

**Medicare Supplement (Medigap) Insurance Companies
Offering Policies in New Jersey as of October 2025**

Please call companies directly for detailed information about eligibility, enrollment, and price quotes.

<i>INSURANCE COMPANY NAME</i>	<i>TELEPHONE NUMBER OR CONTACT AGENT</i>
AARP Insured by United Healthcare Ins. Co. of America <i>(AARP Membership is required)</i>	800 523 5800
Aetna Health Insurance Company	800 358 8749
AFLAC Underwritten by Tier One Insurance Company	800 219 4936 888 572 0436
American Benefit Life Insurance Company	833 972 1339
Bankers Fidelity Assurance Company	866 458 7504
Bankers Life (Underwritten by Washington National Insurance Company)	800 800 2254
Cigna National Health Insurance Company	855 891 9368
Federal Life insurance Company	800 639 0781
Horizon Blue Cross Blue Shield of New Jersey	877 234 1240
*Humana Insurance Company	800 457 4708
Insurance Company of North America	800 750 2407
LifeShield National Insurance Company	800 851 5041
ManhattanLife Insurance and Annuity Company	800 669 9030
Medico Insurance Company	800 228 6080
Philadelphia American Life Insurance Company	877 417 7555
Supreme Council of the Royal Arcanum	888 272 2686
*Transamerica Insurance Company	800 591 4269
United American Insurance Company	844 593 8913
United World Life Insurance Company Mutual of Omaha Group	800 750 2407
Washington National Insurance Company	800 525 7662
Wellcare (Centene)	833 444 9088

NOTE: A pre-existing condition is a health problem you have before the date a new insurance policy starts. Medigap companies can refuse to cover your costs for services related to your pre-existing health problems for up to 6 months (some companies have a shorter waiting period.) After 6 months (or less), the Medigap policy will cover the costs for the pre-existing condition (3 months if under 65.). Medicare will cover the eligible costs for pre-existing medical conditions during the Medigap waiting period. ***You may be exempt from the pre-existing condition waiting period if you had other creditable health coverage prior to applying for the Medigap. Please contact the company for detailed information.***

****Contact company and ask to speak to a local “field agent”. Policies purchased from local agents may have significant discounts.***

Revised September 24, 2025