

# FOCUS NEWS

## 2012 Colorado Rate Information for AARP Medicare Supplement Insurance Plans

This communication provides you with important details about the rate changes for 2012 in Colorado and the billing materials members will be receiving during the week of December 12, 2011 for AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

The charts below illustrate rate change percentages by plan for Colorado. One chart is for members with plan effective dates of June 1, 2010, or later and the other is for members with plan effective dates up through May 1, 2010. 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, 2012, the rates in Colorado will change as outlined below\*:

For Members with Plan Effective Dates of June 1, 2010 or Later							
Area	A	B	C	F	K	L	N
Area 1	0.0%	2.2%	2.0%	1.9%	0.0%	0.0%	2.8%
Area 2	0.0%	2.2%	1.9%	2.0%	0.0%	0.0%	2.6%
Area 3	0.0%	2.2%	1.9%	1.9%	0.0%	0.0%	2.5%
Area 4	0.0%	2.2%	1.9%	1.9%	0.0%	0.0%	2.7%

For Members with Plan Effective Dates up through May 1, 2010												
Area	A	B	C	D	E	F	G	H	I	J	K	L
Area 1	0.0%	2.1%	1.9%	0.8%	0.6%	2.0%	0.6%	2.6%	2.6%	2.7%	0.0%	0.0%
Area 2	0.0%	2.1%	2.0%	0.7%	0.7%	2.0%	0.7%	2.6%	2.5%	2.6%	0.0%	0.0%
Area 3	0.0%	2.2%	2.0%	0.6%	0.6%	2.0%	0.7%	2.5%	2.7%	2.7%	0.0%	0.0%
Area 4	0.0%	2.0%	2.0%	0.8%	0.6%	1.8%	0.6%	2.6%	2.7%	2.6%	0.0%	0.0%

\*Any newly enrolled members who are within their initial 6 months of coverage when the rate increase goes into effect, will continue to pay the 2011 premium amount until the expiration of their rate guarantee period (12 months in Maryland).

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

### Enrollment Material:

Continue to use the 2011 Enrollment Kits until 2012 Enrollment Kits are available. Be sure to let consumers know that Medicare co-payments and deductibles and AARP Medicare

*UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purpose of AARP. AARP and its affiliates are not insurers.*

*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).*

*December 7, 2011. Confidential and proprietary. For internal/agent use only. Do not distribute.*

# FOCUS NEWS

## 2012 Colorado Rate Information for AARP Medicare Supplement Insurance Plans

Supplement Insurance Plans monthly premium amounts will be changing starting January 1, 2012. As always, AARP Medicare Supplement Insurance Plans will cover changes in Medicare co-payments and deductibles.

### Finalized Rate Information Access and Availability

The 2012 Underwriting and Rate Guide for Colorado can be accessed on the Agent Portal via the following path: **Product Information and Materials > Product Information > Medicare Supplement > AARP > Rates and Underwriting.**

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

### Billing Information for Current Insured Members:

The member billing material will include:

- A letter notifying the member of their new monthly premium payment (including any applicable discounts). Click below to view the two versions of the letter:
  - **Coupon payer letter:** [LA25576 CPN 911](#)
  - **Electronic File Transfer (EFT) payer letter:** [LA25576 EFT 911](#)
- A 2012 coupon book (for members who pay their premium by check). The coupon books will be mailed to members under separate cover and will not be included with the member notification letter.
- Notification about any change in the amount of the EFT withdrawal based on the 2012 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.*

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

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<SAMPLE A SAMPLE>  
<123 ANY STREET>  
<STATE, XX 12345-6789>

## Annual Notice of Rate

Phone 1-866-562-0923

TTY 711

Member Number 123456789-11

Date 00/00/0000

## IMPORTANT HEALTH INSURANCE RATE INFORMATION

Dear <Insured Member 1> and <Insured Member 2>,

Thank you for allowing UnitedHealthcare Insurance Company to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

### 2012 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. **Please note: your new coupon payment book and envelopes will arrive together shortly.**

We would like to remind you that you can save up to \$24.00 per year by signing up for Electronic Funds Transfer (EFT). If you are interested in EFT, please call customer service to have the authorization form sent to you.

### For More Help

Please take a moment to look over this notice. If you have questions, please call customer service at **1-866-562-0923** (TTY: 711) 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,



Barbara McClatchy  
Vice President, Member Experience  
UnitedHealthcare Insurance Company

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.

