

# Underwriting and Rate Information

## 2011 New Sales in Wisconsin

The following section applies to Wisconsin. 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. All Members (except those who meet open enrollment or guaranteed issue requirements) 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. This does not apply to applicants who meet open enrollment or guaranteed issue requirements.

**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 <sup>1</sup>	No Underwriting <i>Open Enrollment Period</i>	Eligibility Underwriting <sup>2</sup>
Rate <sup>3</sup>	Disabled Rate	
Rate Group (see Appendix II)	Group 4	

<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> Refer to Appendix III for lists of ZIP Codes applicable to each area and rate amounts. All Members (except those who meet open enrollment or guaranteed issue requirements) 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. This does not apply to applicants who meet open enrollment or guaranteed issue requirements.

#### 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

- **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.
  - **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.
- **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.
- **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 loss of coverage.**

# Providing a Preliminary Quote

## New Sales in Wisconsin

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> With any of the following complications:	<b>The body does not regulate blood sugar levels properly.</b>
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.

# Appendix II

## Cover Page - Rates for Wisconsin Plans and Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 <sup>1</sup> (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Benefits</b>							
<b>Part A (Hospitalization)</b> co-insurance plus 365 additional hospital days after Medicare benefits end	✓	✓				✓	✓
<b>Part B (Medical)</b> co-insurance or co-payments	✓	Co-pay <sup>2</sup>				✓	Co-pay <sup>2</sup>
<b>Blood</b> first 3 pints each year (Medicare pays costs after 3 pints)	✓	✓				✓	✓
<b>Hospice Care</b> co-insurance	✓	✓				✓	✓
<b>Skilled Nursing Facility Care</b> co-insurance	✓	✓				✓	✓
<b>Part A Deductible</b>			✓	50%		✓	50%
<b>Part B Annual Deductible</b>					✓	✓	
<b>Part B Excess Charges</b>			✓	✓		✓	✓
<b>Foreign Travel</b> emergency care			✓	✓		✓	✓

1 **NOTE:** Rider 3 is only available with the Basic Plan.

2 **NOTE:** Up to \$20 co-pay for office visits and up to \$50 co-pay for ER.

## Cover Page - Rates for Wisconsin - Area 1 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within 3 years following their 65th birthday or Medicare Part B effective date, if later.						
Age <sup>1</sup>	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>								
65	Monthly	\$117.77	\$96.95	\$23.62	\$12.77	\$11.37	\$152.76	\$109.72
	Yearly	\$1,413.24	\$1,163.40	\$283.44	\$153.24	\$136.44	\$1,833.12	\$1,316.64
66	Monthly	\$122.82	\$101.10	\$24.63	\$13.32	\$11.86	\$159.31	\$114.42
	Yearly	\$1,473.84	\$1,213.20	\$295.56	\$159.84	\$142.32	\$1,911.72	\$1,373.04
67	Monthly	\$127.87	\$105.26	\$25.65	\$13.87	\$12.35	\$165.87	\$119.13
	Yearly	\$1,534.44	\$1,263.12	\$307.80	\$166.44	\$148.20	\$1,990.44	\$1,429.56
68	Monthly	\$132.91	\$109.41	\$26.66	\$14.41	\$12.83	\$172.40	\$123.82
	Yearly	\$1,594.92	\$1,312.92	\$319.92	\$172.92	\$153.96	\$2,068.80	\$1,485.84
69	Monthly	\$137.96	\$113.57	\$27.67	\$14.96	\$13.32	\$178.95	\$128.53
	Yearly	\$1,655.52	\$1,362.84	\$332.04	\$179.52	\$159.84	\$2,147.40	\$1,542.36
70	Monthly	\$143.01	\$117.72	\$28.68	\$15.51	\$13.81	\$185.50	\$133.23
	Yearly	\$1,716.12	\$1,412.64	\$344.16	\$186.12	\$165.72	\$2,226.00	\$1,598.76
71	Monthly	\$148.06	\$121.88	\$29.70	\$16.06	\$14.30	\$192.06	\$137.94
	Yearly	\$1,776.72	\$1,462.56	\$356.40	\$192.72	\$171.60	\$2,304.72	\$1,655.28
72	Monthly	\$153.10	\$126.03	\$30.71	\$16.60	\$14.78	\$198.59	\$142.63
	Yearly	\$1,837.20	\$1,512.36	\$368.52	\$199.20	\$177.36	\$2,383.08	\$1,711.56
73	Monthly	\$158.15	\$130.19	\$31.72	\$17.15	\$15.27	\$205.14	\$147.34
	Yearly	\$1,897.80	\$1,562.28	\$380.64	\$205.80	\$183.24	\$2,461.68	\$1,768.08
74	Monthly	\$163.20	\$134.34	\$32.73	\$17.70	\$15.76	\$211.69	\$152.04
	Yearly	\$1,958.40	\$1,612.08	\$392.76	\$212.40	\$189.12	\$2,540.28	\$1,824.48
<b>Standard Rates for ages 75 and older</b>								
75+	Monthly	\$168.25	\$138.50	\$33.75	\$18.25	\$16.25	\$218.25	\$156.75
	Yearly	\$2,019.00	\$1,662.00	\$405.00	\$219.00	\$195.00	\$2,619.00	\$1,881.00

