Underwriting and Rate Information

2013 New Sales in Illinois

The following section applies to Illinois. Rates and Underwriting **vary by state.** Please refer to the appropriate state-specific handbook for information specific to a beneficiary's residence state.

Medicare Beneficiaries Age 65 and Older

Underwriting and Rate Summary

Underwriting requirements and rates for the AARP Medicare Supplement Insurance Plans vary based on the time that has elapsed from the applicant's 65th birthday or Medicare Part B effective date, if it is later. The following chart provides a summary of the underwriting requirements and applicable rates:

	Time since 65th birthday or Medicare Part B Effective Date, if later				
	0 to < 7 months	7 months to < 3 years	3 years to < 6 years	6 years or more	
	No Underwriting		Eligibility Underwriting ²		
Underwriting ¹	Open Enrollment Period	Eligibility Underwriting ²	Underwriting to set rates ³		
Rate ⁴	Standard Rate with Enrollment Discount⁵		Standard Rate with Enrollment Discount ^{5,6}	Level 1 Rate ⁶	
			Level 2 Rate ⁷	Level 2 Rate ⁷	
Rate Group (see Appendix III)	Group 1		Group 2	Group 3	

¹ Does not apply to applicants who meet guaranteed issue requirements.

² Applicants must answer the two eligibility questions in Section 5 on the application. Applicants who answer "yes" to either question are not eligible for coverage.

³ Applicants must complete Section 6 on the application. This information is needed to determine their rate.

- ⁴ Refer to Appendix III for rates and Appendix IV for lists of ZIP Codes applicable to each area. All members (except those who meet open enrollment or guaranteed issue requirements) who respond "yes" to the tobacco use question on the application will pay the tobacco use version of the rate shown in the chart.
- ⁵ For details about the Enrollment Discount program, refer to the next section entitled "Enrollment Discount." **Note: applicants age 75 and older are not eligible for the Enrollment Discount and will pay the standard rate.**

⁶ Applies to applicants who **do not** have any of the medical conditions listed in Section 6 of the application.

⁷ Applies to applicants who have any of the medical conditions listed in Section 6 of the application.

Refer to the appendix for:

Appendix I – Underwriting conditions glossary Appendix II – Preliminary quote Appendix III - Rate page Appendix IV – Area rating ZIP Code listing

Enrollment Discount*

The Enrollment Discount is available to applicants age 65 and over only.

Eligibility	Discount Percentage and Duration		
Applicants are eligible for the Enrollment Discount if their age on their plan effective date is:	 If applicants are eligible for the Enrollment Discount, the discount percentage is applied to the Standard Rate. 		
• 65 to 67, OR	• The first-year discount percentage and the duration of		
 68 to 74 AND their plan effective date is within 3 years of their Medicare Part B effective date, OR 	the discount program will vary based on applicant's age as of the plan effective date (see table below).		
 68 to 74 AND their plan effective date is 3 or more years but less than 6 years from their Medicare Part B effective date 	 The discount percentage amount changes on the anniversary date of the plan as members move through the discount program.* 		
AND they do not have any medical condition that qualifies for the Level 2 Rate	• After the eligible discount duration expires, applicants will pay the Standard Rate.		
Applicants age 75 and over are not eligible for the Enrollment Discount.			

Enrollment Discount – Discount Percentages and Duration

Discount	Age as of Plan Effective Date										
Year	65	66	67	68	69	70	71	72	73	74	75+
1	30%	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%
2	27%	24%	21%	18%	15%	12%	9%	6%	3%	0%	
3	24%	21%	18%	15%	12%	9%	6%	3%	0%		
4	21%	18%	15%	12%	9%	6%	3%	0%			
5	18%	15%	12%	9%	6%	3%	0%				
6	15%	12%	9%	6%	3%	0%					
7	12%	9%	6%	3%	0%						
8	9%	6%	3%	0%							
9	6%	3%	0%								
10	3%	0%									
11	0%										

*Note: Rates generally change annually. If the Standard Rate changes, the discounted monthly premium will be adjusted accordingly.

Other Rate Discounts

Multi-Insured Discount

5 percent off the monthly premium if two members are on the same AARP membership household account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare. (Does not apply to AARP[®] MedicareRx Plans or AARP[®] MedicareComplete[®] plans.)

Electronic Funds Transfer (EFT) Discount

\$2.00 per household per month when the entire household pays their premium through Electronic Funds Transfer.

Annual Payer Discount

\$24.00 per household per year for insureds who pay their entire calendar year premium in January.

NOTE: Electronic Funds Transfer (EFT) discount and Annual Payer discount cannot be combined.

Rating Information		
Community Rating with Areas	Rate Changes	
Community rating means all members in the same rating class pay the same rate (excludes discounts and surcharges). In an area rated state, all members in the same class in the same area pay the same rate (excludes discounts and surcharges).	 UnitedHealthcare's monthly premium generally changes once a year. However, enrolled members may see their premium change at other times due to: the Enrollment Discount changing on their policy anniversary 	
Refer to Appendix IV for lists of ZIP Codes applicable to each area.	• rate guarantee ending, or	
Tobacco Use	moving into a different area or state	
Members who have smoked cigarettes or used any tobacco product at any time within the past 12 months will pay the tobacco use version of the rate for which they qualify. This does not apply to applicants who meet open enrollment or guaranteed issue requirements.		
Rate Guarantee		
New members receive a 6-month rate guarantee from their initial plan effective date. Members will not receive an additional rate guarantee when switching from one AARP Medicare Supplement Plan to another.		

Underwriting Information

- Who needs to be underwritten? Applicants outside of their open enrollment period and who do not qualify for guaranteed issue are underwritten to determine eligibility and rate (depending on the time since their 65th birthday or Medicare Part B effective date, if later).
- Does underwriting vary for different AARP Medicare Supplement Plans? No.
- Can applicants be denied for coverage? If applicants need to be underwritten, the only medical reasons for denial are:
 - End Stage Renal Disease (ESRD)
 - Dialysis is required
 - Applicants have been admitted to a hospital within the past 90 days
 - Within the past two years a medical professional has recommended or discussed as a treatment option any of the following that has not been completed:
 - · Hospital admittance as an inpatient
 - Organ transplant
 - Back or spine surgery
 - Joint replacement
 - Surgery for cancer
 - Heart surgery
 - Vascular surgery

The above medical reasons can be found on Section 5 of the application. If applicants answer "yes" to either question in Section 5, they will be denied coverage.

Everyone has the right to apply. Applicants can continue the application process even if they may not qualify.

- If an applicant was in the hospital overnight for "observation," is this considered "inpatient"? The applicant should contact the hospital and ask if they were admitted as an inpatient.
- If a doctor recommended or discussed one of the surgeries listed on the application and the surgery hasn't been completed, does it matter where the surgery will be done? No. The application does not ask where the surgery will be done. If a doctor recommended or discussed one of the surgeries in the two years prior to applying, the applicant is ineligible for coverage.

