

FOCUS NEWS

2012 Pennsylvania Rate Information for AARP Medicare Supplement Insurance Plans

Rates extended! 2011 rates currently in effect for Pennsylvania will continue for plan effective dates through March 1, 2012. New 2012 rates will take effect on April 1, 2012.

This communication provides you with important details about the rate changes for 2012 in Pennsylvania and the billing materials members will be receiving during the week of October 17, 2011 for AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

The charts below illustrate rate change percentages by plan for Pennsylvania. One chart is for members with plan effective dates of June 1, 2010, or later and the other is for members with plan effective dates up through May 1, 2010. Please note, the member's effective date of coverage will determine which rate chart applies. Rate changes vary by state, plan and effective date of coverage.

Effective April 1, 2012, the rates in Pennsylvania will change as outlined below*:

For Members with Plan Effective Dates of June 1, 2010 or Later							
Area	A	B	C	F	K	L	N
Pennsylvania – Area 1	0.0%	3.3%	4.3%	4.1%	2.7%	6.4%	3.7%
Pennsylvania – Area 2	0.0%	3.1%	4.2%	4.3%	2.5%	6.4%	3.6%
Pennsylvania – Area 3	0.0%	3.2%	4.2%	4.2%	2.8%	6.3%	3.7%

For Members with Plan Effective Dates up through May 1, 2010												
Area	A	B	C	D	E	F	G	H	I	J	K	L
Pennsylvania – Area 1	0.0%	3.2%	4.3%	2.6%	2.6%	4.3%	2.6%	2.8%	4.1%	5.2%	2.5%	6.6%
Pennsylvania – Area 2	0.0%	3.2%	4.3%	2.6%	2.6%	4.2%	2.6%	2.8%	4.2%	5.2%	2.6%	6.5%
Pennsylvania – Area 2	0.0%	3.2%	4.3%	2.6%	2.6%	4.3%	2.6%	2.9%	4.1%	5.2%	2.6%	6.6%

*Any newly enrolled members who are within their initial 6 months of coverage when the rate increase goes into effect, will continue to pay the 2011 premium amount until the expiration of their rate guarantee period (12 months in Maryland).

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purpose of AARP. AARP and its affiliates are not insurers.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, producers, brokers, representatives or advisors.

AARP Medicare Supplement Plans are insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents).

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Important information about continuing to sell AARP Medicare Supplement Insurance Plans as these new rates are being implemented:

Enrollment Material:

Continue to use the 2011 Enrollment Kits and be sure to let consumers know that Medicare copayments and deductibles will be changing starting January 1, 2012, and that the 2012 AARP Medicare Supplement Insurance Plans monthly premium amounts will be changing starting April 1, 2012. *Please Note:* Although AARP Medicare Supplement Insurance Plan rates remain the same until April, any changes in discounts and adjustments may result in a change to the overall premium amount. As always, AARP Medicare Supplement Insurance Plans will cover changes in Medicare copayments and deductibles. Please insert the attached [flier \(SA25289ST_9-11\)](#) into enrollment kits you may have on hand. The flier states that 2011 rates will continue for plan effective dates through March 1, 2012.

2012 Enrollment Kits will include the 2012 rate information and Medicare deductible and copayment amounts. We expect these materials to be available to order and download via the agent portal in January, 2012.

Finalized Rate Information Access and Availability

The 2012 Underwriting and Rate Guide for Pennsylvania can be accessed on the Agent Portal via the following path: **Product Information and Materials > Product Information > Medicare Supplement > AARP > Rates and Underwriting.**

Important information about materials current members are receiving as these new rates are being implemented:

Billing Information for Current Insured Members:

The member billing material will include:

- A letter notifying the member of their new monthly premium payment (including any applicable discounts). Click below to view the two versions of the letter:
 - **Coupon payer letter:** [LA25589 CPN DEFER 911](#)
 - **Electronic File Transfer (EFT) payer letter:** [LA25589 EFT DEFER 911](#)
- A 2012 coupon book (for members who pay their premium by check). The coupon books will be mailed to members under separate cover and will not be included with the member notification letter.

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- Notification about any change in the amount of the EFT withdrawal based on the 2012 rates (for members who pay their premium by EFT). *Please remind your insured members to notify customer service if their banking information has changed, so they don't miss any payments.*

AARP does not make individual recommendations for health-related products, services, insurance or programs.

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Rates shown are valid for Plan effective dates through March 1, 2012.

<SAMPLE A SAMPLE>
<123 ANY STREET>
<STATE, XX 12345-6789>

Annual Notice of Rate

Phone 1-866-562-0923

TTY 711

Member Number 123456789-11

Date 00/00/0000

IMPORTANT HEALTH INSURANCE RATE INFORMATION

Dear <Insured Member 1> and <Insured Member 2>,

Thank you for allowing UnitedHealthcare Insurance Company to bring you quality health insurance. UnitedHealthcare works hard to offer valuable coverage and helpful customer service.

2012 Plan and Payment Information

We are very pleased to tell you that the rate for your AARP® Medicare Supplement Plan, insured by UnitedHealthcare Insurance Company, will not increase for the first three months of 2012. Your new rate will not take effect until April 2012.* Information on your plan(s), rate(s), and monthly payment is printed on the back of this letter. **Please note: your new coupon payment book and envelopes will arrive together shortly.**

We would like to remind you that you can save up to \$24.00 per year by signing up for Electronic Funds Transfer (EFT). If you are interested in EFT, please call customer service to have the authorization form sent to you.

For More Help

Please take a moment to look over this notice. If you have questions, please call customer service at **1-866-562-0923** (TTY: 711) weekdays from 7 a.m. to 11 p.m. and Saturdays from 9 a.m. to 5 p.m. Eastern Time. En Español, **1-800-822-0246**. Thank you.