Member Name      Sample A Sample  
 Address            123 Any Street  
                          State, XX 12345-6789  
 Member Number    123456789-11

**Your plans and rates**

This is a review 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–)		
Plan Code	Coverage	Monthly Rate (without discounts)
<Plan_Code>	<Coverage>	<Rate>
Insured 2 (–Full-name: Active Person 2–)		
Plan Code	Coverage	Monthly Rate (without discounts)
<Plan_Code>	<Coverage>	<Rate>

**How much you owe**

These amounts will appear on each coupon page for the month shown. The amount due is the total household premium including all of your discounts and adjustments.

Monthly Premium						
Due Date	January	February	March	April	May	June
Amount Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Due Date	July	August	September	October	November	December
Amount Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

*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.*

Member Name Sample A Sample  
Address 123 Any Street  
State, XX 12345-6789  
Member Number 123456789-11

### Don't Forget These Plan Features:

- You can choose any doctor you wish to see
- You don't need any referrals
- Helpful representatives are on hand to talk about your coverage and options

### Answers to your frequently asked questions about your health insurance coverage insured by UnitedHealthcare.

#### Can I replace my identification card or payment envelopes?

You can get replacement identification cards or payment materials by calling the automated Customer Express Service line at 1-800-444-6544, or by visiting [www.aarphealthcare.com](http://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 called for a change to my coverage. When will it be processed?

Any request affecting your insurance coverage, including an address change, most often becomes effective on the first day of the month after the date we get your notice. If the change calls for 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 after the date your application is accepted.

#### What happens to my insurance coverage if I move?

If you are moving, your coverage moves with you in most cases. Please note that AARP® Medicare Select Plans\* are network-based. If no network is available, AARP® Medicare Supplement Plans\* are available to replace your coverage. Personal Health Insurance Plans\* can't go with you if you move outside of the United States or its territories.

Call customer service toll-free at 1-866-562-0923 to tell us about your move. Plan rates and discounts vary by location; your cost will be based on the new area where you live.

\*Coverage Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents).

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

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

(Continued on Back)

Member Name	Sample A Sample
Address	123 Any Street State, XX 12345-6789
Member Number	123456789-11



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

If you are worried about missing a payment, you can name a family member or friend as your Third Party Designee. This person will get a copy of all billing letters about your coverage but is not responsible for making your payments. Call customer service at 1-866-562-0923 to set up a Third Party Designee. Also, you may also want to think about Electronic Funds Transfer (EFT) if you are not already set up for automatic payments.



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

Some of the discounts and adjustments you may see are:

- Employer contributions made on your behalf
- Funds applied from your pension
- A credit left on your account

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

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

Or **www.aarphealthcare.com**

Please address all correspondence to: Customer Service  
PO Box 1017  
Montgomeryville PA 18936-1017

<SAMPLE A SAMPLE>  
<123 ANY STREET>  
<STATE, XX 12345-6789>

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#### For More Help

Please take a moment to look over this notice. If you have questions, please call customer service at **1-866-562-0923** (TTY: 711) 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.

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Insured 1: (–Full-name: Active Person 1–)		
Plan Code	Coverage	Monthly Rate (without discounts)
<Plan_Code>	<Coverage>	<Rate>
Insured 2 (–Full-name: Active Person 2–)		
Plan Code	Coverage	Monthly Rate (without discounts)
<Plan_Code>	<Coverage>	<Rate>

**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.

Monthly Premium						
Due Date	January	February	March	April	May	June
Amount Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Due Date	July	August	September	October	November	December
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If you are moving, your coverage moves with you in most cases. Please note that AARP® Medicare Select Plans\* are network-based. If no network is available, AARP® Medicare Supplement Plans\* are available to replace your coverage. Personal Health Insurance Plans\* can't go with you if you move outside of the United States or its territories.

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(Continued on Back)

Member Name	Sample A Sample
Address	123 Any Street State, XX 12345-6789
Member Number	123456789-11



**What are some of the “discounts and adjustments” that may result in a difference in the rate shown on my plan review 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 left on your account
- A tobacco-use adjustment if applicable

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

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 Questions about your rates or billing ..... 1-866-562-0923 (TTY: 711)  
 En Español..... 1-800-822-0246  
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 Or **www.aarphealthcare.com**

Please address all correspondence to: Customer Service  
 PO Box 1017  
 Montgomeryville PA 18936-1017

