



2011 Colorado Rate Information for AARP® Medicare Supplement Insurance Plans

This communication provides you with the important details about the rate changes for 2011 in Colorado and the billing materials members will be receiving during the week of November 22, 2010.

The charts below illustrate rate change percentages by plan for Colorado. Please note, the member's effective date of coverage will determine which rate chart applies. Rate changes vary by state, plan and effective date of coverage.

Effective January 1, 2011, the rates in Colorado will change as outlined below*:

For Members with Plan Effective Dates up through May 1, 2010												
Area	A	B	C	D	E	F	G	H	I	J	K	L
Colorado – Area 1	0.0%	2.7%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.5%	-1.6%	-1.4%
Colorado – Area 2	0.0%	2.8%	2.6%	2.6%	2.6%	2.5%	2.6%	2.6%	2.6%	2.5%	-1.7%	-1.5%
Colorado – Area 3	0.0%	2.7%	2.6%	2.6%	2.6%	2.5%	2.4%	2.6%	2.4%	2.5%	-1.8%	-1.6%
Colorado – Area 4	0.0%	2.8%	2.6%	2.5%	2.6%	2.7%	2.6%	2.5%	2.5%	2.5%	-1.6%	-1.7%

For Members with Plan Effective Dates of June 1, 2010 through December 1, 2010							
Area	A	B	C	F	K	L	N
Colorado – Area 1	0.0%	2.6%	2.7%	2.7%	-1.8%	-1.3%	-1.0%
Colorado – Area 2	0.0%	2.6%	2.7%	2.6%	-1.6%	-1.4%	-0.9%
Colorado – Area 3	0.0%	2.7%	2.6%	2.6%	-1.7%	-1.5%	-0.8%
Colorado – Area 4	0.0%	2.8%	2.6%	2.8%	-1.4%	-1.4%	-0.8%

* Any newly enrolled members with a 2010 plan effective date and who are within their initial 6 months of coverage when the rate increase goes into effect, will continue to pay the 2010 premium amount until the expiration of their rate guarantee period (12 months in Maryland). Note: Rate guarantees do not apply in Florida, Massachusetts, New Jersey and Vermont.

Important information about continuing to sell AARP® Medicare Supplement Insurance Plans as these new rates are being implemented:

Enrollment Material:

- Just a reminder, as noted in the communication the week of 9/13 please insert the **state appropriate rate information flier** in the enrollment kits you have on hand. Continue to use the 2010 Enrollment Kits until 2011 Enrollment kits are available but be sure to let consumers know that Medicare co-pays and deductibles and monthly premium amounts will be changing



for plan effective dates starting January 1, 2011. (Rates in MA and TX change for plan effective dates starting June 1, 2011.)

- The new 2011 enrollment kits for Colorado are currently in production and will include the 2011 rate information and Medicare deductible and co-pay amounts. We expect these materials to be available to order and download via the agent portal within a few weeks.

Finalized Rate Information Access and Availability

The 2011 Underwriting and Rate Guide for Colorado can be accessed on the Agent Portal by using the following address:

For FMO agents www.unitedhealthproducers.com
For ICA and ISR agents www.unitedhealthadvisors.com

Path from this site is as follows: **Product Information and Materials > Product Information > Medicare Supplement > AARP > Rates and Underwriting > Colorado**

Important information about materials current members are receiving as these new rates are being implemented:

Billing Information for Current Insured Clients:

Beginning in late October, the 2011 billing materials for rates effective January 1, 2011 will begin mailing to members who are currently insured in an AARP Medicare Supplement Insurance Plan. The timing for the distribution of these materials varies based upon when new rates are finalized for each state (the billing communication for Massachusetts will occur later in 2011; the billing communication for Texas will occur in late 2010).

The member billing material will include:

- A letter notifying the member of their new annual premium payment (including any applicable discounts). Click below to view the two versions of the letter:
 - **Coupon payer letter:** [LA25228 CPN 910](#)
 - **EFT payer letter:** [LA25228 EFT 910](#)
- A 2011 coupon book (for members who pay their premium by check). This year, the coupon books will be mailed to members under separate cover. They will not be included with the member notification letter.
- Notification about any change in the amount of the EFT withdrawal based on the 2011 rates (for members who pay their premium by EFT). *Please remind your insured members to notify customer service if their banking information has changed, so they don't miss any payments.*
- A "[Frequently Asked Questions](#)" (FAQ) brochure

AARP does not make individual recommendations for health related products, services, insurance or programs.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, producers, brokers, representatives or advisors.

