



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
ManhattanLife Insurance and Annuity Company	866-708-6190
Medico Insurance Company	866-739-8143
Philadelphia American Life Insurance Company	877-417-7555
Transamerica Insurance Company	866-205-9120
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.