# Cover Page - Rates for Colorado - Area 1

## Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$63.87	\$120.40	\$143.85	\$144.37	\$58.27	\$89.95	\$103.60
66	\$66.61	\$125.56	\$150.01	\$150.56	\$60.77	\$93.80	\$108.04
67	\$69.35	\$130.72	\$156.18	\$156.75	\$63.27	\$97.66	\$112.48
68	\$72.08	\$135.88	\$162.34	\$162.93	\$65.76	\$101.51	\$116.92
69	\$74.82	\$141.04	\$168.51	\$169.12	\$68.26	\$105.37	\$121.36
70	\$77.56	\$146.20	\$174.67	\$175.31	\$70.76	\$109.22	\$125.80
71	\$80.30	\$151.36	\$180.84	\$181.50	\$73.26	\$113.08	\$130.24
72	\$83.03	\$156.52	\$187.00	\$187.68	\$75.75	\$116.93	\$134.68
73	\$85.77	\$161.68	\$193.17	\$193.87	\$78.25	\$120.79	\$139.12
74	\$88.51	\$166.84	\$199.33	\$200.06	\$80.75	\$124.64	\$143.56
<b>Standard Rates for ages 75 and older</b>							
75+	\$91.25	\$172.00	\$205.50	\$206.25	\$83.25	\$128.50	\$148.00

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$72.08	\$135.88	\$162.34	\$162.93	\$65.76	\$101.51	\$116.92
69	\$74.82	\$141.04	\$168.51	\$169.12	\$68.26	\$105.37	\$121.36
70	\$77.56	\$146.20	\$174.67	\$175.31	\$70.76	\$109.22	\$125.80
71	\$80.30	\$151.36	\$180.84	\$181.50	\$73.26	\$113.08	\$130.24
72	\$83.03	\$156.52	\$187.00	\$187.68	\$75.75	\$116.93	\$134.68
73	\$85.77	\$161.68	\$193.17	\$193.87	\$78.25	\$120.79	\$139.12
74	\$88.51	\$166.84	\$199.33	\$200.06	\$80.75	\$124.64	\$143.56
<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+	\$91.25	\$172.00	\$205.50	\$206.25	\$83.25	\$128.50	\$148.00
<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+	\$136.87	\$258.00	\$308.25	\$309.37	\$124.87	\$192.75	\$222.00

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
71+	\$100.37	\$189.20	\$226.05	\$226.87	\$91.57	\$141.35	\$162.80
<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+	\$136.87	\$258.00	\$308.25	\$309.37	\$124.87	\$192.75	\$222.00

*The rates above are for plan effective dates from January - December 2012 and may change.*

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

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$70.25	\$132.44	\$158.23	\$158.80	\$64.09	\$98.94	\$113.96
66	\$73.27	\$138.11	\$165.01	\$165.61	\$66.84	\$103.18	\$118.84
67	\$76.28	\$143.79	\$171.79	\$172.42	\$69.59	\$107.42	\$123.72
68	\$79.29	\$149.46	\$178.57	\$179.22	\$72.34	\$111.66	\$128.61
69	\$82.30	\$155.14	\$185.36	\$186.03	\$75.08	\$115.90	\$133.49
70	\$85.31	\$160.82	\$192.14	\$192.83	\$77.83	\$120.14	\$138.38
71	\$88.32	\$166.49	\$198.92	\$199.64	\$80.58	\$124.38	\$143.26
72	\$91.33	\$172.17	\$205.70	\$206.45	\$83.32	\$128.62	\$148.14
73	\$94.34	\$177.84	\$212.48	\$213.25	\$86.07	\$132.86	\$153.03
74	\$97.35	\$183.52	\$219.26	\$220.06	\$88.82	\$137.10	\$157.91
<b>Standard Rates for ages 75 and older</b>							
75+	\$100.37	\$189.20	\$226.05	\$226.87	\$91.57	\$141.35	\$162.80

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$79.29	\$149.46	\$178.57	\$179.22	\$72.34	\$111.66	\$128.61
69	\$82.30	\$155.14	\$185.36	\$186.03	\$75.08	\$115.90	\$133.49
70	\$85.31	\$160.82	\$192.14	\$192.83	\$77.83	\$120.14	\$138.38
71	\$88.32	\$166.49	\$198.92	\$199.64	\$80.58	\$124.38	\$143.26
72	\$91.33	\$172.17	\$205.70	\$206.45	\$83.32	\$128.62	\$148.14
73	\$94.34	\$177.84	\$212.48	\$213.25	\$86.07	\$132.86	\$153.03
74	\$97.35	\$183.52	\$219.26	\$220.06	\$88.82	\$137.10	\$157.91
<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+	\$100.37	\$189.20	\$226.05	\$226.87	\$91.57	\$141.35	\$162.80
<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+	\$150.55	\$283.80	\$339.07	\$340.30	\$137.35	\$212.02	\$244.20

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
71+	\$110.40	\$208.12	\$248.65	\$249.55	\$100.72	\$155.48	\$179.08
<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+	\$150.55	\$283.80	\$339.07	\$340.30	\$137.35	\$212.02	\$244.20