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

## Cover Page - Rates for Wisconsin - Area 1 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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	Monthly	\$132.91	\$109.41	\$26.66	\$14.41	\$12.83	\$172.40	\$123.82
	Yearly	\$1,594.92	\$1,312.92	\$319.92	\$172.92	\$153.96	\$2,068.80	\$1,485.84
69	Monthly	\$137.96	\$113.57	\$27.67	\$14.96	\$13.32	\$178.95	\$128.53
	Yearly	\$1,655.52	\$1,362.84	\$332.04	\$179.52	\$159.84	\$2,147.40	\$1,542.36
70	Monthly	\$143.01	\$117.72	\$28.68	\$15.51	\$13.81	\$185.50	\$133.23
	Yearly	\$1,716.12	\$1,412.64	\$344.16	\$186.12	\$165.72	\$2,226.00	\$1,598.76
71	Monthly	\$148.06	\$121.88	\$29.70	\$16.06	\$14.30	\$192.06	\$137.94
	Yearly	\$1,776.72	\$1,462.56	\$356.40	\$192.72	\$171.60	\$2,304.72	\$1,655.28
72	Monthly	\$153.10	\$126.03	\$30.71	\$16.60	\$14.78	\$198.59	\$142.63
	Yearly	\$1,837.20	\$1,512.36	\$368.52	\$199.20	\$177.36	\$2,383.08	\$1,711.56
73	Monthly	\$158.15	\$130.19	\$31.72	\$17.15	\$15.27	\$205.14	\$147.34
	Yearly	\$1,897.80	\$1,562.28	\$380.64	\$205.80	\$183.24	\$2,461.68	\$1,768.08
74	Monthly	\$163.20	\$134.34	\$32.73	\$17.70	\$15.76	\$211.69	\$152.04
	Yearly	\$1,958.40	\$1,612.08	\$392.76	\$212.40	\$189.12	\$2,540.28	\$1,824.48
<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+	Monthly	\$168.25	\$138.50	\$33.75	\$18.25	\$16.25	\$218.25	\$156.75
	Yearly	\$2,019.00	\$1,662.00	\$405.00	\$219.00	\$195.00	\$2,619.00	\$1,881.00
<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+	Monthly	\$252.37	\$207.75	\$50.62	\$27.37	\$24.37	\$327.36	\$235.12
	Yearly	\$3,028.44	\$2,493.00	\$607.44	\$328.44	\$292.44	\$3,928.32	\$2,821.44

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

## Cover Page - Rates for Wisconsin - Area 1 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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>								
<b>71+</b>	Monthly	\$185.07	\$152.35	\$37.12	\$20.07	\$17.87	\$240.06	\$172.42
	Yearly	\$2,220.84	\$1,828.20	\$445.44	\$240.84	\$214.44	\$2,880.72	\$2,069.04
<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>								
<b>71+</b>	Monthly	\$252.37	\$207.75	\$50.62	\$27.37	\$24.37	\$327.36	\$235.12
	Yearly	\$3,028.44	\$2,493.00	\$607.44	\$328.44	\$292.44	\$3,928.32	\$2,821.44

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

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## Cover Page - Rates for Wisconsin - Area 1 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within 3 years following their 65th birthday or Medicare Part B effective date, if later.						
Age <sup>1</sup>	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>								
65	Monthly	\$129.54	\$106.64	\$25.98	\$14.04	\$12.50	\$168.02	\$120.68
	Yearly	\$1,554.48	\$1,279.68	\$311.76	\$168.48	\$150.00	\$2,016.24	\$1,448.16
66	Monthly	\$135.10	\$111.21	\$27.09	\$14.65	\$13.04	\$175.23	\$125.86
	Yearly	\$1,621.20	\$1,334.52	\$325.08	\$175.80	\$156.48	\$2,102.76	\$1,510.32
67	Monthly	\$140.65	\$115.78	\$28.21	\$15.25	\$13.58	\$182.44	\$131.03
	Yearly	\$1,687.80	\$1,389.36	\$338.52	\$183.00	\$162.96	\$2,189.28	\$1,572.36
68	Monthly	\$146.20	\$120.35	\$29.32	\$15.85	\$14.11	\$189.63	\$136.20
	Yearly	\$1,754.40	\$1,444.20	\$351.84	\$190.20	\$169.32	\$2,275.56	\$1,634.40
69	Monthly	\$151.75	\$124.92	\$30.43	\$16.45	\$14.65	\$196.83	\$141.37
	Yearly	\$1,821.00	\$1,499.04	\$365.16	\$197.40	\$175.80	\$2,361.96	\$1,696.44
70	Monthly	\$157.30	\$129.49	\$31.55	\$17.05	\$15.18	\$204.03	\$146.54
	Yearly	\$1,887.60	\$1,553.88	\$378.60	\$204.60	\$182.16	\$2,448.36	\$1,758.48
71	Monthly	\$162.86	\$134.06	\$32.66	\$17.66	\$15.72	\$211.24	\$151.72
	Yearly	\$1,954.32	\$1,608.72	\$391.92	\$211.92	\$188.64	\$2,534.88	\$1,820.64
72	Monthly	\$168.41	\$138.63	\$33.77	\$18.26	\$16.26	\$218.44	\$156.89
	Yearly	\$2,020.92	\$1,663.56	\$405.24	\$219.12	\$195.12	\$2,621.28	\$1,882.68
73	Monthly	\$173.96	\$143.20	\$34.89	\$18.86	\$16.79	\$225.64	\$162.06
	Yearly	\$2,087.52	\$1,718.40	\$418.68	\$226.32	\$201.48	\$2,707.68	\$1,944.72
74	Monthly	\$179.51	\$147.77	\$36.00	\$19.46	\$17.33	\$232.84	\$167.23
	Yearly	\$2,154.12	\$1,773.24	\$432.00	\$233.52	\$207.96	\$2,794.08	\$2,006.76
<b>Standard Rates for ages 75 and older</b>								
75+	Monthly	\$185.07	\$152.35	\$37.12	\$20.07	\$17.87	\$240.06	\$172.42
	Yearly	\$2,220.84	\$1,828.20	\$445.44	\$240.84	\$214.44	\$2,880.72	\$2,069.04

