73.80	\$109.86	\$119.06
72	\$111.35	\$151.39	\$180.92	\$181.68	\$76.32	\$113.61	\$123.12
73	\$115.02	\$156.38	\$186.89	\$187.67	\$78.83	\$117.35	\$127.18
74	\$118.69	\$161.37	\$192.85	\$193.66	\$81.35	\$121.10	\$131.24
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
75+	\$122.37	\$166.37	\$198.82	\$199.65	\$83.87	\$124.85	\$135.30
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
68+	\$183.55	\$249.55	\$298.23	\$299.47	\$125.80	\$187.27	\$202.95

<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	Plan F	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>3</sup></b>							
71+	\$134.60	\$183.00	\$218.70	\$219.61	\$92.25	\$137.33	\$148.83
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
71+	\$183.55	\$249.55	\$298.23	\$299.47	\$125.80	\$187.27	\$202.95

*The rates above are for plan effective dates from January - December 2011.*

## Cover Page - Rates for South Carolina - Area 1

1 Your age as of your plan effective date.

2 **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.

3 Refer to Section 6 of the application.

## Cover Page - Rates for South Carolina - 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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$73.50	\$99.92	\$119.35	\$119.87	\$50.40	\$74.90	\$81.37
66	\$76.65	\$104.20	\$124.46	\$125.01	\$52.56	\$78.11	\$84.86
67	\$79.80	\$108.49	\$129.58	\$130.15	\$54.72	\$81.32	\$88.35
68	\$82.95	\$112.77	\$134.69	\$135.28	\$56.88	\$84.53	\$91.83
69	\$86.10	\$117.05	\$139.81	\$140.42	\$59.04	\$87.74	\$95.32
70	\$89.25	\$121.33	\$144.92	\$145.56	\$61.20	\$90.95	\$98.81
71	\$92.40	\$125.62	\$150.04	\$150.70	\$63.36	\$94.16	\$102.30
72	\$95.55	\$129.90	\$155.15	\$155.83	\$65.52	\$97.37	\$105.78
73	\$98.70	\$134.18	\$160.27	\$160.97	\$67.68	\$100.58	\$109.27
74	\$101.85	\$138.46	\$165.38	\$166.11	\$69.84	\$103.79	\$112.76
<b>Standard Rates for ages 75 and older</b>							
75+	\$105.00	\$142.75	\$170.50	\$171.25	\$72.00	\$107.00	\$116.25

<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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$82.95	\$112.77	\$134.69	\$135.28	\$56.88	\$84.53	\$91.83
69	\$86.10	\$117.05	\$139.81	\$140.42	\$59.04	\$87.74	\$95.32
70	\$89.25	\$121.33	\$144.92	\$145.56	\$61.20	\$90.95	\$98.81
71	\$92.40	\$125.62	\$150.04	\$150.70	\$63.36	\$94.16	\$102.30
72	\$95.55	\$129.90	\$155.15	\$155.83	\$65.52	\$97.37	\$105.78
73	\$98.70	\$134.18	\$160.27	\$160.97	\$67.68	\$100.58	\$109.27
74	\$101.85	\$138.46	\$165.38	\$166.11	\$69.84	\$103.79	\$112.76
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
75+	\$105.00	\$142.75	\$170.50	\$171.25	\$72.00	\$107.00	\$116.25
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
68+	\$157.50	\$214.12	\$255.75	\$256.87	\$108.00	\$160.50	\$174.37

<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	Plan F	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>3</sup></b>							
71+	\$115.50	\$157.02	\$187.55	\$188.37	\$79.20	\$117.70	\$127.87
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
71+	\$157.50	\$214.12	\$255.75	\$256.87	\$108.00	\$160.50	\$174.37