AARP Medicare Supplement Plans are insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents).

November 16, 2010 Confidential and proprietary. For agent use only. Do not distribute.

(--FULL NAME: MAIL TO PERSON 1--)
(--FULL NAME: MAIL TO PERSON 2--)
(--ADDRESS LINE 1--)
(--ADDRESS LINE 2--)
(--CITY--) (--STATE CD--) (--ZIP CD--)

(LTR DATE)

Re: (--MEMBERSHIP #--)

Important Health Insurance Rate Information

Dear (--FULL NAME: INSURED 1--) and (--FULL NAME: INSURED 2--),

Thank you for allowing UnitedHealthcare Insurance Company to bring you quality health insurance available only to AARP members. UnitedHealthcare is dedicated to providing you with valuable coverage and exceptional customer service.

2011 Plan and Payment Information

We are writing to tell you about your rates for the coming year. Information on your plan(s), rate(s), and monthly payment is printed on the back of this letter. The amount due will be printed on your coupon page for that month. **Please note: your new coupon payment book and envelopes will arrive together shortly.**

We would like to remind you that you can receive a discount of up to \$24.00 per year by participating in Electronic Funds Transfer (EFT). If you are interested in signing up, please complete and mail the EFT authorization form that is in your coupon book.

At UnitedHealthcare Insurance Company, we take pride in keeping the cost of your coverage as low as possible. Like many health insurers, we have had to increase rates for some plans to keep up with rising health care costs.

For More Information

Please take a moment to review this information. If you have questions, please call us at **1-866-562-0923** (TTY: 1-800-232-7773) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...**1-800-822-0246**.

Thank you.

Sincerely,



Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

(Continued on Back)

UnitedHealthcare Insurance Company

(--FULL NAME: MAIL TO PERSON 1--)
(--FULL NAME: MAIL TO PERSON 2--)
(--ADDRESS LINE 1--)
(--ADDRESS LINE 2--)
(--CITY--) (--STATE CD--) (--ZIP CD--)

(LTR DATE)

Re: (--MEMBERSHIP #--)

Important Health Insurance Rate Information

Dear (--FULL NAME: INSURED 1--) and (--FULL NAME: INSURED 2--),

Thank you for allowing UnitedHealthcare Insurance Company to bring you quality health insurance available only to AARP members. UnitedHealthcare is dedicated to providing you with valuable coverage and exceptional customer service.

2011 Plan and Payment Information

We are writing to tell you about your rates for the coming year. Information on your plan(s), rate(s), and monthly payment is printed on the back of this letter. The amount due will be deducted automatically each month from your bank account by electronic funds transfer. If there has been any change to your banking information, please tell us right away so you won't miss any payments.

At UnitedHealthcare Insurance Company, we take pride in keeping the cost of your coverage as low as possible. Like many health insurers, we have had to raise rates for some plans to keep up with rising health care costs.

For More Information

Please take a moment to review this information. If you have questions, please call us at **1-866-562-0923** (TTY: 1-800-232-7773) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español...**1-800-822-0246**.

Thank you.

Sincerely,



Susan Morisato
President, Ovations Insurance Solutions
UnitedHealthcare Insurance Company

(Continued on Back)

**Information about your plan(s),
your rate(s), and your monthly cost**

Your plans and rates

This is a summary of the AARP-branded plans you have with UnitedHealthcare under this account and the rate for each plan for the upcoming year.

Insured 1: (--Full-Name: Active Person 1--)

<i>Plan Code</i>	<i>Coverage</i>	<i>Monthly Rate (without discounts)</i>
XX	XX	XXXXXXXXXXXX

Insured 2: (--Full-Name: Active Person 2--)

<i>Plan Code</i>	<i>Coverage</i>	<i>Monthly Rate (without discounts)</i>
XX	XX	XXXXXXXXXXXX

How much you owe

These amounts will be automatically withdrawn from your bank account in the months shown. The **AMOUNT DUE** is the total household premium including all of your discounts and adjustments.