*The rates above are for plan effective dates from January - December 2012 and may change.*

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

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 4</b>		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Non-Tobacco Rates</b>							
<b>50-64</b>	\$164.25	\$309.50	\$370.00	\$371.25	\$149.75	\$231.25	\$266.50
<b>Tobacco Rates</b>							
<b>50-64</b>	\$180.67	\$340.45	\$407.00	\$408.37	\$164.72	\$254.37	\$293.15

*The rates above are for plan effective dates from January - December 2012 and may change.*

- 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

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$59.85	\$112.70	\$134.57	\$135.27	\$54.60	\$84.17	\$96.95
66	\$62.41	\$117.53	\$140.34	\$141.07	\$56.94	\$87.78	\$101.10
67	\$64.98	\$122.36	\$146.11	\$146.87	\$59.28	\$91.39	\$105.26
68	\$67.54	\$127.19	\$151.87	\$152.66	\$61.62	\$94.99	\$109.41
69	\$70.11	\$132.02	\$157.64	\$158.46	\$63.96	\$98.60	\$113.57
70	\$72.67	\$136.85	\$163.41	\$164.26	\$66.30	\$102.21	\$117.72
71	\$75.24	\$141.68	\$169.18	\$170.06	\$68.64	\$105.82	\$121.88
72	\$77.80	\$146.51	\$174.94	\$175.85	\$70.98	\$109.42	\$126.03
73	\$80.37	\$151.34	\$180.71	\$181.65	\$73.32	\$113.03	\$130.19
74	\$82.93	\$156.17	\$186.48	\$187.45	\$75.66	\$116.64	\$134.34
<b>Standard Rates for ages 75 and older</b>							
75+	\$85.50	\$161.00	\$192.25	\$193.25	\$78.00	\$120.25	\$138.50

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$67.54	\$127.19	\$151.87	\$152.66	\$61.62	\$94.99	\$109.41
69	\$70.11	\$132.02	\$157.64	\$158.46	\$63.96	\$98.60	\$113.57
70	\$72.67	\$136.85	\$163.41	\$164.26	\$66.30	\$102.21	\$117.72
71	\$75.24	\$141.68	\$169.18	\$170.06	\$68.64	\$105.82	\$121.88
72	\$77.80	\$146.51	\$174.94	\$175.85	\$70.98	\$109.42	\$126.03
73	\$80.37	\$151.34	\$180.71	\$181.65	\$73.32	\$113.03	\$130.19
74	\$82.93	\$156.17	\$186.48	\$187.45	\$75.66	\$116.64	\$134.34
<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+	\$85.50	\$161.00	\$192.25	\$193.25	\$78.00	\$120.25	\$138.50
<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+	\$128.25	\$241.50	\$288.37	\$289.87	\$117.00	\$180.37	\$207.75

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
71+	\$94.05	\$177.10	\$211.47	\$212.57	\$85.80	\$132.27	\$152.35
<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+	\$128.25	\$241.50	\$288.37	\$289.87	\$117.00	\$180.37	\$207.75

*The rates above are for plan effective dates from January - December 2012 and may change.*

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

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$65.83	\$123.97	\$148.02	\$148.79	\$60.06	\$92.58	\$106.64
66	\$68.65	\$129.28	\$154.37	\$155.17	\$62.63	\$96.55	\$111.21
67	\$71.47	\$134.59	\$160.71	\$161.55	\$65.20	\$100.52	\$115.78
68	\$74.29	\$139.90	\$167.06	\$167.93	\$67.78	\$104.49	\$120.35
69	\$77.12	\$145.22	\$173.40	\$174.30	\$70.35	\$108.46	\$124.92
70	\$79.94	\$150.53	\$179.74	\$180.68	\$72.93	\$112.42	\$129.49
71	\$82.76	\$155.84	\$186.09	\$187.06	\$75.50	\$116.39	\$134.06
72	\$85.58	\$161.16	\$192.43	\$193.43	\$78.07	\$120.36	\$138.63
73	\$88.40	\$166.47	\$198.78	\$199.81	\$80.65	\$124.33	\$143.20
74	\$91.22	\$171.78	\$205.12	\$206.19	\$83.22	\$128.30	\$147.77
<b>Standard Rates for ages 75 and older</b>							
75+	\$94.05	\$177.10	\$211.47	\$212.57	\$85.80	\$132.27	\$152.35