*The rates above are for plan effective dates from January - December 2011.*

## Cover Page - Rates for South Carolina - 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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$80.85	\$109.91	\$131.28	\$131.85	\$55.44	\$82.39	\$89.50
66	\$84.31	\$114.62	\$136.91	\$137.51	\$57.81	\$85.92	\$93.34
67	\$87.78	\$119.33	\$142.53	\$143.16	\$60.19	\$89.45	\$97.18
68	\$91.24	\$124.04	\$148.16	\$148.81	\$62.56	\$92.98	\$101.01
69	\$94.71	\$128.75	\$153.79	\$154.46	\$64.94	\$96.51	\$104.85
70	\$98.17	\$133.46	\$159.41	\$160.11	\$67.32	\$100.04	\$108.68
71	\$101.64	\$138.17	\$165.04	\$165.76	\$69.69	\$103.57	\$112.52
72	\$105.10	\$142.88	\$170.67	\$171.41	\$72.07	\$107.10	\$116.36
73	\$108.57	\$147.59	\$176.29	\$177.06	\$74.44	\$110.63	\$120.19
74	\$112.03	\$152.30	\$181.92	\$182.71	\$76.82	\$114.16	\$124.03
<b>Standard Rates for ages 75 and older</b>							
75+	\$115.50	\$157.02	\$187.55	\$188.37	\$79.20	\$117.70	\$127.87

<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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$91.24	\$124.04	\$148.16	\$148.81	\$62.56	\$92.98	\$101.01
69	\$94.71	\$128.75	\$153.79	\$154.46	\$64.94	\$96.51	\$104.85
70	\$98.17	\$133.46	\$159.41	\$160.11	\$67.32	\$100.04	\$108.68
71	\$101.64	\$138.17	\$165.04	\$165.76	\$69.69	\$103.57	\$112.52
72	\$105.10	\$142.88	\$170.67	\$171.41	\$72.07	\$107.10	\$116.36
73	\$108.57	\$147.59	\$176.29	\$177.06	\$74.44	\$110.63	\$120.19
74	\$112.03	\$152.30	\$181.92	\$182.71	\$76.82	\$114.16	\$124.03
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
75+	\$115.50	\$157.02	\$187.55	\$188.37	\$79.20	\$117.70	\$127.87
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
68+	\$173.25	\$235.53	\$281.32	\$282.55	\$118.80	\$176.55	\$191.80

<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	Plan F	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>3</sup></b>							
71+	\$127.05	\$172.72	\$206.30	\$207.20	\$87.12	\$129.47	\$140.65
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
71+	\$173.25	\$235.53	\$281.32	\$282.55	\$118.80	\$176.55	\$191.80

*The rates above are for plan effective dates from January - December 2011.*

## Cover Page - Rates for South Carolina - Area 2

1 Your age as of your plan effective date.

2 **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.

3 Refer to Section 6 of the application.

## Cover Page - Rates for South Carolina - 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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$67.02	\$91.17	\$108.85	\$109.37	\$45.85	\$68.42	\$74.20
66	\$69.89	\$95.08	\$113.51	\$114.06	\$47.81	\$71.35	\$77.38
67	\$72.77	\$98.99	\$118.18	\$118.75	\$49.78	\$74.29	\$80.56
68	\$75.64	\$102.89	\$122.84	\$123.43	\$51.74	\$77.22	\$83.74
69	\$78.51	\$106.80	\$127.51	\$128.12	\$53.71	\$80.15	\$86.92
70	\$81.38	\$110.71	\$132.17	\$132.81	\$55.67	\$83.08	\$90.10
71	\$84.26	\$114.62	\$136.84	\$137.50	\$57.64	\$86.02	\$93.28
72	\$87.13	\$118.52	\$141.50	\$142.18	\$59.60	\$88.95	\$96.46
73	\$90.00	\$122.43	\$146.17	\$146.87	\$61.57	\$91.88	\$99.64
74	\$92.87	\$126.34	\$150.83	\$151.56	\$63.53	\$94.81	\$102.82
<b>Standard Rates for ages 75 and older</b>							
75+	\$95.75	\$130.25	\$155.50	\$156.25	\$65.50	\$97.75	\$106.00