Sincerely,



Barbara McClatchy
Vice President, Member Experience
UnitedHealthcare Insurance Company

* Although your AARP Medicare Supplement Plan rate remains the same until April, any changes in discounts and adjustments or other plan rates may result in a change to your overall premium amount.

AARP Supplemental and Personal Health Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York for New York residents) pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

Member Name Sample A Sample
 Address 123 Any Street
 State, XX 12345-6789
 Member Number 123456789-11

Your plans and rates

This is a review of the AARP-branded plans you have with UnitedHealthcare under this account and the rate for each plan for the upcoming year.

Insured 1: (–Full-name: Active Person 1–)		
Plan Code	Coverage	Monthly Rate (without discounts)
<Plan_Code>	<Coverage>	<Rate>
Insured 2 (–Full-name: Active Person 2–)		
Plan Code	Coverage	Monthly Rate (without discounts)
<Plan_Code>	<Coverage>	<Rate>

How much you owe

These amounts will appear on each coupon page for the month shown. The amount due is the total household premium including all of your discounts and adjustments.

Monthly Premium						
Due Date	January	February	March	April	May	June
Amount Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Due Date	July	August	September	October	November	December
Amount Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

At UnitedHealthcare Insurance Company, we take pride in keeping the cost of your coverage as low as possible. Like many health insurers, we have had to increase rates for some plans to keep up with rising health care costs.

Member Name Sample A Sample
Address 123 Any Street
 State, XX 12345-6789
Member Number 123456789-11

Don't Forget These Plan Features:

- You can choose any doctor you wish to see
- You don't need any referrals
- Helpful representatives are on hand to talk about your coverage and options

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Answers to your frequently asked questions about your health insurance coverage insured by UnitedHealthcare.



Can I replace my identification card or payment envelopes?

You can get replacement identification cards or payment materials by calling the automated Customer Express Service line at 1-800-444-6544, or by visiting www.aarphealthcare.com and registering. Then click on "Your Account." Please have your AARP membership number ready. If you have additional questions, please call customer service toll-free at 1-866-562-0923 Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., Eastern Time. (TTY users should call 711).



What happens to my insurance coverage if I move?

If you are moving, your coverage moves with you in most cases. Please note that AARP® Medicare Select Plans* are network-based. If no network is available, AARP® Medicare Supplement Plans* are available to replace your coverage. Personal Health Insurance Plans* can't go with you if you move outside of the United States or its territories.

Call customer service toll-free at 1-866-562-0923 to tell us about your move. Plan rates and discounts vary by location; your cost will be based on the new area where you live.

*Coverage Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents).



I called for a change to my coverage. When will it be processed?

Any request affecting your insurance coverage, including an address change, most often becomes effective on the first day of the month after the date we get your notice. If the change calls for you to fill out a new application – for example, you're signing up for a different plan – that change becomes effective the first day of the month after the date your application is accepted.




My needs are changing. How do I find out about other plans?


If you have questions about your current coverage or other plans, simply call 1-866-562-0923 and a customer service representative can go over your options.

(Continued on Back)

Member Name	Sample A Sample
Address	123 Any Street State, XX 12345-6789
Member Number	123456789-11

 **What if I am traveling or ill and can't send in my payment?**

If you are worried about missing a payment, you can name a family member or friend as your Third Party Designee. This person will get a copy of all billing letters about your coverage but is not responsible for making your payments. Call customer service at 1-866-562-0923 to set up a Third Party Designee. Also, you may also want to think about Electronic Funds Transfer (EFT) if you are not already set up for automatic payments.

 **What are some of the “discounts and adjustments” that may result in a difference in the rate shown on my plan review and the amount I owe each month?**

Some of the discounts and adjustments you may see are:

- Employer contributions made on your behalf
- Funds applied from your pension
- A credit left on your account

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Need to contact us? Keep these important telephone numbers handy.

General health insurance plan information..... 1-866-562-0923
 Questions about your rates or billing 1-866-562-0923 (TTY: 711)
 En Español..... 1-800-822-0246
 Questions regarding your employer or pension contribution..... 1-866-408-7517
 Automated customer service line..... 1-800-444-6544
 Or **www.aarphealthcare.com**

Please address all correspondence to: Customer Service
 PO Box 1017
 Montgomeryville PA 18936-1017

<SAMPLE A SAMPLE>
<123 ANY STREET>
<STATE, XX 12345-6789>

Annual Notice of Rate

Phone 1-866-562-0923

TTY 711

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Date 00/00/0000

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For More Help

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Plan Code	Coverage	Monthly Rate (without discounts)
<Plan_Code>	<Coverage>	<Rate>
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Answers to your frequently asked questions about your health insurance coverage insured by UnitedHealthcare.



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(Continued on Back)

Member Name	Sample A Sample
Address	123 Any Street State, XX 12345-6789
Member Number	123456789-11



What are some of the “discounts and adjustments” that may result in a difference in the rate shown on my plan review and the amount I owe each month?