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

## Cover Page - Rates for Wisconsin - Area 1 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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>								
<b>68</b>	Monthly	\$146.20	\$120.35	\$29.32	\$15.85	\$14.11	\$189.63	\$136.20
	Yearly	\$1,754.40	\$1,444.20	\$351.84	\$190.20	\$169.32	\$2,275.56	\$1,634.40
<b>69</b>	Monthly	\$151.75	\$124.92	\$30.43	\$16.45	\$14.65	\$196.83	\$141.37
	Yearly	\$1,821.00	\$1,499.04	\$365.16	\$197.40	\$175.80	\$2,361.96	\$1,696.44
<b>70</b>	Monthly	\$157.30	\$129.49	\$31.55	\$17.05	\$15.18	\$204.03	\$146.54
	Yearly	\$1,887.60	\$1,553.88	\$378.60	\$204.60	\$182.16	\$2,448.36	\$1,758.48
<b>71</b>	Monthly	\$162.86	\$134.06	\$32.66	\$17.66	\$15.72	\$211.24	\$151.72
	Yearly	\$1,954.32	\$1,608.72	\$391.92	\$211.92	\$188.64	\$2,534.88	\$1,820.64
<b>72</b>	Monthly	\$168.41	\$138.63	\$33.77	\$18.26	\$16.26	\$218.44	\$156.89
	Yearly	\$2,020.92	\$1,663.56	\$405.24	\$219.12	\$195.12	\$2,621.28	\$1,882.68
<b>73</b>	Monthly	\$173.96	\$143.20	\$34.89	\$18.86	\$16.79	\$225.64	\$162.06
	Yearly	\$2,087.52	\$1,718.40	\$418.68	\$226.32	\$201.48	\$2,707.68	\$1,944.72
<b>74</b>	Monthly	\$179.51	\$147.77	\$36.00	\$19.46	\$17.33	\$232.84	\$167.23
	Yearly	\$2,154.12	\$1,773.24	\$432.00	\$233.52	\$207.96	\$2,794.08	\$2,006.76
<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>								
<b>75+</b>	Monthly	\$185.07	\$152.35	\$37.12	\$20.07	\$17.87	\$240.06	\$172.42
	Yearly	\$2,220.84	\$1,828.20	\$445.44	\$240.84	\$214.44	\$2,880.72	\$2,069.04
<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>								
<b>68+</b>	Monthly	\$277.60	\$228.52	\$55.68	\$30.10	\$26.80	\$360.08	\$258.62
	Yearly	\$3,331.20	\$2,742.24	\$668.16	\$361.20	\$321.60	\$4,320.96	\$3,103.44

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

## Cover Page - Rates for Wisconsin - Area 1 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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+	Monthly	\$203.57	\$167.58	\$40.83	\$22.07	\$19.65	\$264.05	\$189.65
	Yearly	\$2,442.84	\$2,010.96	\$489.96	\$264.84	\$235.80	\$3,168.60	\$2,275.80
<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+	Monthly	\$277.60	\$228.52	\$55.68	\$30.10	\$26.80	\$360.08	\$258.62
	Yearly	\$3,331.20	\$2,742.24	\$668.16	\$361.20	\$321.60	\$4,320.96	\$3,103.44

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

## Cover Page - Rates for Wisconsin - Area 1 Under 65 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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Non-Tobacco Rates</b>								
<b>50-64</b>	Monthly	\$302.75	\$249.25	\$60.75	\$32.75	\$29.25	\$392.75	\$282.00
	Yearly	\$3,633.00	\$2,991.00	\$729.00	\$393.00	\$351.00	\$4,713.00	\$3,384.00
<b>Tobacco Rates</b>								
<b>50-64</b>	Monthly	\$333.02	\$274.17	\$66.82	\$36.02	\$32.17	\$432.01	\$310.19
	Yearly	\$3,996.24	\$3,290.04	\$801.84	\$432.24	\$386.04	\$5,184.12	\$3,722.28

- 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.

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

## Cover Page - Rates for Wisconsin - Area 2 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals whose plan effective date will be within 3 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>								
<b>65</b>	Monthly	\$95.37	\$78.57	\$19.07	\$10.32	\$9.27	\$123.71	\$88.89
	Yearly	\$1,144.44	\$942.84	\$228.84	\$123.84	\$111.24	\$1,484.52	\$1,066.68
<b>66</b>	Monthly	\$99.46	\$81.94	\$19.89	\$10.76	\$9.67	\$129.02	\$92.70
	Yearly	\$1,193.52	\$983.28	\$238.68	\$129.12	\$116.04	\$1,548.24	\$1,112.40
<b>67</b>	Monthly	\$103.55	\$85.31	\$20.71	\$11.21	\$10.07	\$134.33	\$96.52
	Yearly	\$1,242.60	\$1,023.72	\$248.52	\$134.52	\$120.84	\$1,611.96	\$1,158.24
<b>68</b>	Monthly	\$107.63	\$88.67	\$21.52	\$11.65	\$10.46	\$139.61	\$100.32
	Yearly	\$1,291.56	\$1,064.04	\$258.24	\$139.80	\$125.52	\$1,675.32	\$1,203.84
<b>69</b>	Monthly	\$111.72	\$92.04	\$22.34	\$12.09	\$10.86	\$144.92	\$104.13
	Yearly	\$1,340.64	\$1,104.48	\$268.08	\$145.08	\$130.32	\$1,739.04	\$1,249.56
<b>70</b>	Monthly	\$115.81	\$95.41	\$23.16	\$12.53	\$11.26	\$150.23	\$107.94
	Yearly	\$1,389.72	\$1,144.92	\$277.92	\$150.36	\$135.12	\$1,802.76	\$1,295.28
<b>71</b>	Monthly	\$119.90	\$98.78	\$23.98	\$12.98	\$11.66	\$155.54	\$111.76
	Yearly	\$1,438.80	\$1,185.36	\$287.76	\$155.76	\$139.92	\$1,866.48	\$1,341.12
<b>72</b>	Monthly	\$123.98	\$102.14	\$24.79	\$13.42	\$12.05	\$160.82	\$115.56
	Yearly	\$1,487.76	\$1,225.68	\$297.48	\$161.04	\$144.60	\$1,929.84	\$1,386.72
<b>73</b>	Monthly	\$128.07	\$105.51	\$25.61	\$13.86	\$12.45	\$166.13	\$119.37
	Yearly	\$1,536.84	\$1,266.12	\$307.32	\$166.32	\$149.40	\$1,993.56	\$1,432.44
<b>74</b>	Monthly	\$132.16	\$108.88	\$26.43	\$14.30	\$12.85	\$171.44	\$123.18
	Yearly	\$1,585.92	\$1,306.56	\$317.16	\$171.60	\$154.20	\$2,057.28	\$1,478.16
<b>Standard Rates for ages 75 and older</b>								
<b>75+</b>	Monthly	\$136.25	\$112.25	\$27.25	\$14.75	\$13.25	\$176.75	\$127.00
	Yearly	\$1,635.00	\$1,347.00	\$327.00	\$177.00	\$159.00	\$2,121.00	\$1,524.00

