

**Medicare Supplement (Medigap) Insurance Companies  
Offering Policies in New Jersey as of December 2022**

*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>
<b>AARP issued by United Healthcare</b> <i>(AARP Membership is required)</i>	<b>800 523 5800</b>
<b>Accendo Insurance Company</b> <i>(a CVS Health/Aetna affiliate)</i>	<b>800 358 8749</b>
<b>Aetna Health Insurance Company</b>	<b>800 358 8749</b>
<b>Allstate Health Solutions/National Health Ins. Co.</b>	<b>888 781 0585</b>
<b>American Benefit Life Insurance Company</b>	<b>833 972 1339</b>
<b>Americo/Great Southern Life Insurance Company</b>	<b>800 231 0801</b>
<b>AmeriHealth Insurance Company of New Jersey</b>	<b>866 365 5345</b>
<b>Banker's Fidelity Life Insurance Company</b>	<b>866 458 7504</b>
<b>Central State Health and Life Company of Omaha</b>	<b>800 826 6587</b>
<b>Cigna Health and Life Insurance Company</b>	<b>855 891 9368</b>
<b>Federal Life insurance Company</b>	<b>847 520 1900</b>
<b>Horizon Blue Cross Blue Shield of New Jersey</b>	<b>888 328 4542</b>
<b>*Humana Insurance Company</b>	<b>800 457 4708</b>
<b>Lumico Insurance Company</b>	<b>855 774 4491</b>
<b>Manhattan Life Assurance Company of America</b>	<b>800 877 7703</b>
<b>Pan-American Life Insurance Company</b>	<b>877 939 4550</b>
<b>Philadelphia American Life Insurance Company</b>	<b>877 417 7555</b>
<b>Supreme Council of the Royal Arcanum</b>	<b>888 272 2686</b>
<b>The Capital Life Insurance Company</b>	<b>866 237 3010</b>
<b>*Transamerica Insurance Company</b>	<b>800 591 4269</b>
<b>Union Security Insurance Company</b>	<b>833 552 0827</b>
<b>United American Insurance Company</b>	<b>844 593 8913</b>
<b>United States Fire Insurance Company</b>	<b>833 205 5234</b>
<b>United World Life Insurance Company</b>	<b>800 750 2407</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. 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 have significant discounts.**

Revised November 23, 2022