Some of the discounts and adjustments you may see are:

- The Electronic Funds Transfer (EFT) Discount
- Employer contributions made on your behalf
- Funds applied from your pension
- A credit left on your account
- A tobacco-use adjustment if applicable

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 Questions about your rates or billing 1-866-562-0923 (TTY: 711)
 En Español..... 1-800-822-0246
 Questions regarding your employer or pension contribution..... 1-866-408-7517
 Automated customer service line..... 1-800-444-6544
 Or **www.aarphealthcare.com**

Please address all correspondence to: Customer Service
 PO Box 1017
 Montgomeryville PA 18936-1017

Cover Page - Rates for Pennsylvania - Area 1

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$103.07	\$142.45	\$175.17	\$175.70	\$72.45	\$110.60	\$117.77
66	\$107.49	\$148.55	\$182.68	\$183.23	\$75.55	\$115.34	\$122.82
67	\$111.91	\$154.66	\$190.19	\$190.76	\$78.66	\$120.08	\$127.87
68	\$116.32	\$160.76	\$197.69	\$198.29	\$81.76	\$124.82	\$132.91
69	\$120.74	\$166.87	\$205.20	\$205.82	\$84.87	\$129.56	\$137.96
70	\$125.16	\$172.97	\$212.71	\$213.35	\$87.97	\$134.30	\$143.01
71	\$129.58	\$179.08	\$220.22	\$220.88	\$91.08	\$139.04	\$148.06
72	\$133.99	\$185.18	\$227.72	\$228.41	\$94.18	\$143.78	\$153.10
73	\$138.41	\$191.29	\$235.23	\$235.94	\$97.29	\$148.52	\$158.15
74	\$142.83	\$197.39	\$242.74	\$243.47	\$100.39	\$153.26	\$163.20
Standard Rates for ages 75 and older							
75+	\$147.25	\$203.50	\$250.25	\$251.00	\$103.50	\$158.00	\$168.25

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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$116.32	\$160.76	\$197.69	\$198.29	\$81.76	\$124.82	\$132.91
69	\$120.74	\$166.87	\$205.20	\$205.82	\$84.87	\$129.56	\$137.96
70	\$125.16	\$172.97	\$212.71	\$213.35	\$87.97	\$134.30	\$143.01
71	\$129.58	\$179.08	\$220.22	\$220.88	\$91.08	\$139.04	\$148.06
72	\$133.99	\$185.18	\$227.72	\$228.41	\$94.18	\$143.78	\$153.10
73	\$138.41	\$191.29	\$235.23	\$235.94	\$97.29	\$148.52	\$158.15
74	\$142.83	\$197.39	\$242.74	\$243.47	\$100.39	\$153.26	\$163.20
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$147.25	\$203.50	\$250.25	\$251.00	\$103.50	\$158.00	\$168.25
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$220.87	\$305.25	\$375.37	\$376.50	\$155.25	\$237.00	\$252.37

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	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$161.97	\$223.85	\$275.27	\$276.10	\$113.85	\$173.80	\$185.07
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$220.87	\$305.25	\$375.37	\$376.50	\$155.25	\$237.00	\$252.37

The rates above are for plan effective dates from April - December 2012 and may change.

Cover Page - Rates for Pennsylvania - Area 1 Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$113.37	\$156.69	\$192.68	\$193.27	\$79.69	\$121.66	\$129.54
66	\$118.23	\$163.41	\$200.94	\$201.55	\$83.11	\$126.87	\$135.10
67	\$123.09	\$170.12	\$209.20	\$209.83	\$86.52	\$132.08	\$140.65
68	\$127.95	\$176.84	\$217.46	\$218.11	\$89.94	\$137.30	\$146.20
69	\$132.81	\$183.55	\$225.72	\$226.40	\$93.35	\$142.51	\$151.75
70	\$137.67	\$190.27	\$233.97	\$234.68	\$96.77	\$147.73	\$157.30
71	\$142.53	\$196.98	\$242.23	\$242.96	\$100.18	\$152.94	\$162.86
72	\$147.39	\$203.70	\$250.49	\$251.25	\$103.60	\$158.15	\$168.41
73	\$152.25	\$210.41	\$258.75	\$259.53	\$107.01	\$163.37	\$173.96
74	\$157.11	\$217.13	\$267.01	\$267.81	\$110.43	\$168.58	\$179.51
Standard Rates for ages 75 and older							
75+	\$161.97	\$223.85	\$275.27	\$276.10	\$113.85	\$173.80	\$185.07

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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$127.95	\$176.84	\$217.46	\$218.11	\$89.94	\$137.30	\$146.20
69	\$132.81	\$183.55	\$225.72	\$226.40	\$93.35	\$142.51	\$151.75
70	\$137.67	\$190.27	\$233.97	\$234.68	\$96.77	\$147.73	\$157.30
71	\$142.53	\$196.98	\$242.23	\$242.96	\$100.18	\$152.94	\$162.86
72	\$147.39	\$203.70	\$250.49	\$251.25	\$103.60	\$158.15	\$168.41
73	\$152.25	\$210.41	\$258.75	\$259.53	\$107.01	\$163.37	\$173.96
74	\$157.11	\$217.13	\$267.01	\$267.81	\$110.43	\$168.58	\$179.51
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$161.97	\$223.85	\$275.27	\$276.10	\$113.85	\$173.80	\$185.07
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$242.95	\$335.77	\$412.90	\$414.15	\$170.77	\$260.70	\$277.60

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	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$178.16	\$246.23	\$302.79	\$303.71	\$125.23	\$191.18	\$203.57
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$242.95	\$335.77	\$412.90	\$414.15	\$170.77	\$260.70	\$277.60

The rates above are for plan effective dates from April - December 2012 and may change.

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

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 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	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$103.07	\$142.45	\$175.17	\$175.70	\$72.45	\$110.60	\$117.77

The rates above are for plan effective dates from April - December 2012 and may change.

- 1 Your age as of your plan effective date.
- 2 **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.
- 3 Refer to Section 6 of the application.