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

## Cover Page - Rates for Wisconsin - Area 2 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 2			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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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	Monthly	\$107.63	\$88.67	\$21.52	\$11.65	\$10.46	\$139.61	\$100.32
	Yearly	\$1,291.56	\$1,064.04	\$258.24	\$139.80	\$125.52	\$1,675.32	\$1,203.84
69	Monthly	\$111.72	\$92.04	\$22.34	\$12.09	\$10.86	\$144.92	\$104.13
	Yearly	\$1,340.64	\$1,104.48	\$268.08	\$145.08	\$130.32	\$1,739.04	\$1,249.56
70	Monthly	\$115.81	\$95.41	\$23.16	\$12.53	\$11.26	\$150.23	\$107.94
	Yearly	\$1,389.72	\$1,144.92	\$277.92	\$150.36	\$135.12	\$1,802.76	\$1,295.28
71	Monthly	\$119.90	\$98.78	\$23.98	\$12.98	\$11.66	\$155.54	\$111.76
	Yearly	\$1,438.80	\$1,185.36	\$287.76	\$155.76	\$139.92	\$1,866.48	\$1,341.12
72	Monthly	\$123.98	\$102.14	\$24.79	\$13.42	\$12.05	\$160.82	\$115.56
	Yearly	\$1,487.76	\$1,225.68	\$297.48	\$161.04	\$144.60	\$1,929.84	\$1,386.72
73	Monthly	\$128.07	\$105.51	\$25.61	\$13.86	\$12.45	\$166.13	\$119.37
	Yearly	\$1,536.84	\$1,266.12	\$307.32	\$166.32	\$149.40	\$1,993.56	\$1,432.44
74	Monthly	\$132.16	\$108.88	\$26.43	\$14.30	\$12.85	\$171.44	\$123.18
	Yearly	\$1,585.92	\$1,306.56	\$317.16	\$171.60	\$154.20	\$2,057.28	\$1,478.16
<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+	Monthly	\$136.25	\$112.25	\$27.25	\$14.75	\$13.25	\$176.75	\$127.00
	Yearly	\$1,635.00	\$1,347.00	\$327.00	\$177.00	\$159.00	\$2,121.00	\$1,524.00
<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+	Monthly	\$204.37	\$168.37	\$40.87	\$22.12	\$19.87	\$265.11	\$190.49
	Yearly	\$2,452.44	\$2,020.44	\$490.44	\$265.44	\$238.44	\$3,181.32	\$2,285.88

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

## Cover Page - Rates for Wisconsin - Area 2 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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>								
<b>71+</b>	Monthly	\$149.87	\$123.47	\$29.97	\$16.22	\$14.57	\$194.41	\$139.69
	Yearly	\$1,798.44	\$1,481.64	\$359.64	\$194.64	\$174.84	\$2,332.92	\$1,676.28
<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>								
<b>71+</b>	Monthly	\$204.37	\$168.37	\$40.87	\$22.12	\$19.87	\$265.11	\$190.49
	Yearly	\$2,452.44	\$2,020.44	\$490.44	\$265.44	\$238.44	\$3,181.32	\$2,285.88

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

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## Cover Page - Rates for Wisconsin - Area 2 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1			Applies to individuals whose plan effective date will be within 3 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>								
65	Monthly	\$104.90	\$86.42	\$20.97	\$11.35	\$10.19	\$136.06	\$97.77
	Yearly	\$1,258.80	\$1,037.04	\$251.64	\$136.20	\$122.28	\$1,632.72	\$1,173.24
66	Monthly	\$109.40	\$90.13	\$21.87	\$11.84	\$10.63	\$141.90	\$101.97
	Yearly	\$1,312.80	\$1,081.56	\$262.44	\$142.08	\$127.56	\$1,702.80	\$1,223.64
67	Monthly	\$113.90	\$93.83	\$22.77	\$12.32	\$11.07	\$147.74	\$106.15
	Yearly	\$1,366.80	\$1,125.96	\$273.24	\$147.84	\$132.84	\$1,772.88	\$1,273.80
68	Monthly	\$118.39	\$97.54	\$23.67	\$12.81	\$11.51	\$153.57	\$110.35
	Yearly	\$1,420.68	\$1,170.48	\$284.04	\$153.72	\$138.12	\$1,842.84	\$1,324.20
69	Monthly	\$122.89	\$101.24	\$24.57	\$13.30	\$11.94	\$159.40	\$114.54
	Yearly	\$1,474.68	\$1,214.88	\$294.84	\$159.60	\$143.28	\$1,912.80	\$1,374.48
70	Monthly	\$127.38	\$104.94	\$25.47	\$13.78	\$12.38	\$165.23	\$118.72
	Yearly	\$1,528.56	\$1,259.28	\$305.64	\$165.36	\$148.56	\$1,982.76	\$1,424.64
71	Monthly	\$131.88	\$108.65	\$26.37	\$14.27	\$12.82	\$171.07	\$122.92
	Yearly	\$1,582.56	\$1,303.80	\$316.44	\$171.24	\$153.84	\$2,052.84	\$1,475.04
72	Monthly	\$136.38	\$112.35	\$27.27	\$14.76	\$13.25	\$176.90	\$127.11
	Yearly	\$1,636.56	\$1,348.20	\$327.24	\$177.12	\$159.00	\$2,122.80	\$1,525.32
73	Monthly	\$140.87	\$116.06	\$28.17	\$15.24	\$13.69	\$182.73	\$131.30
	Yearly	\$1,690.44	\$1,392.72	\$338.04	\$182.88	\$164.28	\$2,192.76	\$1,575.60
74	Monthly	\$145.37	\$119.76	\$29.07	\$15.73	\$14.13	\$188.57	\$135.49
	Yearly	\$1,744.44	\$1,437.12	\$348.84	\$188.76	\$169.56	\$2,262.84	\$1,625.88
<b>Standard Rates for ages 75 and older</b>								
75+	Monthly	\$149.87	\$123.47	\$29.97	\$16.22	\$14.57	\$194.41	\$139.69
	Yearly	\$1,798.44	\$1,481.64	\$359.64	\$194.64	\$174.84	\$2,332.92	\$1,676.28