DUE DATE	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
AMOUNT DUE	<i>(Jan Prem)</i>	<i>(Feb Prem)</i>	<i>(Mar Prem)</i>	<i>(Apr Prem)</i>	<i>(May Prem)</i>	<i>(Jun Prem)</i>
DUE DATE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
AMOUNT DUE	<i>(Jul Prem)</i>	<i>(Aug Prem)</i>	<i>(Sept Prem)</i>	<i>(Oct Prem)</i>	<i>(Nov Prem)</i>	<i>(Dec Prem)</i>

Questions? Please see the enclosed Questions and Answers brochure for more information.

P.S. Don't forget these important plan features:

- You can choose any doctors you wish to see
- You do not need any referrals
- Helpful representatives are available to discuss your coverage and options

AARP Supplemental and Personal Health Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents) pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

to your frequently asked *Questions* about your health insurance coverage. insured by UnitedHealthcare.

Answers

AARP® | Supplemental and Personal Health Plans insured by **UnitedHealthcare Insurance Company**

SA25179ST (9-10)

Or www.aarphealthcare.com

General health insurance plan information: 1-866-562-0923
Questions about your rates or billing: 1-866-562-0923 (TTY: 711)
En Español: 1-800-822-0246
Questions regarding your employer or pension contribution: 1-866-408-7517
Automated customer service line: 1-800-444-6544



Need to contact us? Keep these important telephone numbers handy.

Can I replace my identification card or payment envelopes?



Replacement identification cards or payment materials are available if needed by calling the automated Customer Express Service line at 1-800-444-6544, or by visiting www.aarphealthcare.com and registering. Then click on “Your Account.” Please have your AARP membership number ready. If you have additional questions, please call customer service toll-free at 1-866-562-0923 Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. (TTY users should call 711.)

I requested a change to my coverage. When will it be processed?



Any request affecting your insurance coverage, including an address change, usually becomes effective on the first day of the month after the date we get your notification. If your change requires you to fill out a new application – for example, you’re signing up for a different plan – that change becomes effective the first day of the month following the date your application is accepted.

What happens to my insurance coverage if I move?



If you are moving to another area, your coverage, insured by UnitedHealthcare Insurance Company, moves with you. (Please note that although AARP® Medicare Select Plans* may not be offered in every area, AARP® Medicare Supplement Plans* are available. Also note that Personal Health Insurance Plans* are not available if you move outside of the United States or its territories.) Just make sure to keep your plan(s) active by making your monthly payment. Plan rates and discounts vary by location; your cost will be based on your new area of residence. Call customer service toll-free at 1-866-562-0923 to report your upcoming move and to request your new rate.

* Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents).

What if I am traveling or ill and can't send in my payment?



If you are worried about missing a payment because of travel or illness, or for some other reason beyond your control, the solution is simple. Name a family member or friend as your Third Party Designee (Additional Contact). This person will receive a duplicate copy of all billing correspondence regarding your coverage (Important: Your Additional Contact is not responsible for making your payments). For instructions on how to set up a Third Party Designee, please call customer service at 1-866-562-0923. Also, if you are not already set up for automatic payments, you may want to consider Electronic Funds Transfer (EFT). Choosing automatic payments allows your monthly health insurance payment to be automatically taken out of your bank account.

My needs are changing. How do I find out about other plans?



If you have questions about your current coverage or other available plans, simply call 1-866-562-0923 and a dedicated customer service representative can help you review your options.

What are some of the “discounts and adjustments” that may result in a difference in the rate shown on my plan summary and the amount I owe each month?