- When do applicants need to complete other medical questions in Section 6 of the application? If their effective date is 3 or more years since their 65th birthday (or Medicare Part B effective date, if it is later) and they do not qualify for guaranteed issue, applicants must complete the other medical questions on the application. This information is necessary to determine their rate.
- What about the applicant's health history more than two years ago? The application asks if the applicant had, was diagnosed or treated for the medical conditions listed during the past two years only.
- What if additional medical information is **needed?** The underwriter may contact applicants or their physician to clarify the information before reaching a decision.
- What if the applicant's medical condition isn't listed on the application? A limited number of medical conditions (not <u>all</u> medical conditions) are listed on the application. Only medical conditions listed on the application are used to determine the applicant's rate. If the applicant is unsure if their condition relates to a condition on the application, they should check with their doctor.
- What if applicants are unsure about their medical conditions? If applicants are unsure about their medical conditions, their uncertainty should be noted on the application and submitted to underwriting for review along with available information.

Note that Appendix I includes a glossary with short definitions of the medical conditions listed on the application. This may assist you if applicants are unsure about a listed medical condition.

• Can an insured applicant change to a different AARP Medicare Supplement Plan?

- A change from an AARP Medicare Supplement Plan with an effective date of 6/1/2010 and later to another is usually permitted without underwriting. The new plan must be available at the applicant's current age and area of residence.
- A change from an AARP Medicare Supplement Plan with an effective date of 5/1/2010 or prior will require new rating and underwriting (same requirements as new sales).

UnitedHealthcare reserves the right to deny a plan change request at any time. If applicants are denied a plan change request, they can remain with their current plan, with no effect to their current rates.

Please ensure that the application has been completed in full. Material mistakes or incomplete responses on applications may subject applicants to re-evaluation of their rate or loss of coverage.

Medicare Beneficiaries Age 50 (or an AARP Member's Spouse Under Age 50)

Underwriting and Rate Summary

The following chart provides a summary of the underwriting requirements and applicable rate:

	Time since Medicare Part B Effective Date			
	0 to < 7 months	7 months or more		
	No Underwriting	No Underwriting		
Underwriting	Open Enrollment Period	(Plans are only available to applicants who meet Guaranteed Issue requirements)		
Rate* Disabled Rate				
Rate Group (see Appendix III) Group 4				
*Refer to Appendix IV for lists of ZIP Codes applicable to each area and rate amounts.				

Rate Discounts

Multi-Insured Discount

5 percent off the monthly premium if two members are on the same AARP membership household account and each is insured under an AARP-branded supplemental insurance policy with UnitedHealthcare. (Does not apply to AARP[®] MedicareRx Plans or AARP[®] MedicareComplete[®] plans.)

Electronic Funds Transfer (EFT) Discount

\$2.00 per household per month when the entire household pays their premium through Electronic Funds Transfer.

Annual Payer Discount

\$24.00 per household per year for insureds who pay their entire calendar year premium in January.

NOTE: Electronic Funds Transfer (EFT) discount and Annual Payer discount cannot be combined.

Rating Information	
Community Rating with Areas	Rate Guarantee
Community rating means all members in the same rating class pay the same rate (excludes discounts and surcharges). In an area rated state, all members in the same class in the same area pay the same rate (excludes discounts and surcharges). Refer to Appendix IV for lists of ZIP Codes applicable to each area.	New insured receive a 6-month rate guarantee from their initial plan effective date. Insureds will not receive an additional rate guarantee when switching from one AARP Medicare Supplement Plan to another. Rate Changes UnitedHealthcare's monthly premium generally changes once a year. However, enrolled members may see their premium change at other times due to: • rate guarantee ending, or • moving into a different area or state

Underwriting Information

There is no underwriting for beneficiaries age 50 to 64. Plans are only available to beneficiaries age 50 to 64 if they meet open enrollment or guaranteed issue requirements.

Plan Change Situations

The following charts outline the rating and underwriting requirements for applicants who want to change from one AARP Medicare Supplement Plan to another AARP Medicare Supplement Plan.

Insured members age 50 and over who are currently enrolled in an AARP Medicare Select Plan can change to any AARP non-select Medicare supplement plan available without underwriting, regardless of the Select plan's effective date.

Insured Members Age 65 and Older

Rating and underwriting requirements vary based on the effective date of the applicant's current AARP Medicare Supplement Plan:

Current AARP Medicare Supplement Plan Effective Date	Underwriting Requirements	Rating Requirements	Submit New Application?
5/1/2010 or prior	Same as new sales (refer to Underwriting and Rate Summary Chart) ¹	Same as new sales (refer to Underwriting and Rate Summary Chart)	A new application is required for all applicants who want to change to a new plan
6/1/2010 or later	None ²	Same rate level as current plan ^{3,4}	A new application may be submitted but it is not required. ⁵ Applicants may call customer service to request a plan change over the phone.

¹If the current plan held is a Medicare Select Plan, no underwriting is required. Applicants do not need to answer health questions in Sections 5 or 6 on the enrollment application.

²Applicants do not need to answer health questions in Sections 5 or 6 on the enrollment application.

³Discounts for which the applicant is currently eligible will continue to apply, assuming no other changes have occurred that affect eligibility for the discount.

⁴If applicants are receiving an Enrollment Discount, advise them that they will continue to receive the balance of the discount program from the time they enrolled in the original plan.

⁵An application is required if changing to a Medicare Select Plan. Applicants do not need to answer health questions in Sections 5 or 6 on the enrollment application.

Insured Members Age 50 to 64 ¹			
Plans Available	Underwriting Requirements	Rating Requirements	Submit New Application?
All ²	None	Disabled Rate	A new application may be submitted but it is not required. ³ Applicants may call customer service to request a plan change over the phone.

¹Applicants ages 50 to 64 can change plans <u>only</u> if they meet open enrollment or guaranteed issue criteria or if they are currently enrolled in an AARP Medicare Select Plan.

²When an insured member turns age 65, they may plan change to any available plan during their Medicare Open Enrollment Period (that begins at age 65) without underwriting.

³An application is required if changing to a Medicare Select Plan.

Note: Members will not receive an additional rate guarantee when switching from one AARP Medicare Supplement Plan to another.

UnitedHealthcare reserves the right to deny a plan change request at any time. If applicants are denied a plan change request, they can remain with their current plan, with no effect to their current rates.

Appendix I

Completing the Application: Medical Terms and Conditions Glossary

- This glossary has brief descriptions for terms and medical conditions that may be helpful for the applicant in completing the application. It also includes other names that may be used for some medical conditions.
- Medical terms and conditions listed below generally appear in the order they appear on the application. Some of these medical terms or conditions don't appear on all applications.
- The applicant is responsible for making sure that all answers to application questions are accurate and completed in full.
- This glossary is provided for informational purposes ONLY. The applicant should consult his or her physician if they need help answering medical questions on the application form.