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$74.29	\$139.90	\$167.06	\$167.93	\$67.78	\$104.49	\$120.35
69	\$77.12	\$145.22	\$173.40	\$174.30	\$70.35	\$108.46	\$124.92
70	\$79.94	\$150.53	\$179.74	\$180.68	\$72.93	\$112.42	\$129.49
71	\$82.76	\$155.84	\$186.09	\$187.06	\$75.50	\$116.39	\$134.06
72	\$85.58	\$161.16	\$192.43	\$193.43	\$78.07	\$120.36	\$138.63
73	\$88.40	\$166.47	\$198.78	\$199.81	\$80.65	\$124.33	\$143.20
74	\$91.22	\$171.78	\$205.12	\$206.19	\$83.22	\$128.30	\$147.77
<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+	\$94.05	\$177.10	\$211.47	\$212.57	\$85.80	\$132.27	\$152.35
<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+	\$141.07	\$265.65	\$317.20	\$318.85	\$128.70	\$198.40	\$228.52

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
71+	\$103.45	\$194.81	\$232.61	\$233.82	\$94.38	\$145.49	\$167.58
<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+	\$141.07	\$265.65	\$317.20	\$318.85	\$128.70	\$198.40	\$228.52

*The rates above are for plan effective dates from January - December 2012 and may change.*

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

**AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company**

<b>Group 4</b>		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Non-Tobacco Rates</b>							
<b>50-64</b>	\$154.00	\$289.75	\$346.00	\$347.75	\$140.50	\$216.50	\$249.25
<b>Tobacco Rates</b>							
<b>50-64</b>	\$169.40	\$318.72	\$380.60	\$382.52	\$154.55	\$238.15	\$274.17

*The rates above are for plan effective dates from January - December 2012 and may change.*

- 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

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$56.87	\$107.27	\$128.10	\$128.62	\$51.97	\$80.15	\$92.22
66	\$59.31	\$111.87	\$133.59	\$134.13	\$54.20	\$83.58	\$96.17
67	\$61.75	\$116.47	\$139.08	\$139.65	\$56.43	\$87.02	\$100.13
68	\$64.18	\$121.06	\$144.57	\$145.16	\$58.65	\$90.45	\$104.08
69	\$66.62	\$125.66	\$150.06	\$150.67	\$60.88	\$93.89	\$108.03
70	\$69.06	\$130.26	\$155.55	\$156.18	\$63.11	\$97.32	\$111.98
71	\$71.50	\$134.86	\$161.04	\$161.70	\$65.34	\$100.76	\$115.94
72	\$73.93	\$139.45	\$166.53	\$167.21	\$67.56	\$104.19	\$119.89
73	\$76.37	\$144.05	\$172.02	\$172.72	\$69.79	\$107.63	\$123.84
74	\$78.81	\$148.65	\$177.51	\$178.23	\$72.02	\$111.06	\$127.79
<b>Standard Rates for ages 75 and older</b>							
75+	\$81.25	\$153.25	\$183.00	\$183.75	\$74.25	\$114.50	\$131.75

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$64.18	\$121.06	\$144.57	\$145.16	\$58.65	\$90.45	\$104.08
69	\$66.62	\$125.66	\$150.06	\$150.67	\$60.88	\$93.89	\$108.03
70	\$69.06	\$130.26	\$155.55	\$156.18	\$63.11	\$97.32	\$111.98
71	\$71.50	\$134.86	\$161.04	\$161.70	\$65.34	\$100.76	\$115.94
72	\$73.93	\$139.45	\$166.53	\$167.21	\$67.56	\$104.19	\$119.89
73	\$76.37	\$144.05	\$172.02	\$172.72	\$69.79	\$107.63	\$123.84
74	\$78.81	\$148.65	\$177.51	\$178.23	\$72.02	\$111.06	\$127.79
<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+	\$81.25	\$153.25	\$183.00	\$183.75	\$74.25	\$114.50	\$131.75
<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+	\$121.87	\$229.87	\$274.50	\$275.62	\$111.37	\$171.75	\$197.62

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
71+	\$89.37	\$168.57	\$201.30	\$202.12	\$81.67	\$125.95	\$144.92
<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+	\$121.87	\$229.87	\$274.50	\$275.62	\$111.37	\$171.75	\$197.62

*The rates above are for plan effective dates from January - December 2012 and may change.*