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

## Cover Page - Rates for Wisconsin - Area 2 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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>								
<b>68</b>	Monthly	\$118.39	\$97.54	\$23.67	\$12.81	\$11.51	\$153.57	\$110.35
	Yearly	\$1,420.68	\$1,170.48	\$284.04	\$153.72	\$138.12	\$1,842.84	\$1,324.20
<b>69</b>	Monthly	\$122.89	\$101.24	\$24.57	\$13.30	\$11.94	\$159.40	\$114.54
	Yearly	\$1,474.68	\$1,214.88	\$294.84	\$159.60	\$143.28	\$1,912.80	\$1,374.48
<b>70</b>	Monthly	\$127.38	\$104.94	\$25.47	\$13.78	\$12.38	\$165.23	\$118.72
	Yearly	\$1,528.56	\$1,259.28	\$305.64	\$165.36	\$148.56	\$1,982.76	\$1,424.64
<b>71</b>	Monthly	\$131.88	\$108.65	\$26.37	\$14.27	\$12.82	\$171.07	\$122.92
	Yearly	\$1,582.56	\$1,303.80	\$316.44	\$171.24	\$153.84	\$2,052.84	\$1,475.04
<b>72</b>	Monthly	\$136.38	\$112.35	\$27.27	\$14.76	\$13.25	\$176.90	\$127.11
	Yearly	\$1,636.56	\$1,348.20	\$327.24	\$177.12	\$159.00	\$2,122.80	\$1,525.32
<b>73</b>	Monthly	\$140.87	\$116.06	\$28.17	\$15.24	\$13.69	\$182.73	\$131.30
	Yearly	\$1,690.44	\$1,392.72	\$338.04	\$182.88	\$164.28	\$2,192.76	\$1,575.60
<b>74</b>	Monthly	\$145.37	\$119.76	\$29.07	\$15.73	\$14.13	\$188.57	\$135.49
	Yearly	\$1,744.44	\$1,437.12	\$348.84	\$188.76	\$169.56	\$2,262.84	\$1,625.88
<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>								
<b>75+</b>	Monthly	\$149.87	\$123.47	\$29.97	\$16.22	\$14.57	\$194.41	\$139.69
	Yearly	\$1,798.44	\$1,481.64	\$359.64	\$194.64	\$174.84	\$2,332.92	\$1,676.28
<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>								
<b>68+</b>	Monthly	\$224.80	\$185.20	\$44.95	\$24.33	\$21.85	\$291.60	\$209.53
	Yearly	\$2,697.60	\$2,222.40	\$539.40	\$291.96	\$262.20	\$3,499.20	\$2,514.36

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

## Cover Page - Rates for Wisconsin - Area 2 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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>								
<b>71+</b>	Monthly	\$164.85	\$135.81	\$32.96	\$17.84	\$16.02	\$213.83	\$153.65
	Yearly	\$1,978.20	\$1,629.72	\$395.52	\$214.08	\$192.24	\$2,565.96	\$1,843.80
<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>								
<b>71+</b>	Monthly	\$224.80	\$185.20	\$44.95	\$24.33	\$21.85	\$291.60	\$209.53
	Yearly	\$2,697.60	\$2,222.40	\$539.40	\$291.96	\$262.20	\$3,499.20	\$2,514.36

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

## Cover Page - Rates for Wisconsin - Area 2 Under 65 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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Non-Tobacco Rates</b>								
<b>50-64</b>	Monthly	\$245.25	\$202.00	\$49.00	\$26.50	\$23.75	\$318.00	\$228.50
	Yearly	\$2,943.00	\$2,424.00	\$588.00	\$318.00	\$285.00	\$3,816.00	\$2,742.00
<b>Tobacco Rates</b>								
<b>50-64</b>	Monthly	\$269.77	\$222.20	\$53.90	\$29.15	\$26.12	\$349.79	\$251.35
	Yearly	\$3,237.24	\$2,666.40	\$646.80	\$349.80	\$313.44	\$4,197.48	\$3,016.20

- 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.

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

## Cover Page - Rates for Wisconsin - Area 3 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within 3 years following their 65th birthday or Medicare Part B effective date, if later.						
Age <sup>1</sup>	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>								
65	Monthly	\$87.32	\$71.92	\$17.50	\$9.45	\$8.40	\$113.22	\$81.37
	Yearly	\$1,047.84	\$863.04	\$210.00	\$113.40	\$100.80	\$1,358.64	\$976.44
66	Monthly	\$91.06	\$75.00	\$18.25	\$9.85	\$8.76	\$118.07	\$84.85
	Yearly	\$1,092.72	\$900.00	\$219.00	\$118.20	\$105.12	\$1,416.84	\$1,018.20
67	Monthly	\$94.81	\$78.09	\$19.00	\$10.26	\$9.12	\$122.93	\$88.35
	Yearly	\$1,137.72	\$937.08	\$228.00	\$123.12	\$109.44	\$1,475.16	\$1,060.20
68	Monthly	\$98.55	\$81.17	\$19.75	\$10.66	\$9.48	\$127.78	\$91.83
	Yearly	\$1,182.60	\$974.04	\$237.00	\$127.92	\$113.76	\$1,533.36	\$1,101.96
69	Monthly	\$102.29	\$84.25	\$20.50	\$11.07	\$9.84	\$132.63	\$95.32
	Yearly	\$1,227.48	\$1,011.00	\$246.00	\$132.84	\$118.08	\$1,591.56	\$1,143.84
70	Monthly	\$106.03	\$87.33	\$21.25	\$11.47	\$10.20	\$137.48	\$98.80
	Yearly	\$1,272.36	\$1,047.96	\$255.00	\$137.64	\$122.40	\$1,649.76	\$1,185.60
71	Monthly	\$109.78	\$90.42	\$22.00	\$11.88	\$10.56	\$142.34	\$102.30
	Yearly	\$1,317.36	\$1,085.04	\$264.00	\$142.56	\$126.72	\$1,708.08	\$1,227.60
72	Monthly	\$113.52	\$93.50	\$22.75	\$12.28	\$10.92	\$147.19	\$105.78
	Yearly	\$1,362.24	\$1,122.00	\$273.00	\$147.36	\$131.04	\$1,766.28	\$1,269.36
73	Monthly	\$117.26	\$96.58	\$23.50	\$12.69	\$11.28	\$152.04	\$109.27
	Yearly	\$1,407.12	\$1,158.96	\$282.00	\$152.28	\$135.36	\$1,824.48	\$1,311.24
74	Monthly	\$121.00	\$99.66	\$24.25	\$13.09	\$11.64	\$156.89	\$112.75
	Yearly	\$1,452.00	\$1,195.92	\$291.00	\$157.08	\$139.68	\$1,882.68	\$1,353.00
<b>Standard Rates for ages 75 and older</b>								
75+	Monthly	\$124.75	\$102.75	\$25.00	\$13.50	\$12.00	\$161.75	\$116.25
	Yearly	\$1,497.00	\$1,233.00	\$300.00	\$162.00	\$144.00	\$1,941.00	\$1,395.00