Cover Page - Rates for Pennsylvania - Area 2

Non-Tobacco Monthly Plan Rates

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Group 1		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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$91.87	\$126.87	\$156.10	\$156.80	\$64.57	\$98.70	\$105.00
66	\$95.81	\$132.31	\$162.79	\$163.52	\$67.34	\$102.93	\$109.50
67	\$99.75	\$137.75	\$169.48	\$170.24	\$70.11	\$107.16	\$114.00
68	\$103.68	\$143.18	\$176.17	\$176.96	\$72.87	\$111.39	\$118.50
69	\$107.62	\$148.62	\$182.86	\$183.68	\$75.64	\$115.62	\$123.00
70	\$111.56	\$154.06	\$189.55	\$190.40	\$78.41	\$119.85	\$127.50
71	\$115.50	\$159.50	\$196.24	\$197.12	\$81.18	\$124.08	\$132.00
72	\$119.43	\$164.93	\$202.93	\$203.84	\$83.94	\$128.31	\$136.50
73	\$123.37	\$170.37	\$209.62	\$210.56	\$86.71	\$132.54	\$141.00
74	\$127.31	\$175.81	\$216.31	\$217.28	\$89.48	\$136.77	\$145.50
Standard Rates for ages 75 and older							
75+	\$131.25	\$181.25	\$223.00	\$224.00	\$92.25	\$141.00	\$150.00

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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$103.68	\$143.18	\$176.17	\$176.96	\$72.87	\$111.39	\$118.50
69	\$107.62	\$148.62	\$182.86	\$183.68	\$75.64	\$115.62	\$123.00
70	\$111.56	\$154.06	\$189.55	\$190.40	\$78.41	\$119.85	\$127.50
71	\$115.50	\$159.50	\$196.24	\$197.12	\$81.18	\$124.08	\$132.00
72	\$119.43	\$164.93	\$202.93	\$203.84	\$83.94	\$128.31	\$136.50
73	\$123.37	\$170.37	\$209.62	\$210.56	\$86.71	\$132.54	\$141.00
74	\$127.31	\$175.81	\$216.31	\$217.28	\$89.48	\$136.77	\$145.50
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$131.25	\$181.25	\$223.00	\$224.00	\$92.25	\$141.00	\$150.00
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$196.87	\$271.87	\$334.50	\$336.00	\$138.37	\$211.50	\$225.00

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	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$144.37	\$199.37	\$245.30	\$246.40	\$101.47	\$155.10	\$165.00
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$196.87	\$271.87	\$334.50	\$336.00	\$138.37	\$211.50	\$225.00

The rates above are for plan effective dates from April - December 2012 and may change.

Cover Page - Rates for Pennsylvania - Area 2 Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$101.05	\$139.55	\$171.71	\$172.48	\$71.02	\$108.57	\$115.50
66	\$105.39	\$145.54	\$179.06	\$179.87	\$74.07	\$113.22	\$120.45
67	\$109.72	\$151.52	\$186.42	\$187.26	\$77.11	\$117.87	\$125.40
68	\$114.05	\$157.50	\$193.78	\$194.65	\$80.16	\$122.52	\$130.35
69	\$118.38	\$163.48	\$201.14	\$202.04	\$83.20	\$127.18	\$135.30
70	\$122.71	\$169.46	\$208.50	\$209.44	\$86.24	\$131.83	\$140.25
71	\$127.04	\$175.44	\$215.86	\$216.83	\$89.29	\$136.48	\$145.20
72	\$131.37	\$181.42	\$223.22	\$224.22	\$92.33	\$141.14	\$150.15
73	\$135.70	\$187.40	\$230.58	\$231.61	\$95.38	\$145.79	\$155.10
74	\$140.03	\$193.38	\$237.94	\$239.00	\$98.42	\$150.44	\$160.05
Standard Rates for ages 75 and older							
75+	\$144.37	\$199.37	\$245.30	\$246.40	\$101.47	\$155.10	\$165.00

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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$114.05	\$157.50	\$193.78	\$194.65	\$80.16	\$122.52	\$130.35
69	\$118.38	\$163.48	\$201.14	\$202.04	\$83.20	\$127.18	\$135.30
70	\$122.71	\$169.46	\$208.50	\$209.44	\$86.24	\$131.83	\$140.25
71	\$127.04	\$175.44	\$215.86	\$216.83	\$89.29	\$136.48	\$145.20
72	\$131.37	\$181.42	\$223.22	\$224.22	\$92.33	\$141.14	\$150.15
73	\$135.70	\$187.40	\$230.58	\$231.61	\$95.38	\$145.79	\$155.10
74	\$140.03	\$193.38	\$237.94	\$239.00	\$98.42	\$150.44	\$160.05
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$144.37	\$199.37	\$245.30	\$246.40	\$101.47	\$155.10	\$165.00
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$216.55	\$299.05	\$367.95	\$369.60	\$152.20	\$232.65	\$247.50

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	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$158.80	\$219.30	\$269.83	\$271.04	\$111.61	\$170.61	\$181.50
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$216.55	\$299.05	\$367.95	\$369.60	\$152.20	\$232.65	\$247.50

The rates above are for plan effective dates from April - December 2012 and may change.

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

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4	Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability.						
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$91.87	\$126.87	\$156.10	\$156.80	\$64.57	\$98.70	\$105.00

The rates above are for plan effective dates from April - December 2012 and may change.

- 1 Your age as of your plan effective date.
- 2 **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.
- 3 Refer to Section 6 of the application.