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

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$62.55	\$117.99	\$140.91	\$141.48	\$57.16	\$88.16	\$101.44
66	\$65.24	\$123.05	\$146.94	\$147.54	\$59.61	\$91.94	\$105.79
67	\$67.92	\$128.11	\$152.98	\$153.61	\$62.06	\$95.72	\$110.13
68	\$70.60	\$133.17	\$159.02	\$159.67	\$64.51	\$99.50	\$114.48
69	\$73.28	\$138.22	\$165.06	\$165.73	\$66.96	\$103.27	\$118.83
70	\$75.96	\$143.28	\$171.10	\$171.80	\$69.41	\$107.05	\$123.18
71	\$78.64	\$148.34	\$177.14	\$177.86	\$71.86	\$110.83	\$127.52
72	\$81.32	\$153.39	\$183.18	\$183.92	\$74.31	\$114.61	\$131.87
73	\$84.00	\$158.45	\$189.22	\$189.99	\$76.76	\$118.39	\$136.22
74	\$86.68	\$163.51	\$195.26	\$196.05	\$79.21	\$122.17	\$140.57
<b>Standard Rates for ages 75 and older</b>							
75+	\$89.37	\$168.57	\$201.30	\$202.12	\$81.67	\$125.95	\$144.92

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$70.60	\$133.17	\$159.02	\$159.67	\$64.51	\$99.50	\$114.48
69	\$73.28	\$138.22	\$165.06	\$165.73	\$66.96	\$103.27	\$118.83
70	\$75.96	\$143.28	\$171.10	\$171.80	\$69.41	\$107.05	\$123.18
71	\$78.64	\$148.34	\$177.14	\$177.86	\$71.86	\$110.83	\$127.52
72	\$81.32	\$153.39	\$183.18	\$183.92	\$74.31	\$114.61	\$131.87
73	\$84.00	\$158.45	\$189.22	\$189.99	\$76.76	\$118.39	\$136.22
74	\$86.68	\$163.51	\$195.26	\$196.05	\$79.21	\$122.17	\$140.57
<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+	\$89.37	\$168.57	\$201.30	\$202.12	\$81.67	\$125.95	\$144.92
<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+	\$134.05	\$252.85	\$301.95	\$303.18	\$122.50	\$188.92	\$217.38

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
71+	\$98.30	\$185.42	\$221.43	\$222.33	\$89.83	\$138.54	\$159.41
<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+	\$134.05	\$252.85	\$301.95	\$303.18	\$122.50	\$188.92	\$217.38

*The rates above are for plan effective dates from January - December 2012 and may change.*

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

**AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company**

<b>Group 4</b>		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Non-Tobacco Rates</b>							
<b>50-64</b>	\$146.25	\$275.75	\$329.50	\$330.75	\$133.75	\$206.00	\$237.25
<b>Tobacco Rates</b>							
<b>50-64</b>	\$160.87	\$303.32	\$362.45	\$363.82	\$147.12	\$226.60	\$260.97

*The rates above are for plan effective dates from January - December 2012 and may change.*

- 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

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$52.85	\$99.57	\$119.00	\$119.52	\$48.30	\$74.37	\$85.75
66	\$55.11	\$103.84	\$124.10	\$124.64	\$50.37	\$77.56	\$89.42
67	\$57.38	\$108.11	\$129.20	\$129.77	\$52.44	\$80.75	\$93.10
68	\$59.64	\$112.37	\$134.30	\$134.89	\$54.51	\$83.93	\$96.77
69	\$61.91	\$116.64	\$139.40	\$140.01	\$56.58	\$87.12	\$100.45
70	\$64.17	\$120.91	\$144.50	\$145.13	\$58.65	\$90.31	\$104.12
71	\$66.44	\$125.18	\$149.60	\$150.26	\$60.72	\$93.50	\$107.80
72	\$68.70	\$129.44	\$154.70	\$155.38	\$62.79	\$96.68	\$111.47
73	\$70.97	\$133.71	\$159.80	\$160.50	\$64.86	\$99.87	\$115.15
74	\$73.23	\$137.98	\$164.90	\$165.62	\$66.93	\$103.06	\$118.82
<b>Standard Rates for ages 75 and older</b>							
75+	\$75.50	\$142.25	\$170.00	\$170.75	\$69.00	\$106.25	\$122.50

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$59.64	\$112.37	\$134.30	\$134.89	\$54.51	\$83.93	\$96.77
69	\$61.91	\$116.64	\$139.40	\$140.01	\$56.58	\$87.12	\$100.45
70	\$64.17	\$120.91	\$144.50	\$145.13	\$58.65	\$90.31	\$104.12
71	\$66.44	\$125.18	\$149.60	\$150.26	\$60.72	\$93.50	\$107.80
72	\$68.70	\$129.44	\$154.70	\$155.38	\$62.79	\$96.68	\$111.47
73	\$70.97	\$133.71	\$159.80	\$160.50	\$64.86	\$99.87	\$115.15
74	\$73.23	\$137.98	\$164.90	\$165.62	\$66.93	\$103.06	\$118.82
<b>Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
75+	\$75.50	\$142.25	\$170.00	\$170.75	\$69.00	\$106.25	\$122.50
<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+	\$113.25	\$213.37	\$255.00	\$256.12	\$103.50	\$159.37	\$183.75