Some of the discounts and adjustments you may see are:

- The Electronic Funds Transfer (EFT) Discount
- Employer contributions made on your behalf
- Funds applied from your pension
- A credit on your account left from a previous month

Cover Page - Rates for Colorado - Area 1

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$63.87	\$117.77	\$141.05	\$141.75	\$58.27	\$89.95	\$100.80
66	\$66.61	\$122.82	\$147.09	\$147.82	\$60.77	\$93.80	\$105.12
67	\$69.35	\$127.87	\$153.14	\$153.90	\$63.27	\$97.66	\$109.44
68	\$72.08	\$132.91	\$159.18	\$159.97	\$65.76	\$101.51	\$113.76
69	\$74.82	\$137.96	\$165.23	\$166.05	\$68.26	\$105.37	\$118.08
70	\$77.56	\$143.01	\$171.27	\$172.12	\$70.76	\$109.22	\$122.40
71	\$80.30	\$148.06	\$177.32	\$178.20	\$73.26	\$113.08	\$126.72
72	\$83.03	\$153.10	\$183.36	\$184.27	\$75.75	\$116.93	\$131.04
73	\$85.77	\$158.15	\$189.41	\$190.35	\$78.25	\$120.79	\$135.36
74	\$88.51	\$163.20	\$195.45	\$196.42	\$80.75	\$124.64	\$139.68
Standard Rates for ages 75 and older							
75+	\$91.25	\$168.25	\$201.50	\$202.50	\$83.25	\$128.50	\$144.00

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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$72.08	\$132.91	\$159.18	\$159.97	\$65.76	\$101.51	\$113.76
69	\$74.82	\$137.96	\$165.23	\$166.05	\$68.26	\$105.37	\$118.08
70	\$77.56	\$143.01	\$171.27	\$172.12	\$70.76	\$109.22	\$122.40
71	\$80.30	\$148.06	\$177.32	\$178.20	\$73.26	\$113.08	\$126.72
72	\$83.03	\$153.10	\$183.36	\$184.27	\$75.75	\$116.93	\$131.04
73	\$85.77	\$158.15	\$189.41	\$190.35	\$78.25	\$120.79	\$135.36
74	\$88.51	\$163.20	\$195.45	\$196.42	\$80.75	\$124.64	\$139.68
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$91.25	\$168.25	\$201.50	\$202.50	\$83.25	\$128.50	\$144.00
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$136.87	\$252.37	\$302.25	\$303.75	\$124.87	\$192.75	\$216.00

Group 3		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$100.37	\$185.07	\$221.65	\$222.75	\$91.57	\$141.35	\$158.40
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$136.87	\$252.37	\$302.25	\$303.75	\$124.87	\$192.75	\$216.00

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

Cover Page - Rates for Colorado - Area 1 Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$70.25	\$129.54	\$155.15	\$155.92	\$64.09	\$98.94	\$110.88
66	\$73.27	\$135.10	\$161.80	\$162.60	\$66.84	\$103.18	\$115.63
67	\$76.28	\$140.65	\$168.45	\$169.29	\$69.59	\$107.42	\$120.38
68	\$79.29	\$146.20	\$175.10	\$175.97	\$72.34	\$111.66	\$125.13
69	\$82.30	\$151.75	\$181.75	\$182.65	\$75.08	\$115.90	\$129.88
70	\$85.31	\$157.30	\$188.40	\$189.33	\$77.83	\$120.14	\$134.64
71	\$88.32	\$162.86	\$195.05	\$196.02	\$80.58	\$124.38	\$139.39
72	\$91.33	\$168.41	\$201.70	\$202.70	\$83.32	\$128.62	\$144.14
73	\$94.34	\$173.96	\$208.35	\$209.38	\$86.07	\$132.86	\$148.89
74	\$97.35	\$179.51	\$215.00	\$216.06	\$88.82	\$137.10	\$153.64
Standard Rates for ages 75 and older							
75+	\$100.37	\$185.07	\$221.65	\$222.75	\$91.57	\$141.35	\$158.40

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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$79.29	\$146.20	\$175.10	\$175.97	\$72.34	\$111.66	\$125.13
69	\$82.30	\$151.75	\$181.75	\$182.65	\$75.08	\$115.90	\$129.88
70	\$85.31	\$157.30	\$188.40	\$189.33	\$77.83	\$120.14	\$134.64
71	\$88.32	\$162.86	\$195.05	\$196.02	\$80.58	\$124.38	\$139.39
72	\$91.33	\$168.41	\$201.70	\$202.70	\$83.32	\$128.62	\$144.14
73	\$94.34	\$173.96	\$208.35	\$209.38	\$86.07	\$132.86	\$148.89
74	\$97.35	\$179.51	\$215.00	\$216.06	\$88.82	\$137.10	\$153.64
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$100.37	\$185.07	\$221.65	\$222.75	\$91.57	\$141.35	\$158.40
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$150.55	\$277.60	\$332.47	\$334.12	\$137.35	\$212.02	\$237.60

