

UnitedHealthcare Insurance Company of New York AARP[®] Medicare Supplement Insurance Plans

NAIC # 60093

SERFF # UHLC-129070153, UHLC-129070164, UHLC-129070159

New York Required Information: Why Premium Rates Change

2014 premium rate changes have been requested for the AARP Medicare Supplement Insurance Plans for members residing in the State of New York.

- Standardized plans B, C, D, E, F, G, L and N have proposed rate increases that range from 1.5% to 3.3% depending on the member's plan and the area in which the member lives.
- Rates for Pre-Standardized plans and riders and rates for Standardized plans A, H, I and K are not proposed to change.
- Rates for Standardized Plan J are proposed to decrease by 4.9% to 5.1% depending on the area in which the member lives.

All members with the same plan who live in the same rating area will receive the same premium rate change.

Premium rate changes have been requested because the costs of providing benefits are changing:

- Costs for medical services continue to increase
- Medicare deductibles that are covered under these plans are expected to be higher
- Members are using more costly state-of-the-art medical equipment and services
- Together with the above factors, the use of medical services by members continues to change and may result in higher, lower or the same overall costs of providing benefits

The new monthly premium rates will apply to members beginning April 1, 2014. Members who recently purchased coverage will not receive a rate increase until their seventh month of coverage.

The number of New York members affected by the proposed rate adjustments:

- Approximately 260,000 members hold Standardized Medicare Supplement plans in New York
- Approximately 8,500 members hold Pre-Standardized Medicare Supplement plans in New York

Please be aware that we work hard to keep premium rates as low as possible for all members.

To review the proposed 2014 monthly rates for your plan, enter your zip code in the box below. After hitting 'Enter', a message will appear with the link that contains the proposed 2014 monthly rates for your zip code. Please click the link that says 'Download PDF' to open the file that contains the proposed 2014 monthly rates for all plans in your area.

Enter your zip code

New York Medicare Supplement Plan Rates - Area 1
Standardized Medicare Supplement Plans

Plans Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
A	\$156.50	\$156.50	0.0%
B	\$219.00	\$222.50	1.6%
C	\$256.00	\$260.00	1.6%
D	\$239.00	\$242.50	1.5%
E	\$239.00	\$242.50	1.5%
F	\$257.00	\$261.00	1.6%
G	\$239.75	\$243.50	1.6%
H with Rx benefit	\$343.75	\$343.75	0.0%
H without Rx benefit	\$260.75	\$260.75	0.0%
I with Rx benefit	\$346.50	\$346.50	0.0%
I without Rx benefit	\$263.50	\$263.50	0.0%
J with Rx benefit	\$460.00	\$437.00	-5.0%
J without Rx benefit	\$284.25	\$270.25	-4.9%
K	\$91.75	\$91.75	0.0%
L	\$149.75	\$152.25	1.7%
N	\$173.00	\$178.75	3.3%

Plans Not Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
MW	\$206.50	\$212.75	3.0%
NW	\$163.75	\$163.75	0.0%
OW - Rider 1	\$33.75	\$33.75	0.0%
PW - Rider 2	\$18.25	\$18.25	0.0%
QW - Rider 3	\$14.50	\$14.50	0.0%
SW - Rider 4	\$5.00	\$5.00	0.0%
TW	\$206.50	\$214.75	4.0%
UW	\$250.75	\$263.00	4.9%
XW - Rider 1	\$38.50	\$38.50	0.0%
YW - Rider 2	\$14.50	\$14.50	0.0%
VW - Rider 3	\$29.50	\$29.50	0.0%
WW - Rider 4	\$6.50	\$6.50	0.0%
ZW - Rider 5	\$5.25	\$5.25	0.0%
SB	\$186.00	\$186.25	0.1%
SD - Rider	\$59.75	\$59.75	0.0%
SF without Rx Benefit	\$276.00	\$276.00	0.0%
SF with Rx Benefit	\$629.25	\$629.25	0.0%
AW/IW without Rx Benefit	\$198.25	\$200.25	1.0%
AW/IW with Rx Benefit	\$198.50	\$200.75	1.1%
WA - Rider	\$42.25	\$42.25	0.0%
WB - Rider	\$5.00	\$5.00	0.0%

*Current and Proposed rates do not include any applicable discounts.

