

Medicare Supplement (Medigap) Insurance Companies Offering Policies in New Jersey

Company	Phone Number
AARP- United Healthcare Ins. Co. of America <i>(AARP Membership is required)</i>	888-378-0849
Aetna Health Insurance Company	800-358-8749
AFLAC Underwritten by Tier One Insurance Company	866-990-2668
American Benefit Life Insurance Company	833-504-0331
Bankers Fidelity Assurance Company	866-458-7504
Bankers Life (Underwritten by Washington National Insurance Company)	800-446-5018
Healthspring National Health Insurance Company	855-809-2148 877-607-6002
Horizon Blue Cross Blue Shield of New Jersey	877-234-1240
Humana Insurance Company	877-426-1269
Insurance Company of North America	866-718-8733
LifeShield National Insurance Company	800-851-5041
Lumos Insurance Company	800-750-2407
ManhattanLife Insurance and Annuity Company	866-708-6190
Medico Insurance Company	866-739-8143
Philadelphia American Life Insurance Company	877-417-7555
United American Insurance Company	800-331-2512
United World Life Insurance Company Mutual of Omaha Group	855-977-6312
Woodmenlife	866-236-0029

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.

Please call companies directly for detailed information about eligibility, enrollment, and price quotes. Policies purchased from local agents may have significant discounts. When contacting company, ask to connect with a local agent if possible. When calling company directly, the process of connecting with an agent may take up to 7 days when not calling broker/agent directly.