Terms found on the application	What those terms generally mean
End Stage Renal (Kidney) Disease (ESRD)	A complete or almost complete failure of the kidneys to function, requiring dialysis or a kidney transplant to live.
Dialysis	A process of cleansing your blood by passing it through a machine (hemodialysis), or putting special fluid into the abdominal cavity and draining it out (peritoneal dialysis). This is necessary when the kidneys are not able to filter blood.
Recommended or discussed as a treatment option	You talked to a medical professional about one or more of the treatment options listed on the application which has not been completed.
Medically diagnosed	You have seen a medical professional who found a medical condition by its signs, symptoms, and/or results of tests or procedures.
Received treatment	You had tests, surgery, therapy or other medical care, or were told to take medication by a medical professional.

Terms found on the application	What those terms generally mean
Heart or Vascular Conditions	Vascular relates to blood vessels, including arteries, veins and capillaries. Blood vessels, as a group, are referred to as the vascular system.
Aneurysm	An abnormal widening or bulging in the wall of an artery or blood vessel.
Arteriosclerosis or Atherosclerosis	A hardening or narrowing of the arteries. Same as Artery or Vein Blockage.
Artery or Vein Blockage	A hardening or narrowing of the arteries. Same as Arteriosclerosis or Atherosclerosis.
Atrial Fibrillation or Atrial Flutter	A heart rhythm disorder that causes the upper chambers of the heart (atria) to beat in an abnormal or disorganized way (often rapid and irregular). <i>Also known as A-Fib.</i>
Cardiomyopathy	A weakening of the heart muscle for any reason.
Carotid Artery Disease	Main arteries in the neck become blocked or narrowed.
Congestive Heart Failure (CHF)	Weakness of the heart muscle, causing decreased blood flow and a build-up of fluid in the lungs and body tissues. <i>Also known as congestive heart disease, left heart failure, right heart failure.</i>
Coronary Artery Disease (CAD)	A narrowing of blood vessels that supply blood and oxygen to the heart. Also known as coronary heart disease.
Heart Attack	Occurs when the blood supply to part of the heart is interrupted, causing damage to the heart muscle. <i>Also known as myocardial infarction (MI)</i> .
Peripheral Vascular Disease (PVD)	Includes all conditions involving poor blood flow to the arms, hands, legs or feet. <i>Also known as PVD and peripheral artery disease (PAD)</i> .
Claudication	A cramp-like pain in the legs or arms caused by poor blood flow.
Stroke, Transient Ischemic Attack (TIA), or mini-stroke	Loss of blood flow to an area of the brain, which may result in the sudden onset of permanent (stroke) or temporary (TIA) symptoms. <i>Also known as cerebrovascular accident (CVA)</i> .
Ventricular Tachycardia	A rapid or "racing" heart beat starting in one of the ventricular chambers of the heart. <i>Also known as V-Tach.</i>
Diabetes With any of the following complications:	The body does not regulate blood sugar levels properly.
Circulatory problems	A decreased blood flow to organs and/or arms, hands, legs or feet. <i>Also known as PVD.</i>
Kidney problems	Kidney is unable to filter blood efficiently.
Retinopathy	Damage to the retina of the eye. <i>Also known as wet retina or macular edema.</i>

Terms found on the application	What those terms generally mean
Lung/Respiratory Conditions	
Chronic Obstructive Pulmonary Disease (COPD)	A lung disease, including emphysema and chronic obstructive bronchitis, that makes it difficult to breathe or catch your breath. <i>Also known as COPD, chronic obstructive lung disease (COLD) and chronic obstructive airway disease (COAD).</i>
Emphysema	A lung disease usually caused by smoking or exposure to harmful chemicals.
Cancer or Tumors	
Cancer (other than skin cancer)	A malignant growth caused when cells multiply uncontrollably. <i>Some types of cancer include carcinoma, lymphoma, leukemia, myeloma, neoplasm, or sarcoma.</i>
Leukemia	A blood or bone marrow cancer causing abnormal blood cell production (usually white blood cells). <i>Also known as AML, ALL, CML or CLL.</i>
Lymphoma	An immune system cancer that often starts in the lymph nodes as a malignant tumor. <i>Also known as non-Hodgkin's lymphoma (NHL) or</i> <i>Hodgkin's (HL).</i>
Melanoma	A malignant tumor caused by uncontrolled growth of pigment cells, usually originating in the skin or eye(s).
Kidney Conditions	
Chronic Renal Failure (CRF) or Insufficiency (CRI)	A chronic loss of the ability of the kidneys to remove waste from the blood. <i>Also known as CRF or CRI</i> .
Polycystic Kidney Disease	An inherited disorder in which multiple cysts form in or on the kidneys, causing them to enlarge. <i>Also known as PKD or PCKD</i> .
Renal Artery Stenosis	A blockage or narrowing of the artery supplying blood to the kidney.
Liver Condition	
Cirrhosis of the Liver	Loss of liver function due to chronic inflammation and scarring.
Transplants	
Bone marrow transplant	A surgical procedure in which defective or cancerous bone marrow is replaced with healthy bone marrow, either from the patient or a donor.
Organ transplant	A surgical procedure in which a damaged or failing organ is replaced with a healthy organ, either from a donor site or the patient's own body.

Terms found on the application	What those terms generally mean
Gastrointestinal Conditions	
Chronic Pancreatitis	Recurring or ongoing inflammation of the pancreas that may lead to scarring and loss of function.
Esophageal Varices	Veins in the esophagus become wider than normal, often resulting in bleeding.
Musculoskeletal Conditions	
Amputation due to disease	When a diseased body extremity is removed by surgery.
Rheumatoid Arthritis (RA)	A disorder in which the immune system attacks the body's joints and/or organs. <i>Also known as RA</i> .
Spinal Stenosis	A narrowing of the spinal canal, putting pressure on the spinal cord and nerves.
Substance Abuse	
Alcohol Abuse or Alcoholism	Any use of alcohol which causes physical, mental, social or legal problems. <i>Also known as ETOH or alcohol dependence.</i>
Drug Abuse or use of illegal drugs	Any use of prescribed, non-prescribed or illegal drug(s) for non- therapeutic or non-medical reasons.
Brain or Spinal Cord Conditions	
Paraplegia	Inability to move the lower portion of the body and of both legs.
Quadriplegia	Inability to move both arms and both legs.
Hemiplegia	Inability to move one side of the body.
Psychological/Mental Conditions	
Bipolar or Manic Depressive	A mental disorder in which a person experiences severe mood changes from very high-energy (manic) to extreme lows of depression.
Schizophrenia	A mental disorder in which it is difficult for a person to tell the difference between real and unreal experiences, to think logically, to have normal emotional responses to others, and to behave normally in social situations
Eye Condition	
Macular Degeneration	An eye disorder affecting the macula, which is part of the retina responsible for central vision. <i>Also known as AMD or ARMD</i> .