Group 3		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$110.40	\$203.57	\$243.81	\$245.02	\$100.72	\$155.48	\$174.24
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$150.55	\$277.60	\$332.47	\$334.12	\$137.35	\$212.02	\$237.60

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

Cover Page - Rates for Colorado - Area 1 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$164.25	\$302.75	\$362.75	\$364.50	\$149.75	\$231.25	\$259.25
Tobacco Rates							
50-64	\$180.67	\$333.02	\$399.02	\$400.95	\$164.72	\$254.37	\$285.17

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

- 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 Colorado - Area 2

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$59.85	\$110.25	\$132.12	\$132.65	\$54.60	\$84.17	\$94.50
66	\$62.41	\$114.97	\$137.78	\$138.33	\$56.94	\$87.78	\$98.55
67	\$64.98	\$119.70	\$143.45	\$144.02	\$59.28	\$91.39	\$102.60
68	\$67.54	\$124.42	\$149.11	\$149.70	\$61.62	\$94.99	\$106.65
69	\$70.11	\$129.15	\$154.77	\$155.39	\$63.96	\$98.60	\$110.70
70	\$72.67	\$133.87	\$160.43	\$161.07	\$66.30	\$102.21	\$114.75
71	\$75.24	\$138.60	\$166.10	\$166.76	\$68.64	\$105.82	\$118.80
72	\$77.80	\$143.32	\$171.76	\$172.44	\$70.98	\$109.42	\$122.85
73	\$80.37	\$148.05	\$177.42	\$178.13	\$73.32	\$113.03	\$126.90
74	\$82.93	\$152.77	\$183.08	\$183.81	\$75.66	\$116.64	\$130.95
Standard Rates for ages 75 and older							
75+	\$85.50	\$157.50	\$188.75	\$189.50	\$78.00	\$120.25	\$135.00

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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$67.54	\$124.42	\$149.11	\$149.70	\$61.62	\$94.99	\$106.65
69	\$70.11	\$129.15	\$154.77	\$155.39	\$63.96	\$98.60	\$110.70
70	\$72.67	\$133.87	\$160.43	\$161.07	\$66.30	\$102.21	\$114.75
71	\$75.24	\$138.60	\$166.10	\$166.76	\$68.64	\$105.82	\$118.80
72	\$77.80	\$143.32	\$171.76	\$172.44	\$70.98	\$109.42	\$122.85
73	\$80.37	\$148.05	\$177.42	\$178.13	\$73.32	\$113.03	\$126.90
74	\$82.93	\$152.77	\$183.08	\$183.81	\$75.66	\$116.64	\$130.95
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$85.50	\$157.50	\$188.75	\$189.50	\$78.00	\$120.25	\$135.00
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$128.25	\$236.25	\$283.12	\$284.25	\$117.00	\$180.37	\$202.50

Group 3		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$94.05	\$173.25	\$207.62	\$208.45	\$85.80	\$132.27	\$148.50
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$128.25	\$236.25	\$283.12	\$284.25	\$117.00	\$180.37	\$202.50

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

Cover Page - Rates for Colorado - Area 2

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$65.83	\$121.27	\$145.33	\$145.91	\$60.06	\$92.58	\$103.95
66	\$68.65	\$126.47	\$151.56	\$152.16	\$62.63	\$96.55	\$108.40
67	\$71.47	\$131.67	\$157.79	\$158.42	\$65.20	\$100.52	\$112.86
68	\$74.29	\$136.86	\$164.01	\$164.67	\$67.78	\$104.49	\$117.31
69	\$77.12	\$142.06	\$170.24	\$170.92	\$70.35	\$108.46	\$121.77
70	\$79.94	\$147.26	\$176.47	\$177.18	\$72.93	\$112.42	\$126.22
71	\$82.76	\$152.46	\$182.70	\$183.43	\$75.50	\$116.39	\$130.68
72	\$85.58	\$157.65	\$188.93	\$189.68	\$78.07	\$120.36	\$135.13
73	\$88.40	\$162.85	\$195.16	\$195.94	\$80.65	\$124.33	\$139.59
74	\$91.22	\$168.05	\$201.39	\$202.19	\$83.22	\$128.30	\$144.04
Standard Rates for ages 75 and older							
75+	\$94.05	\$173.25	\$207.62	\$208.45	\$85.80	\$132.27	\$148.50