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

## Cover Page - Rates for Wisconsin - Area 3 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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>								
<b>68</b>	Monthly	\$98.55	\$81.17	\$19.75	\$10.66	\$9.48	\$127.78	\$91.83
	Yearly	\$1,182.60	\$974.04	\$237.00	\$127.92	\$113.76	\$1,533.36	\$1,101.96
<b>69</b>	Monthly	\$102.29	\$84.25	\$20.50	\$11.07	\$9.84	\$132.63	\$95.32
	Yearly	\$1,227.48	\$1,011.00	\$246.00	\$132.84	\$118.08	\$1,591.56	\$1,143.84
<b>70</b>	Monthly	\$106.03	\$87.33	\$21.25	\$11.47	\$10.20	\$137.48	\$98.80
	Yearly	\$1,272.36	\$1,047.96	\$255.00	\$137.64	\$122.40	\$1,649.76	\$1,185.60
<b>71</b>	Monthly	\$109.78	\$90.42	\$22.00	\$11.88	\$10.56	\$142.34	\$102.30
	Yearly	\$1,317.36	\$1,085.04	\$264.00	\$142.56	\$126.72	\$1,708.08	\$1,227.60
<b>72</b>	Monthly	\$113.52	\$93.50	\$22.75	\$12.28	\$10.92	\$147.19	\$105.78
	Yearly	\$1,362.24	\$1,122.00	\$273.00	\$147.36	\$131.04	\$1,766.28	\$1,269.36
<b>73</b>	Monthly	\$117.26	\$96.58	\$23.50	\$12.69	\$11.28	\$152.04	\$109.27
	Yearly	\$1,407.12	\$1,158.96	\$282.00	\$152.28	\$135.36	\$1,824.48	\$1,311.24
<b>74</b>	Monthly	\$121.00	\$99.66	\$24.25	\$13.09	\$11.64	\$156.89	\$112.75
	Yearly	\$1,452.00	\$1,195.92	\$291.00	\$157.08	\$139.68	\$1,882.68	\$1,353.00
<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>								
<b>75+</b>	Monthly	\$124.75	\$102.75	\$25.00	\$13.50	\$12.00	\$161.75	\$116.25
	Yearly	\$1,497.00	\$1,233.00	\$300.00	\$162.00	\$144.00	\$1,941.00	\$1,395.00
<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>								
<b>68+</b>	Monthly	\$187.12	\$154.12	\$37.50	\$20.25	\$18.00	\$242.62	\$174.37
	Yearly	\$2,245.44	\$1,849.44	\$450.00	\$243.00	\$216.00	\$2,911.44	\$2,092.44

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

## Cover Page - Rates for Wisconsin - Area 3 Non-Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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>								
<b>71+</b>	Monthly	\$137.22	\$113.02	\$27.50	\$14.85	\$13.20	\$177.92	\$127.87
	Yearly	\$1,646.64	\$1,356.24	\$330.00	\$178.20	\$158.40	\$2,135.04	\$1,534.44
<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>								
<b>71+</b>	Monthly	\$187.12	\$154.12	\$37.50	\$20.25	\$18.00	\$242.62	\$174.37
	Yearly	\$2,245.44	\$1,849.44	\$450.00	\$243.00	\$216.00	\$2,911.44	\$2,092.44

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

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## Cover Page - Rates for Wisconsin - Area 3 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		Applies to individuals whose plan effective date will be within 3 years following their 65th birthday or Medicare Part B effective date, if later.						
Age <sup>1</sup>	Plan Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>								
<b>65</b>	Monthly	\$96.05	\$79.11	\$19.25	\$10.39	\$9.24	\$124.54	\$89.50
	Yearly	\$1,152.60	\$949.32	\$231.00	\$124.68	\$110.88	\$1,494.48	\$1,074.00
<b>66</b>	Monthly	\$100.17	\$82.50	\$20.07	\$10.84	\$9.63	\$129.87	\$93.34
	Yearly	\$1,202.04	\$990.00	\$240.84	\$130.08	\$115.56	\$1,558.44	\$1,120.08
<b>67</b>	Monthly	\$104.28	\$85.89	\$20.90	\$11.28	\$10.03	\$135.21	\$97.17
	Yearly	\$1,251.36	\$1,030.68	\$250.80	\$135.36	\$120.36	\$1,622.52	\$1,166.04
<b>68</b>	Monthly	\$108.40	\$89.28	\$21.72	\$11.73	\$10.42	\$140.54	\$101.01
	Yearly	\$1,300.80	\$1,071.36	\$260.64	\$140.76	\$125.04	\$1,686.48	\$1,212.12
<b>69</b>	Monthly	\$112.52	\$92.67	\$22.55	\$12.17	\$10.82	\$145.89	\$104.84
	Yearly	\$1,350.24	\$1,112.04	\$270.60	\$146.04	\$129.84	\$1,750.68	\$1,258.08
<b>70</b>	Monthly	\$116.63	\$96.06	\$23.37	\$12.62	\$11.22	\$151.22	\$108.68
	Yearly	\$1,399.56	\$1,152.72	\$280.44	\$151.44	\$134.64	\$1,814.64	\$1,304.16
<b>71</b>	Monthly	\$120.75	\$99.45	\$24.20	\$13.06	\$11.61	\$156.56	\$112.51
	Yearly	\$1,449.00	\$1,193.40	\$290.40	\$156.72	\$139.32	\$1,878.72	\$1,350.12
<b>72</b>	Monthly	\$124.87	\$102.84	\$25.02	\$13.51	\$12.01	\$161.90	\$116.35
	Yearly	\$1,498.44	\$1,234.08	\$300.24	\$162.12	\$144.12	\$1,942.80	\$1,396.20
<b>73</b>	Monthly	\$128.98	\$106.23	\$25.85	\$13.95	\$12.40	\$167.23	\$120.18
	Yearly	\$1,547.76	\$1,274.76	\$310.20	\$167.40	\$148.80	\$2,006.76	\$1,442.16
<b>74</b>	Monthly	\$133.10	\$109.62	\$26.67	\$14.40	\$12.80	\$172.57	\$124.02
	Yearly	\$1,597.20	\$1,315.44	\$320.04	\$172.80	\$153.60	\$2,070.84	\$1,488.24
<b>Standard Rates for ages 75 and older</b>								
<b>75+</b>	Monthly	\$137.22	\$113.02	\$27.50	\$14.85	\$13.20	\$177.92	\$127.87
	Yearly	\$1,646.64	\$1,356.24	\$330.00	\$178.20	\$158.40	\$2,135.04	\$1,534.44