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
71+	\$83.05	\$156.47	\$187.00	\$187.82	\$75.90	\$116.87	\$134.75
<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+	\$113.25	\$213.37	\$255.00	\$256.12	\$103.50	\$159.37	\$183.75

*The rates above are for plan effective dates from January - December 2012 and may change.*

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

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

<b>Group 1</b>		Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 65-74</b>							
65	\$58.13	\$109.52	\$130.90	\$131.47	\$53.13	\$81.80	\$94.32
66	\$60.62	\$114.22	\$136.51	\$137.10	\$55.40	\$85.31	\$98.36
67	\$63.11	\$118.91	\$142.12	\$142.74	\$57.68	\$88.82	\$102.41
68	\$65.60	\$123.61	\$147.73	\$148.37	\$59.96	\$92.32	\$106.45
69	\$68.10	\$128.30	\$153.34	\$154.01	\$62.23	\$95.83	\$110.49
70	\$70.59	\$132.99	\$158.95	\$159.64	\$64.51	\$99.33	\$114.53
71	\$73.08	\$137.69	\$164.56	\$165.28	\$66.79	\$102.84	\$118.58
72	\$75.57	\$142.38	\$170.17	\$170.91	\$69.06	\$106.35	\$122.62
73	\$78.06	\$147.08	\$175.78	\$176.55	\$71.34	\$109.85	\$126.66
74	\$80.55	\$151.77	\$181.39	\$182.18	\$73.62	\$113.36	\$130.70
<b>Standard Rates for ages 75 and older</b>							
75+	\$83.05	\$156.47	\$187.00	\$187.82	\$75.90	\$116.87	\$134.75

<b>Group 2</b>		Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Standard Rates with Enrollment Discount<sup>2</sup> for individuals ages 68-74 who do not have any of the medical conditions on the application.<sup>3</sup></b>							
68	\$65.60	\$123.61	\$147.73	\$148.37	\$59.96	\$92.32	\$106.45
69	\$68.10	\$128.30	\$153.34	\$154.01	\$62.23	\$95.83	\$110.49
70	\$70.59	\$132.99	\$158.95	\$159.64	\$64.51	\$99.33	\$114.53
71	\$73.08	\$137.69	\$164.56	\$165.28	\$66.79	\$102.84	\$118.58
72	\$75.57	\$142.38	\$170.17	\$170.91	\$69.06	\$106.35	\$122.62
73	\$78.06	\$147.08	\$175.78	\$176.55	\$71.34	\$109.85	\$126.66
74	\$80.55	\$151.77	\$181.39	\$182.18	\$73.62	\$113.36	\$130.70
<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+	\$83.05	\$156.47	\$187.00	\$187.82	\$75.90	\$116.87	\$134.75
<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+	\$124.57	\$234.70	\$280.50	\$281.73	\$113.85	\$175.30	\$202.12

<b>Group 3</b>		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.<sup>3</sup></b>							
71+	\$91.35	\$172.11	\$205.70	\$206.60	\$83.49	\$128.55	\$148.22
<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+	\$124.57	\$234.70	\$280.50	\$281.73	\$113.85	\$175.30	\$202.12

*The rates above are for plan effective dates from January - December 2012 and may change.*

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

**AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company**

<b>Group 4</b>		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability					
Age <sup>1</sup>	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
<b>Non-Tobacco Rates</b>							
<b>50-64</b>	\$136.00	\$256.00	\$306.00	\$307.25	\$124.25	\$191.25	\$220.50
<b>Tobacco Rates</b>							
<b>50-64</b>	\$149.60	\$281.60	\$336.60	\$337.97	\$136.67	\$210.37	\$242.55

*The rates above are for plan effective dates from January - December 2012 and may change.*

- 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.

## COLORADO Area 1 ZIP Codes, Effective August 1, 2011

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

80011	80216	80249	80601
80019	80217	80250	80602
80022	80218	80251	80603
80024	80219	80252	80614
80030	80220	80256	80640
80035	80221	80257	
80036	80222	80259	
80037	80223	80260	
80040	80224	80261	
80042	80227	80262	
80045	80229	80263	
80102	80230	80264	
80136	80231	80265	
80137	80233	80266	
80201	80234	80271	
80202	80235	80273	
80203	80236	80274	
80204	80237	80279	
80205	80238	80280	
80206	80239	80281	
80207	80241	80290	
80208	80243	80291	
80209	80244	80293	
80210	80246	80294	
80211	80247	80295	
80212	80248	80299	