Terms found on the application	What those terms generally mean
Nervous System Conditions	
Amyotrophic Lateral Sclerosis (ALS)	A disorder of the nerve cells in the brain or spinal cord that control voluntary muscle movements. <i>Also known as ALS or Lou Gehrig's disease.</i>
Alzheimer's Disease	The most common form of dementia. Dementia is a brain disease that destroys memory and thinking skills beyond normal aging.
Dementia	A brain disease that destroys memory and thinking skills beyond normal aging.
Multiple Sclerosis (MS)	A disease affecting the brain and spinal cord, sometimes progressing to physical and mental disability. <i>Also known as MS</i> .
Parkinson's Disease	A chronic brain disorder that impairs body movement through rigidity, slowing of movement and/or tremors.
Systemic Lupus Erythematosus (SLE)	A disorder in which the immune system attacks the body's tissues and/or organs, causing inflammation and damage. <i>Also known as SLE</i> .
Immune System Conditions	
AIDS	The stage of HIV disease in which a person's immune system is damaged and susceptible to infections and tumors.
HIV Positive	A person diagnosed as infected with HIV (human immunodeficiency virus).

Appendix II

Providing a Preliminary Quote

New Sales in Illinois

Things to remember:

Before quoting rates, be sure to review	To determine the exact rate, remember the following:
requirements in this handbook for:	• Use the correct page for Tobacco or non-Tobacco rates
• Eligibility	• Applicant's Area – use their ZIP code to find the area
Open Enrollment	in Appendix IV
Guaranteed Issue	• Use the tables below to find the applicant's rate group
• Plan Availability	 Always quote the rate disclaimer
Underwriting and Rates	

Rate Quote Disclaimer (must be read to all applicants):

"Rates are subject to change. Actual rate will be determined upon acceptance into the program based upon eligibility criteria and your medical conditions, if applicable."

Medicare Beneficiaries Age 50 to 64					
Rate	Disabled Rate				
Rate Group	Group 4 (See Appendix III)				

Medicare Beneficiaries Age 65 and Older who meet Open Enrollment Criteria

Rate	Standard Rate with Enrollment Discount
Rate Group	Group 1 (See Appendix III)

Medicare Beneficiaries Age 65 and Older who meet Guaranteed Issue Criteria

Enrollment Time*:	Rate	Rate Group
Less than 3 years	Standard Rate with Enrollment Discount	1 (See Appendix III)
3 years to < 6 years	Standard Rate with Enrollment Discount	2 (See Appendix III)
6 years or more	Level 1 Rate	3 (See Appendix III)

*Time difference between the applicant's 65th birthday (or Medicare Part B effective date, if later) to the AARP Medicare Supplement Plan effective date.

Medicare Beneficiaries Age 65 and Older <u>who are Underwritten</u> (Do not meet Open Enrollment or Guaranteed Issue Criteria)

•		
Enrollment Time*:	Rate	Rate Group
Less than 3 years	Standard Rate with Enrollment Discount	1 (See Appendix III)
2 years to < 6 years	Standard Rate with Enrollment Discount ¹	2 (See Appendix III)
3 years to < 6 years	Level 2 Rate ²	2 (See Appendix III)
	Level 1 Rate ¹	3 (See Appendix III)
6 years or more	Level 2 Rate ²	3 (See Appendix III)

*Time difference between the applicant's 65th birthday (or Medicare Part B effective date, if later) to the AARP Medicare Supplement Plan effective date.

1 The applicant does not have any of the medical conditions listed in Section 6 of the application. 2 The applicant has one or more of the medical conditions listed in Section 6 of the application.



Important Note:

This 2013 Producer Handbook contains rates

which apply to plan effective dates

April 1, 2013 through December 1, 2013.

SA25364ST

Appendix III

Cover Page - Rates for Illinois - Area 1 Non-Tobacco Monthly Plan Rates

Non-Tobacco Monthly Plan Rates AARP[®] Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Gro	Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.												
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N				
	Standard Rates with Enrollment Discount ³ for individuals ages 65-74												
65	\$79.10	\$119.17	\$150.67	\$124.07	\$151.37	\$124.77	\$62.82	\$87.85	\$106.05				
66	\$82.49	\$124.28	\$157.13	\$129.39	\$157.86	\$130.12	\$65.51	\$91.61	\$110.59				
67	\$85.88	\$129.39	\$163.59	\$134.71	\$164.35	\$135.47	\$68.21	\$95.38	\$115.14				
68	\$89.27	\$134.49	\$170.04	\$140.02	\$170.83	\$140.81	\$70.90	\$99.14	\$119.68				
69	\$92.66	\$139.60	\$176.50	\$145.34	\$177.32	\$146.16	\$73.59	\$102.91	\$124.23				
70	\$96.05	\$144.71	\$182.96	\$150.66	\$183.81	\$151.51	\$76.28	\$106.67	\$128.77				
71	\$99.44	\$149.82	\$189.42	\$155.98	\$190.30	\$156.86	\$78.98	\$110.44	\$133.32				
72	\$102.83	\$154.92	\$195.87	\$161.29	\$196.78	\$162.20	\$81.67	\$114.20	\$137.86				
73	\$106.22	\$160.03	\$202.33	\$166.61	\$203.27	\$167.55	\$84.36	\$117.97	\$142.41				
74	\$109.61	\$165.14	\$208.79	\$171.93	\$209.76	\$172.90	\$87.05	\$121.73	\$146.95				
			S	tandard Rate	es for ages	75 and older							
75+	\$113.00	\$170.25	\$215.25	\$177.25	\$216.25	\$178.25	\$89.75	\$125.50	\$151.50				

Gr	Group 2 Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.												
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N				
	Standard Rates with Enrollment Discount ³ for individuals ages 68-74 who do not have any of the medical conditions on the application. ⁴												
68	\$89.27	\$134.49	\$170.04	\$140.02	\$170.83	\$140.81	\$70.90	\$99.14	\$119.68				
69	\$92.66	\$139.60	\$176.50	\$145.34	\$177.32	\$146.16	\$73.59	\$102.91	\$124.23				
70	\$96.05	\$144.71	\$182.96	\$150.66	\$183.81	\$151.51	\$76.28	\$106.67	\$128.77				
71	\$99.44	\$149.82	\$189.42	\$155.98	\$190.30	\$156.86	\$78.98	\$110.44	\$133.32				
72	\$102.83	\$154.92	\$195.87	\$161.29	\$196.78	\$162.20	\$81.67	\$114.20	\$137.86				
73	\$106.22	\$160.03	\$202.33	\$166.61	\$203.27	\$167.55	\$84.36	\$117.97	\$142.41				
74	\$109.61	\$165.14	\$208.79	\$171.93	\$209.76	\$172.90	\$87.05	\$121.73	\$146.95				
	Standard Rat	tes for individ	luals ages 75	and older wh	o do not hav	e any of the m	edical condi	tions on the a	pplication.4				
75+	\$113.00	\$170.25	\$215.25	\$177.25	\$216.25	\$178.25	\$89.75	\$125.50	\$151.50				
	Level 2 Rates	s for individu	als ages 68 a	nd older who	have one or	more of the m	edical condit	ions on the a	pplication.4				
68+	\$169.50	\$255.37	\$322.87	\$265.87	\$324.37	\$267.37	\$134.62	\$188.25	\$227.25				

Gro	Group 3 Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.										
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N		
	Level 1 Rate	s for individu	als ages 71 a	nd older who	o do not have	any of the m	edical condit	ions on the a	pplication.4		
71+	\$124.30	\$187.27	\$236.77	\$194.97	\$237.87	\$196.07	\$98.72	\$138.05	\$166.65		
	Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application. ⁴										
71+	\$169.50	\$255.37	\$322.87	\$265.87	\$324.37	\$267.37	\$134.62	\$188.25	\$227.25		

The rates above are for plan effective dates from April - December 2013 and may change.