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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$74.29	\$136.86	\$164.01	\$164.67	\$67.78	\$104.49	\$117.31
69	\$77.12	\$142.06	\$170.24	\$170.92	\$70.35	\$108.46	\$121.77
70	\$79.94	\$147.26	\$176.47	\$177.18	\$72.93	\$112.42	\$126.22
71	\$82.76	\$152.46	\$182.70	\$183.43	\$75.50	\$116.39	\$130.68
72	\$85.58	\$157.65	\$188.93	\$189.68	\$78.07	\$120.36	\$135.13
73	\$88.40	\$162.85	\$195.16	\$195.94	\$80.65	\$124.33	\$139.59
74	\$91.22	\$168.05	\$201.39	\$202.19	\$83.22	\$128.30	\$144.04
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$94.05	\$173.25	\$207.62	\$208.45	\$85.80	\$132.27	\$148.50
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$141.07	\$259.87	\$311.43	\$312.67	\$128.70	\$198.40	\$222.75

Group 3		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$103.45	\$190.57	\$228.38	\$229.29	\$94.38	\$145.49	\$163.35
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$141.07	\$259.87	\$311.43	\$312.67	\$128.70	\$198.40	\$222.75

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

Cover Page - Rates for Colorado - Area 2 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$154.00	\$283.50	\$339.75	\$341.00	\$140.50	\$216.50	\$243.00
Tobacco Rates							
50-64	\$169.40	\$311.85	\$373.72	\$375.10	\$154.55	\$238.15	\$267.30

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

- 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 Colorado - Area 3

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$56.87	\$105.00	\$125.65	\$126.17	\$51.97	\$80.15	\$89.95
66	\$59.31	\$109.50	\$131.03	\$131.58	\$54.20	\$83.58	\$93.80
67	\$61.75	\$114.00	\$136.42	\$136.99	\$56.43	\$87.02	\$97.66
68	\$64.18	\$118.50	\$141.80	\$142.39	\$58.65	\$90.45	\$101.51
69	\$66.62	\$123.00	\$147.19	\$147.80	\$60.88	\$93.89	\$105.37
70	\$69.06	\$127.50	\$152.57	\$153.21	\$63.11	\$97.32	\$109.22
71	\$71.50	\$132.00	\$157.96	\$158.62	\$65.34	\$100.76	\$113.08
72	\$73.93	\$136.50	\$163.34	\$164.02	\$67.56	\$104.19	\$116.93
73	\$76.37	\$141.00	\$168.73	\$169.43	\$69.79	\$107.63	\$120.79
74	\$78.81	\$145.50	\$174.11	\$174.84	\$72.02	\$111.06	\$124.64
Standard Rates for ages 75 and older							
75+	\$81.25	\$150.00	\$179.50	\$180.25	\$74.25	\$114.50	\$128.50

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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$64.18	\$118.50	\$141.80	\$142.39	\$58.65	\$90.45	\$101.51
69	\$66.62	\$123.00	\$147.19	\$147.80	\$60.88	\$93.89	\$105.37
70	\$69.06	\$127.50	\$152.57	\$153.21	\$63.11	\$97.32	\$109.22
71	\$71.50	\$132.00	\$157.96	\$158.62	\$65.34	\$100.76	\$113.08
72	\$73.93	\$136.50	\$163.34	\$164.02	\$67.56	\$104.19	\$116.93
73	\$76.37	\$141.00	\$168.73	\$169.43	\$69.79	\$107.63	\$120.79
74	\$78.81	\$145.50	\$174.11	\$174.84	\$72.02	\$111.06	\$124.64
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$81.25	\$150.00	\$179.50	\$180.25	\$74.25	\$114.50	\$128.50
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$121.87	\$225.00	\$269.25	\$270.37	\$111.37	\$171.75	\$192.75