<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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$75.64	\$102.89	\$122.84	\$123.43	\$51.74	\$77.22	\$83.74
69	\$78.51	\$106.80	\$127.51	\$128.12	\$53.71	\$80.15	\$86.92
70	\$81.38	\$110.71	\$132.17	\$132.81	\$55.67	\$83.08	\$90.10
71	\$84.26	\$114.62	\$136.84	\$137.50	\$57.64	\$86.02	\$93.28
72	\$87.13	\$118.52	\$141.50	\$142.18	\$59.60	\$88.95	\$96.46
73	\$90.00	\$122.43	\$146.17	\$146.87	\$61.57	\$91.88	\$99.64
74	\$92.87	\$126.34	\$150.83	\$151.56	\$63.53	\$94.81	\$102.82
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
75+	\$95.75	\$130.25	\$155.50	\$156.25	\$65.50	\$97.75	\$106.00
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
68+	\$143.62	\$195.37	\$233.25	\$234.37	\$98.25	\$146.62	\$159.00

<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	Plan F	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>3</sup></b>							
71+	\$105.32	\$143.27	\$171.05	\$171.87	\$72.05	\$107.52	\$116.60
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
71+	\$143.62	\$195.37	\$233.25	\$234.37	\$98.25	\$146.62	\$159.00

*The rates above are for plan effective dates from January - December 2011.*

## Cover Page - Rates for South Carolina - 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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$73.72	\$100.28	\$119.73	\$120.30	\$50.43	\$75.26	\$81.62
66	\$76.88	\$104.58	\$124.86	\$125.46	\$52.59	\$78.48	\$85.11
67	\$80.04	\$108.88	\$129.99	\$130.62	\$54.75	\$81.71	\$88.61
68	\$83.20	\$113.18	\$135.12	\$135.77	\$56.91	\$84.94	\$92.11
69	\$86.36	\$117.48	\$140.26	\$140.93	\$59.08	\$88.16	\$95.61
70	\$89.52	\$121.77	\$145.39	\$146.08	\$61.24	\$91.39	\$99.11
71	\$92.68	\$126.07	\$150.52	\$151.24	\$63.40	\$94.61	\$102.60
72	\$95.84	\$130.37	\$155.65	\$156.40	\$65.56	\$97.84	\$106.10
73	\$99.00	\$134.67	\$160.78	\$161.55	\$67.72	\$101.06	\$109.60
74	\$102.16	\$138.97	\$165.91	\$166.71	\$69.88	\$104.29	\$113.10
<b>Standard Rates for ages 75 and older</b>							
75+	\$105.32	\$143.27	\$171.05	\$171.87	\$72.05	\$107.52	\$116.60

<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	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$83.20	\$113.18	\$135.12	\$135.77	\$56.91	\$84.94	\$92.11
69	\$86.36	\$117.48	\$140.26	\$140.93	\$59.08	\$88.16	\$95.61
70	\$89.52	\$121.77	\$145.39	\$146.08	\$61.24	\$91.39	\$99.11
71	\$92.68	\$126.07	\$150.52	\$151.24	\$63.40	\$94.61	\$102.60
72	\$95.84	\$130.37	\$155.65	\$156.40	\$65.56	\$97.84	\$106.10
73	\$99.00	\$134.67	\$160.78	\$161.55	\$67.72	\$101.06	\$109.60
74	\$102.16	\$138.97	\$165.91	\$166.71	\$69.88	\$104.29	\$113.10
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
75+	\$105.32	\$143.27	\$171.05	\$171.87	\$72.05	\$107.52	\$116.60
<b>Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
68+	\$157.98	\$214.90	\$256.57	\$257.80	\$108.07	\$161.28	\$174.90

<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	Plan F	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>3</sup></b>							
71+	\$115.85	\$157.59	\$188.15	\$189.05	\$79.25	\$118.27	\$128.26
<b>Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.<sup>3</sup></b>							
71+	\$157.98	\$214.90	\$256.57	\$257.80	\$108.07	\$161.28	\$174.90

*The rates above are for plan effective dates from January - December 2011.*

## Cover Page - Rates for South Carolina - Area 3

1 Your age as of your plan effective date.

2 **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.