MRP0004

ILA 4-13

Cover Page - Rates for Illinois - Area 1 Tobacco Monthly Plan Rates AARP[®] Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Gro	Applies to individuals whose plan effective date will be within three years following their 65th birthday or Medicare Part B effective date, if later.												
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N				
	Standard Rates with Enrollment Discount ³ for individuals ages 65-74												
65	\$87.01	\$131.08	\$165.73	\$136.47	\$166.50	\$137.24	\$69.10	\$96.63	\$116.65				
66	\$90.73	\$136.70	\$172.84	\$142.32	\$173.64	\$143.13	\$72.06	\$100.77	\$121.65				
67	\$94.46	\$142.32	\$179.94	\$148.17	\$180.78	\$149.01	\$75.02	\$104.91	\$126.65				
68	\$98.19	\$147.94	\$187.04	\$154.02	\$187.91	\$154.89	\$77.98	\$109.05	\$131.65				
69	\$101.92	\$153.56	\$194.15	\$159.87	\$195.05	\$160.77	\$80.95	\$113.20	\$136.65				
70	\$105.65	\$159.17	\$201.25	\$165.72	\$202.18	\$166.65	\$83.91	\$117.34	\$141.65				
71	\$109.38	\$164.79	\$208.35	\$171.57	\$209.32	\$172.54	\$86.87	\$121.48	\$146.65				
72	\$113.11	\$170.41	\$215.46	\$177.42	\$216.46	\$178.42	\$89.83	\$125.62	\$151.65				
73	\$116.84	\$176.03	\$222.56	\$183.27	\$223.59	\$184.30	\$92.79	\$129.76	\$156.65				
74	\$120.57	\$181.65	\$229.66	\$189.12	\$230.73	\$190.18	\$95.75	\$133.90	\$161.65				
			S	tandard Rat	es for ages	75 and older							
75+	\$124.30	\$187.27	\$236.77	\$194.97	\$237.87	\$196.07	\$98.72	\$138.05	\$166.65				

Gr	Group 2 Applies to individuals whose plan effective date will be between 3 years and less than 6 years following their 65th birthday or Medicare Part B effective date, if later.								than				
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N				
	Standard Rates with Enrollment Discount ³ for individuals ages 68-74 who do not have any of the medical conditions on the application. ⁴												
68	\$98.19	\$147.94	\$187.04	\$154.02	\$187.91	\$154.89	\$77.98	\$109.05	\$131.65				
69	\$101.92	\$153.56	\$194.15	\$159.87	\$195.05	\$160.77	\$80.95	\$113.20	\$136.65				
70	\$105.65	\$159.17	\$201.25	\$165.72	\$202.18	\$166.65	\$83.91	\$117.34	\$141.65				
71	\$109.38	\$164.79	\$208.35	\$171.57	\$209.32	\$172.54	\$86.87	\$121.48	\$146.65				
72	\$113.11	\$170.41	\$215.46	\$177.42	\$216.46	\$178.42	\$89.83	\$125.62	\$151.65				
73	\$116.84	\$176.03	\$222.56	\$183.27	\$223.59	\$184.30	\$92.79	\$129.76	\$156.65				
74	\$120.57	\$181.65	\$229.66	\$189.12	\$230.73	\$190.18	\$95.75	\$133.90	\$161.65				
	Standard Ra	tes for individ	luals ages 75	and older wh	o do not hav	e any of the m	nedical condi	tions on the a	pplication.4				
75+	\$124.30	\$187.27	\$236.77	\$194.97	\$237.87	\$196.07	\$98.72	\$138.05	\$166.65				
	Level 2 Rate	s for individu	als ages 68 a	nd older who	have one or	more of the m	edical condit	ions on the a	pplication.4				
68+	\$186.45	\$280.90	\$355.15	\$292.45	\$356.80	\$294.10	\$148.08	\$207.07	\$249.97				

Gr	Group 3 Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.										
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N		
	Level 1 Rate	es for individu	als ages 71 a	and older who	o do not have	e any of the m	edical condit	tions on the a	pplication.4		
71+	\$136.73	\$205.99	\$260.44	\$214.46	\$261.65	\$215.67	\$108.59	\$151.85	\$183.31		
	Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application. ⁴										
71+	\$186.45	\$280.90	\$355.15	\$292.45	\$356.80	\$294.10	\$148.08	\$207.07	\$249.97		
	The sectors	- I	6 I <i>6</i>	to attura alata	- f A			-I I			

The rates above are for plan effective dates from April - December 2013 and may change.

MRP0004

ILA 4-13

Cover Page - Rates for Illinois - Area 1 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Gro	up 4						Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability									
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N							
			Non-Tobacco Rates													
50-64	\$169.49	\$255.36	\$255.36 \$322.86 \$265.86 \$324.36 \$267.36 \$134.61 \$188.24 \$227.24													

The rates above are for plan effective dates from April - December 2013 and may change.

1 Your age as of your plan effective date.

2 You must use a network hospital with Select Plans C and F.

3 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

4 Refer to Section 6 of the application.

ILA 4-13

Cover Page - Rates for Illinois - Area 2

Non-Tobacco Monthly Plan Rates AARP[®] Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Gro	oup 1					fective date w dicare Part B			
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N
		Stand	lard Rates v	vith Enrollm	ent Discoun	t ³ for individ	luals ages 6	5-74	
65	\$75.25	\$113.40	\$143.32	\$117.95	\$144.02	\$118.65	\$59.67	\$83.47	\$100.80
66	\$78.47	\$118.26	\$149.46	\$123.00	\$150.19	\$123.73	\$62.23	\$87.05	\$105.12
67	\$81.70	\$123.12	\$155.61	\$128.06	\$156.37	\$128.82	\$64.79	\$90.63	\$109.44
68	\$84.92	\$127.98	\$161.75	\$133.11	\$162.54	\$133.90	\$67.34	\$94.20	\$113.76
69	\$88.15	\$132.84	\$167.89	\$138.17	\$168.71	\$138.99	\$69.90	\$97.78	\$118.08
70	\$91.37	\$137.70	\$174.03	\$143.22	\$174.88	\$144.07	\$72.46	\$101.36	\$122.40
71	\$94.60	\$142.56	\$180.18	\$148.28	\$181.06	\$149.16	\$75.02	\$104.94	\$126.72
72	\$97.82	\$147.42	\$186.32	\$153.33	\$187.23	\$154.24	\$77.57	\$108.51	\$131.04
73	\$101.05	\$152.28	\$192.46	\$158.39	\$193.40	\$159.33	\$80.13	\$112.09	\$135.36
74	\$104.27	\$157.14	\$198.60	\$163.44	\$199.57	\$164.41	\$82.69	\$115.67	\$139.68
			S	tandard Rate	es for ages	75 and older			
75+	\$107.50	\$162.00	\$204.75	\$168.50	\$205.75	\$169.50	\$85.25	\$119.25	\$144.00