Group 3		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$89.37	\$165.00	\$197.45	\$198.27	\$81.67	\$125.95	\$141.35
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$121.87	\$225.00	\$269.25	\$270.37	\$111.37	\$171.75	\$192.75

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

Cover Page - Rates for Colorado - Area 3

Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$62.55	\$115.50	\$138.21	\$138.78	\$57.16	\$88.16	\$98.94
66	\$65.24	\$120.45	\$144.13	\$144.73	\$59.61	\$91.94	\$103.18
67	\$67.92	\$125.40	\$150.06	\$150.68	\$62.06	\$95.72	\$107.42
68	\$70.60	\$130.35	\$155.98	\$156.63	\$64.51	\$99.50	\$111.66
69	\$73.28	\$135.30	\$161.90	\$162.58	\$66.96	\$103.27	\$115.90
70	\$75.96	\$140.25	\$167.83	\$168.52	\$69.41	\$107.05	\$120.14
71	\$78.64	\$145.20	\$173.75	\$174.47	\$71.86	\$110.83	\$124.38
72	\$81.32	\$150.15	\$179.67	\$180.42	\$74.31	\$114.61	\$128.62
73	\$84.00	\$155.10	\$185.60	\$186.37	\$76.76	\$118.39	\$132.86
74	\$86.68	\$160.05	\$191.52	\$192.32	\$79.21	\$122.17	\$137.10
Standard Rates for ages 75 and older							
75+	\$89.37	\$165.00	\$197.45	\$198.27	\$81.67	\$125.95	\$141.35

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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$70.60	\$130.35	\$155.98	\$156.63	\$64.51	\$99.50	\$111.66
69	\$73.28	\$135.30	\$161.90	\$162.58	\$66.96	\$103.27	\$115.90
70	\$75.96	\$140.25	\$167.83	\$168.52	\$69.41	\$107.05	\$120.14
71	\$78.64	\$145.20	\$173.75	\$174.47	\$71.86	\$110.83	\$124.38
72	\$81.32	\$150.15	\$179.67	\$180.42	\$74.31	\$114.61	\$128.62
73	\$84.00	\$155.10	\$185.60	\$186.37	\$76.76	\$118.39	\$132.86
74	\$86.68	\$160.05	\$191.52	\$192.32	\$79.21	\$122.17	\$137.10
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$89.37	\$165.00	\$197.45	\$198.27	\$81.67	\$125.95	\$141.35
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$134.05	\$247.50	\$296.17	\$297.40	\$122.50	\$188.92	\$212.02

Group 3		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$98.30	\$181.50	\$217.19	\$218.09	\$89.83	\$138.54	\$155.48
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$134.05	\$247.50	\$296.17	\$297.40	\$122.50	\$188.92	\$212.02

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

Cover Page - Rates for Colorado - Area 3 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$146.25	\$270.00	\$323.00	\$324.50	\$133.75	\$206.00	\$231.25
Tobacco Rates							
50-64	\$160.87	\$297.00	\$355.30	\$356.95	\$147.12	\$226.60	\$254.37

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

- 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 Colorado - Area 4

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$52.85	\$97.47	\$116.72	\$117.25	\$48.30	\$74.37	\$83.47
66	\$55.11	\$101.65	\$121.72	\$122.27	\$50.37	\$77.56	\$87.05
67	\$57.38	\$105.83	\$126.73	\$127.30	\$52.44	\$80.75	\$90.63
68	\$59.64	\$110.00	\$131.73	\$132.32	\$54.51	\$83.93	\$94.20
69	\$61.91	\$114.18	\$136.73	\$137.35	\$56.58	\$87.12	\$97.78
70	\$64.17	\$118.36	\$141.73	\$142.37	\$58.65	\$90.31	\$101.36
71	\$66.44	\$122.54	\$146.74	\$147.40	\$60.72	\$93.50	\$104.94
72	\$68.70	\$126.71	\$151.74	\$152.42	\$62.79	\$96.68	\$108.51
73	\$70.97	\$130.89	\$156.74	\$157.45	\$64.86	\$99.87	\$112.09
74	\$73.23	\$135.07	\$161.74	\$162.47	\$66.93	\$103.06	\$115.67
Standard Rates for ages 75 and older							
75+	\$75.50	\$139.25	\$166.75	\$167.50	\$69.00	\$106.25	\$119.25