Cover Page - Rates for Pennsylvania - Area 3

Non-Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$73.85	\$102.02	\$125.47	\$126.00	\$51.97	\$79.27	\$84.35
66	\$77.01	\$106.39	\$130.85	\$131.40	\$54.20	\$82.67	\$87.96
67	\$80.18	\$110.77	\$136.23	\$136.80	\$56.43	\$86.07	\$91.58
68	\$83.34	\$115.14	\$141.60	\$142.20	\$58.65	\$89.46	\$95.19
69	\$86.51	\$119.51	\$146.98	\$147.60	\$60.88	\$92.86	\$98.81
70	\$89.67	\$123.88	\$152.36	\$153.00	\$63.11	\$96.26	\$102.42
71	\$92.84	\$128.26	\$157.74	\$158.40	\$65.34	\$99.66	\$106.04
72	\$96.00	\$132.63	\$163.11	\$163.80	\$67.56	\$103.05	\$109.65
73	\$99.17	\$137.00	\$168.49	\$169.20	\$69.79	\$106.45	\$113.27
74	\$102.33	\$141.37	\$173.87	\$174.60	\$72.02	\$109.85	\$116.88
Standard Rates for ages 75 and older							
75+	\$105.50	\$145.75	\$179.25	\$180.00	\$74.25	\$113.25	\$120.50

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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$83.34	\$115.14	\$141.60	\$142.20	\$58.65	\$89.46	\$95.19
69	\$86.51	\$119.51	\$146.98	\$147.60	\$60.88	\$92.86	\$98.81
70	\$89.67	\$123.88	\$152.36	\$153.00	\$63.11	\$96.26	\$102.42
71	\$92.84	\$128.26	\$157.74	\$158.40	\$65.34	\$99.66	\$106.04
72	\$96.00	\$132.63	\$163.11	\$163.80	\$67.56	\$103.05	\$109.65
73	\$99.17	\$137.00	\$168.49	\$169.20	\$69.79	\$106.45	\$113.27
74	\$102.33	\$141.37	\$173.87	\$174.60	\$72.02	\$109.85	\$116.88
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$105.50	\$145.75	\$179.25	\$180.00	\$74.25	\$113.25	\$120.50
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$158.25	\$218.62	\$268.87	\$270.00	\$111.37	\$169.87	\$180.75

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	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$116.05	\$160.32	\$197.17	\$198.00	\$81.67	\$124.57	\$132.55
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$158.25	\$218.62	\$268.87	\$270.00	\$111.37	\$169.87	\$180.75

The rates above are for plan effective dates from April - December 2012 and may change.

Cover Page - Rates for Pennsylvania - Area 3 Tobacco Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 1		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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 65-74							
65	\$81.23	\$112.22	\$138.01	\$138.60	\$57.16	\$87.19	\$92.78
66	\$84.71	\$117.03	\$143.93	\$144.54	\$59.61	\$90.93	\$96.76
67	\$88.19	\$121.84	\$149.84	\$150.48	\$62.06	\$94.67	\$100.73
68	\$91.67	\$126.65	\$155.76	\$156.42	\$64.51	\$98.41	\$104.71
69	\$95.16	\$131.46	\$161.67	\$162.36	\$66.96	\$102.14	\$108.69
70	\$98.64	\$136.27	\$167.59	\$168.30	\$69.41	\$105.88	\$112.66
71	\$102.12	\$141.08	\$173.50	\$174.24	\$71.86	\$109.62	\$116.64
72	\$105.60	\$145.89	\$179.42	\$180.18	\$74.31	\$113.35	\$120.62
73	\$109.08	\$150.70	\$185.33	\$186.12	\$76.76	\$117.09	\$124.59
74	\$112.56	\$155.51	\$191.25	\$192.06	\$79.21	\$120.83	\$128.57
Standard Rates for ages 75 and older							
75+	\$116.05	\$160.32	\$197.17	\$198.00	\$81.67	\$124.57	\$132.55

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	Plan F	Plan K	Plan L	Plan N
Standard Rates with Enrollment Discount² for individuals ages 68-74 who do not have any of the medical conditions on the application.³							
68	\$91.67	\$126.65	\$155.76	\$156.42	\$64.51	\$98.41	\$104.71
69	\$95.16	\$131.46	\$161.67	\$162.36	\$66.96	\$102.14	\$108.69
70	\$98.64	\$136.27	\$167.59	\$168.30	\$69.41	\$105.88	\$112.66
71	\$102.12	\$141.08	\$173.50	\$174.24	\$71.86	\$109.62	\$116.64
72	\$105.60	\$145.89	\$179.42	\$180.18	\$74.31	\$113.35	\$120.62
73	\$109.08	\$150.70	\$185.33	\$186.12	\$76.76	\$117.09	\$124.59
74	\$112.56	\$155.51	\$191.25	\$192.06	\$79.21	\$120.83	\$128.57
Standard Rates for individuals ages 75 and older who do not have any of the medical conditions on the application.³							
75+	\$116.05	\$160.32	\$197.17	\$198.00	\$81.67	\$124.57	\$132.55
Level 2 Rates for individuals ages 68 and older who have one or more of the medical conditions on the application.³							
68+	\$174.07	\$240.48	\$295.75	\$297.00	\$122.50	\$186.85	\$198.82

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	Plan F	Plan K	Plan L	Plan N
Level 1 Rates for individuals ages 71 and older who do not have any of the medical conditions on the application.³							
71+	\$127.65	\$176.35	\$216.88	\$217.80	\$89.83	\$137.02	\$145.80
Level 2 Rates for individuals ages 71 and older who have one or more of the medical conditions on the application.³							
71+	\$174.07	\$240.48	\$295.75	\$297.00	\$122.50	\$186.85	\$198.82

The rates above are for plan effective dates from April - December 2012 and may change.

Cover Page - Rates for Pennsylvania - Area 3 Under 65 Monthly Plan Rates

AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company

Group 4		Applies to individuals under the age of 65 who are eligible for Medicare by reason of disability.					
Age¹	Plan A	Plan B	Plan C	Plan F	Plan K	Plan L	Plan N
Non-Tobacco Rates							
50-64	\$73.85	\$102.02	\$125.47	\$126.00	\$51.97	\$79.27	\$84.35

The rates above are for plan effective dates from April - December 2012 and may change.