New York Medicare Supplement Plan Rates - Area 2
Standardized Medicare Supplement Plans

Plans Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
A	\$125.75	\$125.75	0.0%
B	\$176.00	\$179.00	1.7%
C	\$205.75	\$209.00	1.6%
D	\$192.00	\$195.00	1.6%
E	\$192.00	\$195.00	1.6%
F	\$206.50	\$209.75	1.6%
G	\$192.75	\$195.75	1.6%
H with Rx benefit	\$276.25	\$276.25	0.0%
H without Rx benefit	\$209.75	\$209.75	0.0%
I with Rx benefit	\$278.50	\$278.50	0.0%
I without Rx benefit	\$211.75	\$211.75	0.0%
J with Rx benefit	\$369.75	\$351.25	-5.0%
J without Rx benefit	\$228.50	\$217.25	-4.9%
K	\$73.75	\$73.75	0.0%
L	\$120.50	\$122.25	1.5%
N	\$139.00	\$143.50	3.2%

Plans Not Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
MW	\$166.00	\$171.00	3.0%
NW	\$131.50	\$131.50	0.0%
OW - Rider 1	\$27.00	\$27.00	0.0%
PW - Rider 2	\$14.50	\$14.50	0.0%
QW - Rider 3	\$14.50	\$14.50	0.0%
SW - Rider 4	\$5.00	\$5.00	0.0%
TW	\$166.00	\$172.75	4.1%
UW	\$201.50	\$211.25	4.8%
XW - Rider 1	\$31.00	\$31.00	0.0%
YW - Rider 2	\$14.50	\$14.50	0.0%
VW - Rider 3	\$23.75	\$23.75	0.0%
WW - Rider 4	\$5.25	\$5.25	0.0%
ZW - Rider 5	\$4.25	\$4.25	0.0%
SB	\$149.50	\$149.75	0.2%
SD - Rider	\$48.00	\$48.00	0.0%
SF without Rx Benefit	\$222.00	\$222.00	0.0%
SF with Rx Benefit	\$505.75	\$505.75	0.0%
AW/IW without Rx Benefit	\$159.25	\$161.00	1.1%
AW/IW with Rx Benefit	\$159.50	\$161.25	1.1%
WA - Rider	\$34.00	\$34.00	0.0%
WB - Rider	\$5.00	\$5.00	0.0%

*Current and Proposed rates do not include any applicable discounts.

New York Medicare Supplement Plan Rates - Area 3
Standardized Medicare Supplement Plans

Plans Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
A	\$108.25	\$108.25	0.0%
B	\$151.50	\$154.00	1.7%
C	\$177.00	\$179.75	1.6%
D	\$165.25	\$167.75	1.5%
E	\$165.25	\$167.75	1.5%
F	\$177.75	\$180.50	1.5%
G	\$165.75	\$168.25	1.5%
H with Rx benefit	\$237.75	\$237.75	0.0%
H without Rx benefit	\$180.50	\$180.50	0.0%
I with Rx benefit	\$239.50	\$239.50	0.0%
I without Rx benefit	\$182.25	\$182.25	0.0%
J with Rx benefit	\$318.25	\$302.25	-5.0%
J without Rx benefit	\$196.75	\$186.75	-5.1%
K	\$63.50	\$63.50	0.0%
L	\$103.50	\$105.25	1.7%
N	\$119.50	\$123.50	3.3%

Plans Not Issued in New York			
Plan	2013 Rate*	Proposed 2014 Rate*	% Change
MW	\$142.75	\$147.00	3.0%
NW	\$113.25	\$113.25	0.0%
OW - Rider 1	\$23.25	\$23.25	0.0%
PW - Rider 2	\$12.50	\$12.50	0.0%
QW - Rider 3	\$14.50	\$14.50	0.0%
SW - Rider 4	\$5.00	\$5.00	0.0%
TW	\$142.75	\$148.50	4.0%
UW	\$173.25	\$181.75	4.9%
XW - Rider 1	\$26.75	\$26.75	0.0%
YW - Rider 2	\$14.50	\$14.50	0.0%
VW - Rider 3	\$20.25	\$20.25	0.0%
WW - Rider 4	\$4.50	\$4.50	0.0%
ZW - Rider 5	\$3.75	\$3.75	0.0%
SB	\$128.75	\$128.75	0.0%
SD - Rider	\$41.25	\$41.25	0.0%
SF without Rx Benefit	\$191.00	\$191.00	0.0%
SF with Rx Benefit	\$435.00	\$435.00	0.0%
AW/IW without Rx Benefit	\$137.00	\$138.50	1.1%
AW/IW with Rx Benefit	\$137.25	\$138.75	1.1%
WA - Rider	\$29.25	\$29.25	0.0%
WB - Rider	\$5.00	\$5.00	0.0%

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