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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$59.64	\$110.00	\$131.73	\$132.32	\$54.51	\$83.93	\$94.20
69	\$61.91	\$114.18	\$136.73	\$137.35	\$56.58	\$87.12	\$97.78
70	\$64.17	\$118.36	\$141.73	\$142.37	\$58.65	\$90.31	\$101.36
71	\$66.44	\$122.54	\$146.74	\$147.40	\$60.72	\$93.50	\$104.94
72	\$68.70	\$126.71	\$151.74	\$152.42	\$62.79	\$96.68	\$108.51
73	\$70.97	\$130.89	\$156.74	\$157.45	\$64.86	\$99.87	\$112.09
74	\$73.23	\$135.07	\$161.74	\$162.47	\$66.93	\$103.06	\$115.67
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$75.50	\$139.25	\$166.75	\$167.50	\$69.00	\$106.25	\$119.25
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$113.25	\$208.87	\$250.12	\$251.25	\$103.50	\$159.37	\$178.87

Group 3		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$83.05	\$153.17	\$183.42	\$184.25	\$75.90	\$116.87	\$131.17
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$113.25	\$208.87	\$250.12	\$251.25	\$103.50	\$159.37	\$178.87

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

Cover Page - Rates for Colorado - Area 4 Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$58.13	\$107.21	\$128.39	\$128.97	\$53.13	\$81.80	\$91.81
66	\$60.62	\$111.81	\$133.89	\$134.50	\$55.40	\$85.31	\$95.75
67	\$63.11	\$116.40	\$139.39	\$140.03	\$57.68	\$88.82	\$99.68
68	\$65.60	\$121.00	\$144.90	\$145.55	\$59.96	\$92.32	\$103.62
69	\$68.10	\$125.59	\$150.40	\$151.08	\$62.23	\$95.83	\$107.55
70	\$70.59	\$130.19	\$155.90	\$156.61	\$64.51	\$99.33	\$111.49
71	\$73.08	\$134.78	\$161.40	\$162.14	\$66.79	\$102.84	\$115.42
72	\$75.57	\$139.38	\$166.91	\$167.66	\$69.06	\$106.35	\$119.36
73	\$78.06	\$143.97	\$172.41	\$173.19	\$71.34	\$109.85	\$123.29
74	\$80.55	\$148.57	\$177.91	\$178.72	\$73.62	\$113.36	\$127.23
Standard Rates for ages 75 and older							
75+	\$83.05	\$153.17	\$183.42	\$184.25	\$75.90	\$116.87	\$131.17

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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$65.60	\$121.00	\$144.90	\$145.55	\$59.96	\$92.32	\$103.62
69	\$68.10	\$125.59	\$150.40	\$151.08	\$62.23	\$95.83	\$107.55
70	\$70.59	\$130.19	\$155.90	\$156.61	\$64.51	\$99.33	\$111.49
71	\$73.08	\$134.78	\$161.40	\$162.14	\$66.79	\$102.84	\$115.42
72	\$75.57	\$139.38	\$166.91	\$167.66	\$69.06	\$106.35	\$119.36
73	\$78.06	\$143.97	\$172.41	\$173.19	\$71.34	\$109.85	\$123.29
74	\$80.55	\$148.57	\$177.91	\$178.72	\$73.62	\$113.36	\$127.23
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$83.05	\$153.17	\$183.42	\$184.25	\$75.90	\$116.87	\$131.17
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$124.57	\$229.75	\$275.13	\$276.37	\$113.85	\$175.30	\$196.75

Group 3		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 ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$91.35	\$168.48	\$201.76	\$202.67	\$83.49	\$128.55	\$144.28
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$124.57	\$229.75	\$275.13	\$276.37	\$113.85	\$175.30	\$196.75

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

Cover Page - Rates for Colorado - Area 4 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age ¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$136.00	\$250.75	\$300.25	\$301.50	\$124.25	\$191.25	\$214.75
Tobacco Rates							
50-64	\$149.60	\$275.82	\$330.27	\$331.65	\$136.67	\$210.37	\$236.22

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

- 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.