- 1 Your age as of your plan effective date.
- 2 **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.
- 3 Refer to Section 6 of the application.

PENNSYLVANIA Area 1 ZIP Codes, Effective August 1, 2011

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

18039	18934	18991	19038	19082	19121	19160	19318	19374	19437	19493
18041	18935	19001	19039	19083	19122	19161	19319	19375	19438	19494
18054	18936	19002	19040	19085	19123	19162	19320	19376	19440	19495
18070	18938	19003	19041	19086	19124	19170	19330	19380	19441	19496
18073	18940	19004	19043	19087	19125	19171	19331	19381	19442	19520
18074	18942	19006	19044	19088	19126	19172	19333	19382	19443	19525
18076	18943	19007	19046	19089	19127	19173	19335	19383	19444	
18077	18944	19008	19047	19090	19128	19175	19339	19388	19446	
18081	18946	19009	19048	19091	19129	19176	19340	19390	19450	
18084	18947	19010	19049	19092	19130	19177	19341	19395	19451	
18901	18949	19012	19050	19093	19131	19178	19342	19397	19453	
18902	18950	19013	19052	19094	19132	19179	19343	19398	19454	
18910	18951	19014	19053	19095	19133	19181	19344	19399	19455	
18911	18953	19015	19054	19096	19134	19182	19345	19401	19456	
18912	18954	19016	19055	19098	19135	19183	19346	19403	19457	
18913	18955	19017	19056	19099	19136	19184	19347	19404	19460	
18914	18956	19018	19057	19101	19137	19185	19348	19405	19462	
18915	18957	19019	19058	19102	19138	19187	19350	19406	19464	
18916	18958	19020	19060	19103	19139	19188	19351	19407	19465	
18917	18960	19021	19061	19104	19140	19190	19352	19408	19468	
18918	18962	19022	19063	19105	19141	19191	19353	19409	19470	
18920	18963	19023	19064	19106	19142	19192	19354	19415	19472	
18921	18964	19025	19065	19107	19143	19193	19355	19420	19473	
18922	18966	19026	19066	19108	19144	19194	19357	19421	19474	
18923	18968	19027	19067	19109	19145	19195	19358	19422	19475	
18924	18969	19028	19070	19110	19146	19196	19360	19423	19477	
18925	18970	19029	19072	19111	19147	19197	19362	19424	19478	
18926	18971	19030	19073	19112	19148	19244	19363	19425	19480	
18927	18972	19031	19074	19113	19149	19255	19365	19426	19481	
18928	18974	19032	19075	19114	19150	19301	19366	19428	19482	
18929	18976	19033	19076	19115	19151	19310	19367	19429	19484	
18930	18977	19034	19078	19116	19152	19311	19369	19430	19485	
18931	18979	19035	19079	19118	19153	19312	19371	19432	19486	
18932	18980	19036	19080	19119	19154	19316	19372	19435	19490	
18933	18981	19037	19081	19120	19155	19317	19373	19436	19492	

PENNSYLVANIA Area 2 ZIP Codes, Effective August 1, 2011

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

15004	15063	15129	15220	15262	15329	15376	15446	15489	15642	15695	15765
15006	15064	15131	15221	15264	15330	15377	15447	15490	15644	15696	15771
15007	15065	15132	15222	15265	15331	15378	15448	15492	15646	15697	15772
15012	15067	15133	15223	15267	15332	15379	15449	15601	15647	15698	15777
15014	15068	15134	15224	15268	15333	15380	15450	15605	15650	15701	15779
15015	15069	15135	15225	15270	15334	15401	15451	15606	15655	15705	15783
15017	15071	15136	15226	15272	15336	15410	15454	15610	15658	15710	15920
15018	15072	15137	15227	15274	15337	15412	15455	15611	15660	15712	15923
15019	15075	15139	15228	15275	15338	15413	15456	15612	15661	15713	15929
15020	15076	15140	15229	15276	15339	15415	15458	15613	15662	15716	15944
15021	15078	15142	15230	15277	15340	15416	15459	15615	15663	15717	15949
15022	15082	15143	15231	15278	15341	15417	15460	15616	15664	15720	15954
15024	15083	15144	15232	15279	15342	15419	15461	15617	15665	15723	15957
15025	15084	15145	15233	15281	15344	15420	15462	15618	15666	15724	16211
15028	15085	15146	15234	15282	15345	15421	15463	15619	15668	15725	16246
15030	15086	15147	15235	15283	15346	15422	15464	15620	15670	15727	16256
15031	15087	15148	15236	15286	15347	15423	15465	15621	15671	15728	
15032	15088	15201	15237	15289	15348	15425	15466	15622	15672	15729	
15033	15089	15202	15238	15290	15349	15427	15467	15623	15674	15731	
15034	15090	15203	15239	15295	15350	15428	15468	15624	15675	15732	
15035	15091	15204	15240	15301	15351	15429	15469	15625	15676	15734	
15037	15095	15205	15241	15310	15352	15430	15470	15626	15677	15739	
15038	15096	15206	15242	15311	15353	15431	15472	15627	15678	15741	
15044	15101	15207	15243	15312	15357	15432	15473	15628	15679	15742	
15045	15102	15208	15244	15313	15358	15433	15474	15629	15680	15745	
15046	15104	15209	15250	15314	15359	15434	15475	15631	15681	15746	
15047	15106	15210	15251	15315	15360	15435	15476	15632	15683	15747	
15049	15108	15211	15252	15316	15361	15436	15477	15633	15684	15748	
15051	15110	15212	15253	15317	15362	15437	15478	15634	15685	15750	
15053	15112	15213	15254	15320	15363	15438	15479	15635	15687	15752	
15054	15116	15214	15255	15321	15364	15439	15480	15636	15688	15754	
15055	15120	15215	15257	15322	15365	15440	15482	15637	15689	15756	
15056	15122	15216	15258	15323	15366	15442	15483	15638	15690	15758	
15057	15123	15217	15259	15324	15367	15443	15484	15639	15691	15759	
15060	15126	15218	15260	15325	15368	15444	15486	15640	15692	15761	
15062	15127	15219	15261	15327	15370	15445	15488	15641	15693	15763	