Gr	oup 2	Appl 6	ies to individ 6 years follov	uals whose p ving their 65t	lan effective h birthday or	date will be b Medicare Pa	oetween 3 ye irt B effective	ears and less date, if later	than
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N
						r individuals		who do	
68	\$84.92	\$127.98	\$161.75	\$133.11	\$162.54	\$133.90	\$67.34	\$94.20	\$113.76
69	\$88.15	\$132.84	\$167.89	\$138.17	\$168.71	\$138.99	\$69.90	\$97.78	\$118.08
70	\$91.37	\$137.70	\$174.03	\$143.22	\$174.88	\$144.07	\$72.46	\$101.36	\$122.40
71	\$94.60	\$142.56	\$180.18	\$148.28	\$181.06	\$149.16	\$75.02	\$104.94	\$126.72
72	\$97.82	\$147.42	\$186.32	\$153.33	\$187.23	\$154.24	\$77.57	\$108.51	\$131.04
73	\$101.05	\$152.28	\$192.46	\$158.39	\$193.40	\$159.33	\$80.13	\$112.09	\$135.36
74	\$104.27	\$157.14	\$198.60	\$163.44	\$199.57	\$164.41	\$82.69	\$115.67	\$139.68
	Standard Ra	tes for individ	luals ages 75	and older wh	o do not hav	e any of the m	nedical condi	tions on the a	pplication.4
75+	\$107.50	\$162.00	\$204.75	\$168.50	\$205.75	\$169.50	\$85.25	\$119.25	\$144.00
	Level 2 Rate	s for individua	als ages 68 a	nd older who	have one or	more of the m	edical condit	tions on the a	pplication.4
68+	\$161.25	\$243.00	\$307.12	\$252.75	\$308.62	\$254.25	\$127.87	\$178.87	\$216.00

Gro	oup 3		Applies to following	individuals v their 65th bir	vhose plan e thday or Mee	ffective date dicare Part B	will be 6 or m effective dat	nore years e, if later.				
Age ¹	Plan A	Plan B	B Plan C Select C ² Plan F Select F ² Plan K Plan L Plan N									
	Level 1 Rate	s for individu	individuals ages 71 and older who do not have any of the medical conditions on the application. ⁴									
71+	\$118.25	\$178.20	\$225.22	\$185.35	\$226.32	\$186.45	\$93.77	\$131.17	\$158.40			
	Level 2 Rate	I 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.4										
71+	\$161.25	\$243.00	43.00 \$307.12 \$252.75 \$308.62 \$254.25 \$127.87 \$178.87 \$216.00									
	T I (ite water a barre and families offer the data from Annil Data when 0040 and many shares										

The rates above are for plan effective dates from April - December 2013 and may change.

MRP0004

ILB 4-13

Cover Page - Rates for Illinois - Area 2

Tobacco Monthly Plan Rates AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Gro	oup 1					fective date w dicare Part B			
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N
		Stand	dard Rates v	vith Enrollm	ent Discour	nt ³ for individ	luals ages 6	5-74	
65	\$82.77	\$124.74	\$157.65	\$129.74	\$158.42	\$130.51	\$65.63	\$91.81	\$110.88
66	\$86.32	\$130.08	\$164.41	\$135.30	\$165.21	\$136.10	\$68.45	\$95.75	\$115.63
67	\$89.87	\$135.43	\$171.16	\$140.86	\$172.00	\$141.70	\$71.26	\$99.68	\$120.38
68	\$93.41	\$140.77	\$177.92	\$146.42	\$178.79	\$147.29	\$74.07	\$103.62	\$125.13
69	\$96.96	\$146.12	\$184.68	\$151.98	\$185.58	\$152.88	\$76.89	\$107.55	\$129.88
70	\$100.51	\$151.47	\$191.43	\$157.54	\$192.37	\$158.48	\$79.70	\$111.49	\$134.64
71	\$104.06	\$156.81	\$198.19	\$163.10	\$199.16	\$164.07	\$82.51	\$115.42	\$139.39
72	\$107.60	\$162.16	\$204.95	\$168.66	\$205.95	\$169.66	\$85.33	\$119.36	\$144.14
73	\$111.15	\$167.50	\$211.70	\$174.22	\$212.74	\$175.26	\$88.14	\$123.29	\$148.89
74	\$114.70	\$172.85	\$218.46	\$179.78	\$219.53	\$180.85	\$90.95	\$127.23	\$153.64
			S	tandard Rate	es for ages	75 and older			
75+	\$118.25	\$178.20	\$225.22	\$185.35	\$226.32	\$186.45	\$93.77	\$131.17	\$158.40

Gr	oup 2					date will be b Medicare Pa			
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N
						or individuals		who do	
68	\$93.41	\$140.77	\$177.92	\$146.42	\$178.79	\$147.29	\$74.07	\$103.62	\$125.13
69	\$96.96	\$146.12	\$184.68	\$151.98	\$185.58	\$152.88	\$76.89	\$107.55	\$129.88
70	\$100.51	\$151.47	\$191.43	\$157.54	\$192.37	\$158.48	\$79.70	\$111.49	\$134.64
71	\$104.06	\$156.81	\$198.19	\$163.10	\$199.16	\$164.07	\$82.51	\$115.42	\$139.39
72	\$107.60	\$162.16	\$204.95	\$168.66	\$205.95	\$169.66	\$85.33	\$119.36	\$144.14
73	\$111.15	\$167.50	\$211.70	\$174.22	\$212.74	\$175.26	\$88.14	\$123.29	\$148.89
74	\$114.70	\$172.85	\$218.46	\$179.78	\$219.53	\$180.85	\$90.95	\$127.23	\$153.64
	Standard Ra	tes for individ	luals ages 75	and older wh	no do not hav	e any of the n	nedical condi	tions on the a	pplication.4
75+	\$118.25	\$178.20	\$225.22	\$185.35	\$226.32	\$186.45	\$93.77	\$131.17	\$158.40
	Level 2 Rate	s for individu	als ages 68 a	nd older who	have one or	more of the m	edical condit	tions on the a	pplication.4
68+	\$177.37	\$267.30	\$337.83	\$278.02	\$339.48	\$279.67	\$140.65	\$196.75	\$237.60

Gro	oup 3		Applies to individuals whose plan effective date will be 6 or more years following their 65th birthday or Medicare Part B effective date, if later.									
Age ¹	Plan A	Plan B	an B Plan C Select C ² Plan F Select F ² Plan K Plan L Plan N									
	Level 1 Rate	es for individu	or individuals ages 71 and older who do not have any of the medical conditions on the application.4									
71+	\$130.07	\$196.02	\$247.74	\$203.88	\$248.95	\$205.09	\$103.14	\$144.28	\$174.24			
	Level 2 Rate	es for individuals ages 71 and older who have one or more of the medical conditions on the application. ⁴										
71+	\$177.37	\$267.30	267.30 \$337.83 \$278.02 \$339.48 \$279.67 \$140.65 \$196.75 \$237.60									

The rates above are for plan effective dates from April - December 2013 and may change.