3 Refer to Section 6 of the application.

# Appendix III

## SOUTH CAROLINA Area 1 ZIP Codes, Effective August 1, 2010

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

29137	29545	29906
29164	29566	29907
29401	29568	29909
29402	29569	29910
29403	29572	29912
29404	29575	29914
29405	29577	29915
29406	29578	29920
29407	29579	29925
29409	29581	29926
29412	29582	29927
29413	29587	29928
29414	29588	29931
29415	29597	29934
29416	29598	29935
29417	29801	29936
29418	29802	29938
29419	29803	29940
29422	29804	29941
29423	29805	29943
29424	29808	
29425	29809	
29426	29816	
29429	29822	
29439	29828	
29449	29829	
29451	29831	
29455	29834	
29457	29839	
29458	29841	
29464	29842	
29465	29850	
29466	29851	
29470	29856	
29482	29860	
29487	29861	
29511	29901	
29526	29902	
29527	29903	
29528	29904	
29544	29905	

**SOUTH CAROLINA Area 2 ZIP Codes, Effective August 1, 2010**  
**The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"**

29002	29208	29447	29546	29732
29003	29209	29448	29547	29733
29006	29210	29450	29550	29734
29016	29211	29452	29551	29741
29033	29212	29453	29555	29742
29036	29214	29456	29560	29743
29042	29215	29461	29563	29744
29044	29216	29468	29565	29745
29052	29217	29469	29567	29812
29053	29218	29471	29570	29813
29054	29219	29472	29571	29817
29058	29220	29474	29573	29826
29061	29221	29475	29574	29843
29063	29222	29476	29576	29853
29067	29223	29477	29583	29929
29069	29224	29479	29584	
29070	29225	29481	29585	
29071	29226	29483	29589	
29072	29227	29484	29591	
29073	29228	29485	29592	
29079	29229	29488	29593	
29081	29230	29492	29594	
29082	29240	29493	29596	
29101	29250	29501	29703	
29114	29260	29502	29704	
29123	29290	29503	29707	
29147	29292	29504	29708	
29160	29410	29505	29709	
29161	29420	29506	29710	
29169	29430	29510	29715	
29170	29431	29512	29716	
29171	29433	29516	29717	
29172	29434	29519	29718	
29177	29435	29520	29720	
29201	29436	29525	29721	
29202	29437	29530	29722	
29203	29438	29532	29726	
29204	29440	29536	29727	
29205	29442	29540	29728	
29206	29445	29541	29730	
29207	29446	29543	29731	

**SOUTH CAROLINA Area 3 ZIP Codes, Effective August 1, 2010**  
**The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"**

29001	29118	29322	29390	29635	29681	29913
29009	29122	29323	29391	29636	29682	29916
29010	29125	29324	29395	29638	29683	29918
29014	29126	29325	29432	29639	29684	29921
29015	29127	29329	29518	29640	29685	29922
29018	29128	29330	29554	29641	29686	29923
29020	29129	29331	29556	29642	29687	29924
29021	29130	29332	29564	29643	29688	29932
29030	29132	29333	29580	29644	29689	29933
29031	29133	29334	29590	29645	29690	29939
29032	29135	29335	29601	29646	29691	29944
29037	29138	29336	29602	29647	29692	29945
29038	29142	29338	29603	29648	29693	
29039	29143	29340	29604	29649	29695	
29040	29145	29341	29605	29650	29696	
29041	29146	29342	29606	29651	29697	
29045	29148	29346	29607	29652	29698	
29046	29150	29348	29608	29653	29702	
29047	29151	29349	29609	29654	29706	
29048	29152	29351	29610	29655	29712	
29051	29153	29353	29611	29656	29714	
29055	29154	29355	29612	29657	29724	
29056	29162	29356	29613	29658	29729	
29059	29163	29360	29614	29659	29810	
29062	29166	29364	29615	29661	29819	
29065	29168	29365	29616	29662	29821	
29074	29175	29368	29617	29664	29824	
29075	29178	29369	29620	29665	29827	
29078	29180	29370	29621	29666	29832	
29080	29301	29372	29622	29667	29835	
29102	29302	29373	29623	29669	29836	
29104	29303	29374	29624	29670	29838	
29105	29304	29375	29625	29671	29840	
29107	29305	29376	29626	29672	29844	
29108	29306	29377	29627	29673	29845	
29111	29307	29378	29628	29675	29846	
29112	29316	29379	29630	29676	29847	
29113	29318	29384	29631	29677	29848	
29115	29319	29385	29632	29678	29849	
29116	29320	29386	29633	29679	29899	
29117	29321	29388	29634	29680	29911	