PENNSYLVANIA Area 3 ZIP Codes, Effective August 1, 2011

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

15001	15550	15801	15928	16037	16133	16239	16347	16432	16619	16672	16801
15003	15551	15821	15930	16038	16134	16240	16350	16433	16620	16673	16802
15005	15552	15822	15931	16039	16136	16242	16351	16434	16621	16674	16803
15009	15553	15823	15934	16040	16137	16244	16352	16435	16622	16675	16804
15010	15554	15824	15935	16041	16140	16245	16353	16436	16623	16677	16805
15026	15555	15825	15936	16045	16141	16248	16354	16438	16624	16678	16820
15027	15557	15827	15937	16046	16142	16249	16360	16440	16625	16679	16821
15042	15558	15828	15938	16048	16143	16250	16361	16441	16627	16680	16822
15043	15559	15829	15940	16049	16145	16253	16362	16442	16629	16681	16823
15050	15560	15831	15942	16050	16146	16254	16364	16443	16630	16682	16825
15052	15561	15832	15943	16051	16148	16255	16365	16444	16631	16683	16826
15059	15562	15834	15945	16052	16150	16257	16366	16475	16633	16684	16827
15061	15563	15840	15946	16053	16151	16258	16367	16501	16634	16685	16828
15066	15564	15841	15948	16054	16153	16259	16368	16502	16635	16686	16829
15074	15565	15845	15951	16055	16154	16260	16369	16503	16636	16689	16830
15077	15656	15846	15952	16056	16155	16261	16370	16504	16637	16691	16832
15081	15673	15847	15953	16057	16156	16262	16371	16505	16638	16692	16833
15411	15682	15848	15955	16058	16157	16263	16372	16506	16639	16693	16834
15424	15686	15849	15956	16059	16159	16301	16373	16507	16640	16694	16835
15485	15711	15851	15958	16061	16160	16311	16374	16508	16641	16695	16836
15501	15714	15853	15959	16063	16161	16312	16375	16509	16644	16698	16837
15502	15715	15856	15960	16066	16172	16313	16388	16510	16645	16699	16838
15510	15721	15857	15961	16101	16201	16314	16401	16511	16646	16701	16839
15520	15722	15860	15962	16102	16210	16316	16402	16512	16647	16720	16840
15521	15730	15861	15963	16103	16212	16317	16403	16514	16648	16724	16841
15522	15733	15863	16001	16105	16213	16319	16404	16515	16650	16725	16843
15530	15736	15864	16002	16107	16214	16321	16405	16522	16651	16726	16844
15531	15737	15865	16003	16108	16217	16322	16406	16530	16652	16727	16845
15532	15738	15866	16016	16110	16218	16323	16407	16531	16654	16728	16847
15533	15744	15868	16017	16111	16220	16326	16410	16534	16655	16729	16848
15534	15753	15870	16018	16112	16221	16327	16411	16538	16656	16730	16849
15535	15757	15901	16020	16113	16222	16328	16412	16541	16657	16731	16850
15536	15760	15902	16021	16114	16223	16329	16413	16544	16659	16732	16851
15537	15762	15904	16022	16115	16224	16331	16415	16546	16660	16733	16852
15538	15764	15905	16023	16116	16225	16332	16416	16550	16661	16734	16853
15539	15767	15906	16024	16117	16226	16333	16417	16553	16662	16735	16854
15540	15770	15907	16025	16120	16228	16334	16420	16563	16663	16738	16855
15541	15773	15909	16027	16121	16229	16335	16421	16565	16664	16740	16856
15542	15774	15915	16028	16123	16230	16340	16422	16601	16665	16743	16858
15544	15775	15921	16029	16124	16232	16341	16423	16602	16666	16744	16859
15545	15776	15922	16030	16125	16233	16342	16424	16603	16667	16745	16860
15546	15778	15924	16033	16127	16234	16343	16426	16611	16668	16746	16861
15547	15780	15925	16034	16130	16235	16344	16427	16613	16669	16748	16863
15548	15781	15926	16035	16131	16236	16345	16428	16616	16670	16749	16864
15549	15784	15927	16036	16132	16238	16346	16430	16617	16671	16750	16865