MRP0004

ILB 4-13

Cover Page - Rates for Illinois - Area 2 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Gro	up 4											
Age ¹	Plan A	Plan B	Plan C	Select C ²	Plan F	Select F ²	Plan K	Plan L	Plan N			
			Non-Tobacco Rates									
50-64	\$161.24	\$242.99	\$242.99 \$307.11 \$252.74 \$308.61 \$254.24 \$127.86 \$178.86 \$215.99									

The rates above are for plan effective dates from April - December 2013 and may change.

1 Your age as of your plan effective date.

2 You must use a network hospital with Select Plans C and F.

3 **The Enrollment Discount** is available to applicants age 65 and over. You may qualify for an Enrollment Discount based on your age and your Medicare Part B effective date.

The Enrollment Discount is applied to the current Standard Rate. The Standard Rates usually change each year. The discount you receive in your first year of coverage depends on your age on your plan effective date. The discount percentage reduces 3% each year on the anniversary date of your plan until the discount runs out.

4 Refer to Section 6 of the application.

MRP0004

Appendix IV

ILLINOIS Area 1 ZIP Codes, Effective August 1, 2012

The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"

60001	60056	60109	60170	60408	60465	60542	60628	60686
60002	60060	60110	60171	60409	60466	60544	60629	60687
60004	60061	60116	60172	60410	60467	60546	60630	60688
60005	60062	60117	60173	60411	60468	60554	60631	60689
60006	60064	60118	60174	60412	60469	60555	60632	60690
60007	60065	60119	60175	60415	60471	60558	60633	60691
60008	60067	60120	60176	60417	60472	60559	60634	60693
60009	60068	60121	60177	60419	60473	60561	60636	60694
60010	60069	60122	60179	60421	60475	60563	60637	60695
60011	60070	60123	60180	60422	60476	60564	60638	60696
60012	60071	60124	60181	60423	60477	60565	60639	60697
60013	60072	60126	60183	60425	60478	60566	60640	60701
60014	60073	60128	60184	60426	60480	60567	60641	60706
60015	60074	60130	60185	60428	60481	60568	60642	60707
60016	60075	60131	60186	60429	60482	60572	60643	60712
60017	60076	60132	60187	60430	60484	60585	60644	60714
60018	60077	60133	60188	60431	60487	60586	60645	60799
60019	60078	60134	60189	60432	60490	60598	60646	60803
60020	60079	60136	60190	60433	60491	60599	60647	60804
60021	60081	60137	60191	60434	60499	60601	60649	60805
60022	60082	60138	60192	60435	60501	60602	60651	60827
60025	60083	60139	60193	60436	60502	60603	60652	60958
60026	60084	60140	60194	60438	60503	60604	60653	
60029	60085	60141	60195	60439	60504	60605	60654	
60030	60086	60142	60196	60440	60505	60606	60655	
60031	60087	60143	60197	60441	60506	60607	60656	
60033	60088	60144	60199	60442	60507	60608	60657	
60034	60089	60147	60201	60443	60510	60609	60659	
60035	60090	60148	60202	60445	60511	60610	60660	
60037	60091	60151	60203	60446	60513	60611	60661	
60038	60093	60152	60204	60448	60514	60612	60664	
60039	60094	60153	60208	60449	60515	60613	60666	
60040	60095	60154	60209	60451	60516	60614	60668	
60041	60096	60155	60290	60452	60517	60615	60669	
60042	60097	60156	60301	60453	60519	60616	60670	
60043	60098	60157	60302	60454	60521	60617	60673	
60044	60099	60159	60303	60455	60522	60618	60674	
60045	60101	60160	60304	60456	60523	60619	60675	
60046	60102	60161	60305	60457	60525	60620	60677	
60047	60103	60162	60399	60458	60526	60621	60678	
60048	60104	60163	60401	60459	60527	60622	60680	
60050	60105	60164	60402	60461	60532	60623	60681	
60051	60106	60165	60403	60462	60534	60624	60682	
60053	60107	60168	60404	60463	60539	60625	60684	
60055	60108	60169	60406	60464	60540	60626	60685	
SA2516	53 ILA (08	8-12)						

Page 1 of 1

Т	ILLINOIS Area 2 ZIP Codes, Effective August 1, 2012 The ZIP Codes Below Apply to Rates Included on the Page Headed "Cover Page – Rates"											
60111	60551	60944	61016	61065	61130	61272	61331	61376	61441	61486	61553	
60112	60552	60945	61018	61067	61131	61273	61332	61377	61442	61488	61554	
60113	60553	60946	61019	61068	61132	61274	61333	61378	61443	61489	61555	
60115	60556	60948	61020	61070	61201	61275	61334	61379	61447	61490	61558	
60129	60557	60949	61021	61071	61204	61276	61335	61401	61448	61491	61559	
60135	60560	60950	61024	61072	61230	61277	61336	61402	61449	61501	61560	
60145	60901	60951	61025	61073	61231	61278	61337	61410	61450	61516	61561	
60146	60910	60952	61027	61074	61232	61279	61338	61411	61451	61517	61562	
60150	60911	60953	61028	61075	61233	61281	61340	61412	61452	61519	61563	
60178	60912	60954	61030	61077	61234	61282	61341	61413	61453	61520	61564	
60407	60913	60955	61031	61078	61235	61283	61342	61414	61454	61523	61565	
60416	60914	60956	61032	61079	61236	61284	61344	61415	61455	61524	61567	
60420	60915	60957	61036	61080	61237	61285	61345	61416	61458	61525	61568	
60424	60917	60959	61037	61081	61238	61299	61346	61417	61459	61526	61569	
60437	60918	60960	61038	61084	61239	61301	61348	61418	61460	61528	61570	
60444	60919	60961	61039	61085	61240	61310	61349	61419	61462	61529	61571	
60447	60920	60962	61041	61087	61241	61311	61350	61420	61465	61530	61572	
60450	60921	60963	61042	61088	61242	61312	61353	61421	61466	61531	61601	
60460	60922	60964	61043	61089	61243	61313	61354	61422	61467	61532	61602	
60470	60924	60966	61044	61091	61244	61314	61356	61423	61468	61533	61603	
60474	60926	60967	61046	61101	61250	61315	61358	61424	61469	61534	61604	
60479	60927	60968	61047	61102	61251	61316	61359	61425	61470	61535	61605	
60512	60928	60969	61048	61103	61252	61317	61360	61426	61471	61536	61606	
60518	60929	60970	61049	61104	61254	61318	61361	61427	61472	61537	61607	
60520	60930	60973	61050	61105	61256	61319	61362	61428	61473	61539	61610	
60530	60931	60974	61051	61106	61257	61320	61363	61430	61474	61540	61611	
60531	60932	61001	61052	61107	61258	61321	61364	61431	61475	61541	61612	
60536	60933	61006	61053	61108	61259	61322	61367	61432	61476	61542	61613	
60537	60934	61007	61054	61109	61260	61323	61368	61433	61477	61543	61614	
60538	60935	61008	61057	61110	61261	61324	61369	61434	61478	61544	61615	
60541	60936	61010	61059	61111	61262	61325	61370	61435	61479	61545	61616	
60543	60938	61011	61060	61112	61263	61326	61371	61436	61480	61546	61625	
60545	60939	61012	61061	61114	61264	61327	61372	61437	61482	61547	61629	
60548	60940	61013	61062	61115	61265	61328	61373	61438	61483	61548	61630	
60549	60941	61014	61063	61125	61266	61329	61374	61439	61484	61550	61633	
60550	60942	61015	61064	61126	61270	61330	61375	61440	61485	61552	61634	
SA2516	3 ILB (08	8-12)								Pag	e 1 of 3	