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

## Cover Page - Rates for Wisconsin - Area 3 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 2			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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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	Monthly	\$108.40	\$89.28	\$21.72	\$11.73	\$10.42	\$140.54	\$101.01
	Yearly	\$1,300.80	\$1,071.36	\$260.64	\$140.76	\$125.04	\$1,686.48	\$1,212.12
69	Monthly	\$112.52	\$92.67	\$22.55	\$12.17	\$10.82	\$145.89	\$104.84
	Yearly	\$1,350.24	\$1,112.04	\$270.60	\$146.04	\$129.84	\$1,750.68	\$1,258.08
70	Monthly	\$116.63	\$96.06	\$23.37	\$12.62	\$11.22	\$151.22	\$108.68
	Yearly	\$1,399.56	\$1,152.72	\$280.44	\$151.44	\$134.64	\$1,814.64	\$1,304.16
71	Monthly	\$120.75	\$99.45	\$24.20	\$13.06	\$11.61	\$156.56	\$112.51
	Yearly	\$1,449.00	\$1,193.40	\$290.40	\$156.72	\$139.32	\$1,878.72	\$1,350.12
72	Monthly	\$124.87	\$102.84	\$25.02	\$13.51	\$12.01	\$161.90	\$116.35
	Yearly	\$1,498.44	\$1,234.08	\$300.24	\$162.12	\$144.12	\$1,942.80	\$1,396.20
73	Monthly	\$128.98	\$106.23	\$25.85	\$13.95	\$12.40	\$167.23	\$120.18
	Yearly	\$1,547.76	\$1,274.76	\$310.20	\$167.40	\$148.80	\$2,006.76	\$1,442.16
74	Monthly	\$133.10	\$109.62	\$26.67	\$14.40	\$12.80	\$172.57	\$124.02
	Yearly	\$1,597.20	\$1,315.44	\$320.04	\$172.80	\$153.60	\$2,070.84	\$1,488.24
<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+	Monthly	\$137.22	\$113.02	\$27.50	\$14.85	\$13.20	\$177.92	\$127.87
	Yearly	\$1,646.64	\$1,356.24	\$330.00	\$178.20	\$158.40	\$2,135.04	\$1,534.44
<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+	Monthly	\$205.83	\$169.53	\$41.25	\$22.27	\$19.80	\$266.88	\$191.80
	Yearly	\$2,469.96	\$2,034.36	\$495.00	\$267.24	\$237.60	\$3,202.56	\$2,301.60

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

## Cover Page - Rates for Wisconsin - Area 3 Tobacco Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<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>								
<b>71+</b>	Monthly	\$150.94	\$124.32	\$30.25	\$16.33	\$14.52	\$195.71	\$140.65
	Yearly	\$1,811.28	\$1,491.84	\$363.00	\$195.96	\$174.24	\$2,348.52	\$1,687.80
<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>								
<b>71+</b>	Monthly	\$205.83	\$169.53	\$41.25	\$22.27	\$19.80	\$266.88	\$191.80
	Yearly	\$2,469.96	\$2,034.36	\$495.00	\$267.24	\$237.60	\$3,202.56	\$2,301.60

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

## Cover Page - Rates for Wisconsin - Area 3 Under 65 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 Rates	Basic Plan (MW)	Basic Plan w/Co-Pay (NW)	Rider 1 (OW)	Rider 2 (PW)	Rider 3 (QW)	Basic Plan with Rider 1 & Rider 3	Basic Plan w/Co-Pay with Rider 2
<b>Non-Tobacco Rates</b>								
<b>50-64</b>	Monthly	\$224.50	\$185.00	\$45.00	\$24.25	\$21.50	\$291.00	\$209.25
	Yearly	\$2,694.00	\$2,220.00	\$540.00	\$291.00	\$258.00	\$3,492.00	\$2,511.00
<b>Tobacco Rates</b>								
<b>50-64</b>	Monthly	\$246.95	\$203.50	\$49.50	\$26.67	\$23.65	\$320.10	\$230.17
	Yearly	\$2,963.40	\$2,442.00	\$594.00	\$320.04	\$283.80	\$3,841.20	\$2,762.04

- 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.