PENNSYLVANIA Area 3 ZIP Codes CONTINUED

16866	16950	17048	17099	17232	17315	17401	17557	17730	17829	17887	17980
16868	17001	17049	17101	17233	17316	17402	17560	17731	17830	17888	17981
16870	17002	17050	17102	17235	17317	17403	17562	17735	17831	17889	17982
16871	17003	17051	17103	17236	17318	17404	17563	17737	17832	17901	17983
16872	17004	17052	17104	17237	17319	17405	17564	17738	17833	17920	17985
16873	17005	17053	17105	17238	17320	17406	17565	17739	17834	17921	18001
16874	17006	17054	17106	17239	17321	17407	17566	17740	17835	17922	18002
16875	17007	17055	17107	17240	17322	17408	17567	17742	17836	17923	18003
16876	17009	17056	17108	17241	17323	17415	17568	17744	17837	17925	18010
16877	17010	17057	17109	17243	17324	17501	17569	17745	17839	17929	18011
16878	17011	17058	17110	17244	17325	17502	17570	17747	17840	17930	18012
16879	17012	17059	17111	17246	17327	17503	17572	17748	17841	17931	18013
16881	17013	17060	17112	17247	17329	17504	17573	17749	17842	17932	18014
16882	17014	17061	17113	17249	17331	17505	17575	17750	17843	17933	18015
16901	17015	17062	17120	17250	17332	17506	17576	17751	17844	17934	18016
16910	17016	17063	17121	17251	17333	17507	17578	17752	17845	17935	18017
16911	17017	17064	17122	17252	17334	17508	17579	17754	17846	17936	18018
16912	17018	17065	17123	17253	17335	17509	17580	17756	17847	17938	18020
16914	17019	17066	17124	17254	17337	17512	17581	17758	17850	17941	18025
16915	17020	17067	17125	17255	17339	17516	17582	17760	17851	17942	18030
16917	17021	17068	17126	17256	17340	17517	17583	17762	17853	17943	18031
16920	17022	17069	17127	17257	17342	17518	17584	17763	17855	17944	18032
16921	17023	17070	17128	17260	17343	17519	17585	17764	17856	17945	18034
16922	17024	17071	17129	17261	17344	17520	17601	17765	17857	17946	18035
16923	17025	17072	17130	17262	17345	17521	17602	17767	17858	17948	18036
16925	17026	17073	17140	17263	17347	17522	17603	17768	17859	17949	18037
16926	17027	17074	17177	17264	17349	17527	17604	17769	17860	17951	18038
16927	17028	17075	17201	17265	17350	17528	17605	17771	17861	17952	18040
16928	17029	17076	17202	17266	17352	17529	17606	17772	17862	17953	18042
16929	17030	17077	17210	17267	17353	17532	17607	17774	17864	17954	18043
16930	17032	17078	17211	17268	17354	17533	17608	17776	17865	17957	18044
16932	17033	17080	17212	17270	17355	17534	17611	17777	17866	17959	18045
16933	17034	17081	17213	17271	17356	17535	17622	17778	17867	17960	18046
16935	17035	17082	17214	17272	17358	17536	17699	17779	17868	17961	18049
16936	17036	17083	17215	17301	17360	17537	17701	17801	17870	17963	18050
16937	17037	17084	17217	17302	17361	17538	17702	17810	17872	17964	18051
16938	17038	17085	17219	17303	17362	17540	17703	17812	17876	17965	18052
16939	17039	17086	17220	17304	17363	17543	17705	17813	17877	17966	18053
16940	17040	17087	17221	17306	17364	17545	17720	17814	17878	17967	18055
16941	17041	17088	17222	17307	17365	17547	17721	17815	17880	17968	18056
16942	17042	17089	17223	17309	17366	17549	17723	17820	17881	17970	18058
16943	17043	17090	17224	17310	17368	17550	17724	17821	17882	17972	18059
16945	17044	17093	17225	17311	17370	17551	17726	17822	17883	17974	18060
16946	17045	17094	17228	17312	17371	17552	17727	17823	17884	17976	18062
16947	17046	17097	17229	17313	17372	17554	17728	17824	17885	17978	18063
16948	17047	17098	17231	17314	17375	17555	17729	17827	17886	17979	18064

PENNSYLVANIA Area 3 ZIP Codes CONTINUED

18065	18232	18347	18443	18602	18706	18848	19564
18066	18234	18348	18444	18603	18707	18850	19565
18067	18235	18349	18445	18610	18708	18851	19567
18068	18237	18350	18446	18611	18709	18853	19601
18069	18239	18351	18447	18612	18710	18854	19602
18071	18240	18352	18448	18614	18711	19501	19603
18072	18241	18353	18449	18615	18762	19503	19604
18078	18242	18354	18451	18616	18764	19504	19605
18079	18244	18355	18452	18617	18765	19505	19606
18080	18245	18356	18453	18618	18766	19506	19607
18083	18246	18357	18454	18619	18767	19507	19608
18085	18247	18360	18455	18621	18769	19508	19609
18086	18248	18370	18456	18622	18773	19510	19610
18087	18249	18371	18457	18623	18801	19511	19611
18088	18250	18372	18458	18624	18810	19512	19612
18091	18251	18373	18459	18625	18812	19516	
18092	18252	18403	18460	18626	18813	19518	
18098	18254	18405	18461	18627	18814	19519	
18099	18255	18407	18462	18628	18815	19522	
18101	18256	18410	18463	18629	18816	19523	
18102	18301	18411	18464	18630	18817	19526	
18103	18302	18413	18465	18631	18818	19529	
18104	18320	18414	18466	18632	18820	19530	
18105	18321	18415	18469	18634	18821	19533	
18106	18322	18416	18470	18635	18822	19534	
18109	18323	18417	18471	18636	18823	19535	
18195	18324	18419	18472	18640	18824	19536	
18201	18325	18420	18473	18641	18825	19538	
18202	18326	18421	18501	18642	18826	19539	
18210	18327	18424	18502	18643	18827	19540	
18211	18328	18425	18503	18644	18828	19541	
18212	18330	18426	18504	18651	18829	19542	
18214	18331	18427	18505	18653	18830	19543	
18216	18332	18428	18507	18654	18831	19544	
18218	18333	18430	18508	18655	18832	19545	
18219	18334	18431	18509	18656	18833	19547	
18220	18335	18433	18510	18657	18834	19548	
18221	18336	18434	18512	18660	18837	19549	
18222	18337	18435	18515	18661	18840	19550	
18223	18340	18436	18517	18690	18842	19551	
18224	18341	18437	18518	18701	18843	19554	
18225	18342	18438	18519	18702	18844	19555	
18229	18343	18439	18540	18703	18845	19559	
18230	18344	18440	18577	18704	18846	19560	
18231	18346	18441	18601	18705	18847	19562	