## COLORADO Area 2 ZIP Codes, Effective August 1, 2011

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

80001	80111	80419
80002	80112	80422
80003	80113	80425
80004	80120	80427
80005	80121	80433
80006	80122	80436
80007	80123	80437
80010	80127	80438
80012	80128	80439
80013	80150	80444
80014	80151	80452
80015	80155	80453
80016	80160	80454
80017	80161	80457
80018	80162	80465
80021	80165	80470
80031	80166	80474
80033	80214	80476
80034	80215	
80041	80225	
80044	80226	
80046	80228	
80047	80232	
80103	80401	
80105	80402	
80110	80403	

## COLORADO Area 3 ZIP Codes, Effective August 1, 2011

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

80020	80138	80481	80906	80927	80950	81023
80023	80163	80501	80907	80928	80951	81025
80025	80301	80502	80908	80929	80960	81069
80026	80302	80503	80909	80930	80962	
80027	80303	80510	80910	80931	80970	
80038	80304	80533	80911	80932	80977	
80104	80305	80544	80912	80933	80995	
80108	80306	80808	80913	80934	81001	
80109	80307	80809	80914	80935	81002	
80116	80308	80817	80915	80936	81003	
80118	80309	80819	80916	80937	81004	
80124	80310	80829	80917	80938	81005	
80125	80314	80831	80918	80939	81006	
80126	80321	80840	80919	80941	81007	
80129	80322	80841	80920	80942	81008	
80130	80323	80864	80921	80943	81009	
80131	80328	80901	80922	80944	81010	
80132	80329	80902	80923	80945	81011	
80133	80455	80903	80924	80946	81012	
80134	80466	80904	80925	80947	81019	
80135	80471	80905	80926	80949	81022	

## COLORADO Area 4 ZIP Codes, Effective August 1, 2011

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

80101	80482	80546	80721	80812	81038	81121	81222	81328	81504	81643
80106	80483	80547	80722	80813	81039	81122	81223	81329	81505	81645
80107	80487	80549	80723	80814	81040	81123	81224	81330	81506	81646
80117	80488	80550	80726	80815	81041	81124	81225	81331	81507	81647
80420	80497	80551	80727	80816	81043	81125	81226	81332	81520	81648
80421	80498	80553	80728	80818	81044	81126	81227	81334	81521	81649
80423	80504	80610	80729	80820	81045	81128	81228	81335	81522	81650
80424	80511	80611	80731	80821	81046	81129	81230	81401	81523	81652
80426	80512	80612	80732	80822	81047	81130	81231	81402	81524	81653
80428	80513	80615	80733	80823	81049	81131	81232	81403	81525	81654
80429	80514	80620	80734	80824	81050	81132	81233	81410	81526	81655
80430	80515	80621	80735	80825	81052	81133	81235	81411	81527	81656
80432	80516	80622	80736	80826	81054	81135	81236	81413	81601	81657
80434	80517	80623	80737	80827	81055	81136	81237	81414	81602	81658
80435	80520	80624	80740	80828	81057	81137	81239	81415	81610	
80440	80521	80631	80741	80830	81058	81138	81240	81416	81611	
80442	80522	80632	80742	80832	81059	81140	81241	81418	81612	
80443	80523	80633	80743	80833	81062	81141	81242	81419	81615	
80446	80524	80634	80744	80834	81063	81143	81243	81420	81620	
80447	80525	80638	80745	80835	81064	81144	81244	81422	81621	
80448	80526	80639	80746	80836	81067	81146	81247	81423	81623	
80449	80527	80642	80747	80860	81071	81147	81248	81424	81624	
80451	80528	80643	80749	80861	81073	81148	81251	81425	81625	
80456	80530	80644	80750	80862	81076	81149	81252	81426	81626	
80459	80532	80645	80751	80863	81077	81151	81253	81427	81630	
80461	80534	80646	80754	80866	81081	81152	81290	81428	81631	
80463	80535	80648	80755	80997	81082	81154	81301	81429	81632	
80467	80536	80649	80757	81020	81084	81155	81302	81430	81633	
80468	80537	80650	80758	81021	81087	81157	81303	81431	81635	
80469	80538	80651	80759	81024	81089	81201	81320	81432	81636	
80473	80539	80652	80801	81027	81090	81210	81321	81433	81637	
80475	80540	80653	80802	81029	81091	81211	81323	81434	81638	
80477	80541	80654	80804	81030	81092	81212	81324	81435	81639	
80478	80542	80701	80805	81033	81101	81215	81325	81501	81640	
80479	80543	80705	80807	81034	81102	81220	81326	81502	81641	
80480	80545	80720	80810	81036	81120	81221	81327	81503	81642	