



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

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

**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.**