٦

		IL	LINOI	[S Area	2 ZIP	Codes	CON	ΓINUI	ED		
61635	61737	61801	61853	61930	62026	62076	62221	62264	62321	62373	62445
61636	61738	61802	61854	61931	62027	62077	62222	62265	62323	62374	62446
61637	61739	61803	61855	61932	62028	62078	62223	62266	62324	62375	62447
61638	61740	61810	61856	61933	62030	62079	62225	62268	62325	62376	62448
61639	61741	61811	61857	61936	62031	62080	62226	62269	62326	62378	62449
61641	61742	61812	61858	61937	62032	62081	62230	62271	62329	62379	62450
61643	61743	61813	61859	61938	62033	62082	62231	62272	62330	62380	62451
61650	61744	61814	61862	61940	62034	62083	62232	62273	62334	62401	62452
61651	61745	61815	61863	61941	62035	62084	62233	62274	62336	62410	62454
61652	61747	61816	61864	61942	62036	62085	62234	62275	62338	62411	62458
61653	61748	61817	61865	61943	62037	62086	62236	62277	62339	62413	62459
61654	61749	61818	61866	61944	62040	62087	62237	62278	62340	62414	62460
61655	61750	61820	61870	61949	62044	62088	62238	62279	62341	62417	62461
61656	61751	61821	61871	61951	62045	62089	62239	62280	62343	62418	62462
61701	61752	61822	61872	61953	62046	62090	62240	62281	62344	62419	62463
61702	61753	61824	61873	61955	62047	62091	62241	62282	62345	62420	62464
61704	61754	61825	61874	61956	62048	62092	62242	62284	62346	62421	62465
61705	61755	61826	61875	61957	62049	62093	62243	62285	62347	62422	62466
61709	61756	61830	61876	62001	62050	62094	62244	62286	62348	62423	62467
61710	61758	61831	61877	62002	62051	62095	62245	62288	62349	62424	62468
61720	61759	61832	61878	62006	62052	62097	62246	62289	62351	62425	62469
61721	61760	61833	61880	62009	62053	62098	62247	62292	62352	62426	62471
61722	61761	61834	61882	62010	62054	62201	62248	62293	62353	62427	62473
61723	61764	61839	61883	62011	62056	62202	62249	62294	62354	62428	62474
61724	61769	61840	61884	62012	62058	62203	62250	62295	62355	62431	62475
61725	61770	61841	61910	62013	62059	62204	62252	62297	62356	62432	62476
61726	61771	61842	61911	62014	62060	62205	62253	62298	62357	62433	62477
61727	61772	61843	61912	62015	62061	62206	62254	62301	62358	62434	62478
61728	61773	61844	61913	62016	62062	62207	62255	62305	62359	62435	62479
61729	61774	61845	61914	62017	62063	62208	62256	62306	62360	62436	62480
61730	61775	61846	61917	62018	62065	62214	62257	62311	62361	62438	62481
61731	61776	61847	61919	62019	62067	62215	62258	62312	62362	62439	62501
61732	61777	61848	61920	62021	62069	62216	62259	62313	62363	62440	62510
61733	61778	61849	61924	62022	62070	62217	62260	62314	62365	62441	62512
61734	61790	61850	61925	62023	62071	62218	62261	62316	62366	62442	62513
61735	61791	61851	61928	62024	62074	62219	62262	62319	62367	62443	62514
61736	61799	61852	61929	62025	62075	62220	62263	62320	62370	62444	62515
										Pag	e 2 of 3

	ILLINOIS Area 2 ZIP Codes CONTINUED										
62517	62560	62649	62703	62807	62848	62887	62930	62972			
62518	62561	62650	62704	62808	62849	62888	62931	62973			
62519	62563	62651	62705	62809	62850	62889	62932	62974			
62520	62565	62655	62706	62810	62851	62890	62933	62975			
62521	62567	62656	62707	62811	62852	62891	62934	62976			
62522	62568	62659	62708	62812	62853	62892	62935	62977			
62523	62570	62660	62711	62814	62854	62893	62938	62979			
62524	62571	62661	62712	62815	62855	62894	62939	62982			
62525	62572	62662	62715	62816	62856	62895	62940	62983			
62526	62573	62663	62716	62817	62858	62896	62941	62984			
62530	62601	62664	62719	62818	62859	62897	62942	62985			
62531	62610	62665	62721	62819	62860	62898	62943	62987			
62532	62611	62666	62722	62820	62861	62899	62946	62988			
62533	62612	62667	62723	62821	62862	62901	62947	62990			
62534	62613	62668	62726	62822	62863	62902	62948	62992			
62535	62615	62670	62736	62823	62864	62903	62949	62993			
62536	62617	62671	62739	62824	62865	62905	62950	62994			
62537	62618	62672	62756	62825	62866	62906	62951	62995			
62538	62621	62673	62757	62827	62867	62907	62952	62996			
62539	62622	62674	62761	62828	62868	62908	62953	62997			
62540	62624	62675	62762	62829	62869	62909	62954	62998			
62541	62625	62677	62763	62830	62870	62910	62955	62999			
62543	62626	62681	62764	62831	62871	62912	62956				
62544	62627	62682	62765	62832	62872	62914	62957				
62545	62628	62683	62766	62833	62874	62915	62958				
62546	62629	62684	62767	62834	62875	62916	62959				
62547	62630	62685	62769	62835	62876	62917	62960				
62548	62631	62688	62776	62836	62877	62918	62961				
62549	62633	62689	62777	62837	62878	62919	62962				
62550	62634	62690	62781	62838	62879	62920	62963				
62551	62635	62691	62786	62839	62880	62921	62964				
62553	62638	62692	62791	62840	62881	62922	62965				
62554	62639	62693	62794	62841	62882	62923	62966				
62555	62640	62694	62796	62842	62883	62924	62967				
62556	62642	62695	62801	62843	62884	62926	62969				
62557	62643	62701	62803	62844	62885	62927	62970				
62558	62644	62702	62806	62846	62886	62928	62971				
The follo	wing ZIP c	codes are	no longei	recognize	ed by the	U.S. Post	Office: 62	P805 and 62857 Page 3 of 3			