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

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

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

53002	53110	53202	53402
53004	53118	53203	53403
53005	53119	53204	53404
53007	53122	53205	53405
53008	53126	53206	53406
53012	53127	53207	53407
53017	53129	53208	53408
53018	53130	53209	
53021	53132	53210	
53022	53139	53211	
53024	53140	53212	
53027	53141	53213	
53029	53142	53214	
53033	53143	53215	
53037	53144	53216	
53040	53146	53217	
53045	53149	53218	
53046	53150	53219	
53051	53151	53220	
53052	53152	53221	
53056	53153	53222	
53058	53154	53223	
53060	53158	53224	
53064	53159	53225	
53066	53167	53226	
53069	53168	53227	
53072	53170	53228	
53074	53171	53233	
53076	53172	53234	
53080	53177	53235	
53086	53179	53237	
53089	53181	53244	
53090	53182	53259	
53092	53183	53263	
53095	53185	53267	
53097	53186	53268	
53101	53187	53274	
53102	53188	53278	
53103	53189	53288	
53104	53192	53290	
53105	53194	53293	
53108	53199	53295	
53109	53201	53401	

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

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

53001	53508	53590	53910	53969	54156	54305	54443	54501	54722	54856	54942
53010	53510	53593	53911	54002	54157	54306	54446	54511	54724	54857	54943
53011	53511	53596	53913	54007	54159	54307	54447	54512	54726	54859	54944
53013	53512	53597	53919	54013	54161	54308	54448	54519	54727	54862	54945
53015	53515	53598	53920	54015	54162	54311	54449	54520	54728	54865	54946
53019	53516	53599	53923	54016	54165	54313	54451	54521	54729	54867	54947
53020	53517	53701	53925	54017	54170	54324	54452	54525	54732	54868	54949
53023	53523	53702	53926	54023	54171	54344	54454	54529	54733	54870	54950
53026	53525	53703	53927	54025	54173	54401	54455	54531	54736	54871	54952
53031	53527	53704	53928	54027	54174	54402	54456	54532	54741	54875	54956
53042	53528	53705	53929	54028	54175	54403	54457	54534	54742	54876	54957
53044	53529	53706	53930	54082	54177	54404	54458	54536	54745	54888	54960
53049	53530	53707	53931	54101	54180	54405	54460	54538	54746	54889	54961
53057	53531	53708	53932	54102	54202	54406	54462	54539	54748	54891	54962
53063	53532	53711	53934	54103	54204	54407	54463	54540	54757	54896	54963
53065	53534	53713	53935	54104	54207	54409	54464	54541	54759	54901	54964
53070	53536	53714	53936	54106	54208	54410	54465	54542	54762	54902	54965
53073	53537	53715	53937	54112	54209	54411	54466	54543	54768	54903	54966
53075	53541	53716	53939	54113	54210	54412	54467	54545	54769	54904	54967
53079	53542	53717	53940	54114	54211	54413	54469	54547	54771	54906	54968
53081	53545	53718	53941	54115	54212	54415	54470	54548	54774	54909	54969
53082	53546	53719	53942	54119	54213	54417	54471	54550	54801	54911	54970
53083	53547	53725	53943	54120	54214	54418	54472	54554	54805	54912	54971
53085	53548	53726	53944	54121	54215	54420	54473	54557	54812	54913	54974
53093	53555	53744	53946	54124	54220	54421	54474	54558	54813	54914	54976
53114	53558	53774	53947	54125	54221	54422	54475	54559	54814	54915	54977
53115	53559	53777	53948	54126	54226	54423	54476	54560	54816	54919	54979
53120	53560	53778	53949	54130	54227	54424	54479	54561	54817	54921	54980
53121	53561	53779	53950	54131	54228	54425	54480	54562	54818	54922	54981
53125	53562	53782	53951	54135	54229	54426	54481	54564	54821	54923	54982
53128	53563	53783	53952	54136	54230	54428	54482	54565	54822	54926	54983
53138	53571	53784	53953	54138	54232	54429	54484	54566	54826	54927	54984
53147	53572	53785	53954	54139	54234	54430	54485	54568	54827	54929	54985
53148	53575	53786	53955	54140	54235	54432	54487	54613	54828	54930	54986
53157	53576	53788	53957	54141	54240	54433	54488	54618	54829	54931	54990
53176	53577	53789	53958	54143	54241	54434	54489	54637	54832	54932	
53184	53578	53790	53959	54149	54245	54435	54490	54641	54834	54933	
53190	53583	53791	53960	54150	54246	54436	54491	54646	54835	54934	
53191	53585	53792	53961	54151	54247	54437	54492	54701	54839	54935	
53195	53586	53793	53962	54152	54301	54439	54493	54702	54841	54936	
53501	53587	53794	53964	54153	54302	54440	54494	54703	54843	54937	
53504	53588	53803	53965	54154	54303	54441	54495	54720	54844	54940	
53505	53589	53901	53968	54155	54304	54442	54498	54721	54847	54941	

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

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

53003	53553	53963	54524	54648	54764
53006	53554	54001	54526	54649	54765
53014	53556	54003	54527	54650	54766
53016	53557	54004	54530	54651	54767
53032	53565	54005	54537	54652	54770
53034	53566	54006	54546	54653	54772
53035	53569	54009	54552	54654	54773
53036	53570	54010	54555	54655	54806
53038	53573	54011	54556	54656	54810
53039	53574	54014	54563	54657	54819
53047	53579	54020	54601	54658	54820
53048	53580	54021	54602	54659	54824
53050	53581	54022	54603	54660	54830
53059	53582	54024	54610	54661	54836
53061	53584	54026	54611	54662	54837
53062	53594	54107	54612	54664	54838
53078	53595	54110	54614	54665	54840
53088	53801	54111	54615	54666	54842
53091	53802	54123	54616	54667	54845
53094	53804	54127	54619	54669	54846
53098	53805	54128	54620	54670	54848
53099	53806	54129	54621	54723	54849
53137	53807	54137	54622	54725	54850
53156	53808	54160	54623	54730	54853
53178	53809	54166	54624	54731	54854
53502	53810	54169	54625	54734	54855
53503	53811	54182	54626	54735	54858
53506	53812	54201	54627	54737	54861
53507	53813	54205	54628	54738	54864
53518	53816	54216	54629	54739	54872
53520	53817	54217	54630	54740	54873
53521	53818	54408	54631	54743	54874
53522	53820	54414	54632	54747	54880
53526	53821	54416	54634	54749	54890
53533	53824	54427	54635	54750	54893
53535	53825	54450	54636	54751	54895
53538	53826	54459	54638	54754	54928
53540	53827	54486	54639	54755	54948
53543	53916	54499	54640	54756	54978
53544	53922	54513	54642	54758	
53549	53924	54514	54643	54760	
53550	53933	54515	54644	54761	
53551	53956	54517	54645	54763	