

**Medicare Supplement (Medigap) Insurance Companies
Offering Policies in New Jersey as of February 2019**

Please call the companies directly for detailed information about eligibility, enrollment, and price quotes.

<i>INSURANCE COMPANY NAME</i>	<i>TELEPHONE NUMBER OR CONTACT AGENT</i>	<i>PRE-EXISTING MEDICAL CONDITION WAITING PERIOD*</i>
Aetna Health Insurance Company	1 800-264-4000	None
AARP issued by United Healthcare <i>(AARP Membership is required)</i>	1 800-523-5800	3 months
American Progressive Life & Health Ins. Co. of NY	1 800-332-3377	6 months
Americo Financial Life & Annuity Ins. Company	1 877-212-2346	None
AmeriHealth Insurance Company of New Jersey	1 866-365-5345	6 months
Banker's Fidelity Life Insurance Company	1 888-674-6225	None
Colonial Penn Life Insurance Company	1 800-800-2254	None
Combined Insurance Company of America	1 855-278-9329	6 months
Equitable National Life Insurance Company	1 888-352-5170	None
Gerber Life Insurance Company	1 877-778-0839	None
GCU (formerly Greek Catholic Union)	1 866-937-5828	None
Horizon Blue Cross Blue Shield of New Jersey	1 888-285-8020	6 months
Humana Insurance Company	1 888-310-8482	3 months
Humana Dental Insurance Company		Contact Company
Individual Assurance Company, Life, Health & Accident	1 888-524-3629	None
Liberty Bankers Life	1 844-770-2400	None
Loyal American Life Insurance Company/Cigna	1 866-459-4272	6 months
Manhattan Life Insurance Company	1 800-877-7703	None
Omaha Insurance Company	1 800-667-2937	None
Pan-American Life Insurance Company		Contact Company
Philadelphia American Life Insurance Company	1 800-552-7879	6 months
Polish Falcons of America	1 844-373-9914	Contact Company
Renaissance Life & Health Insurance Company of America	1 844-202-4150	None
SBLI USA Life Insurance Company, Inc.	1 877-990-7225	6 months
Shenandoah Life Insurance Company	1 855-406-9085	None
Transamerica Insurance Company	1 800-591-4269	Contact Company **
Thrivent Financial for Lutherans	1 844 221-7813	None
Western United Life Assurance Company		Contact Company

A pre-existing condition is a health problem you have before the date a new insurance policy starts. Medigap companies can refuse to cover your costs for services related to your pre-existing health problems for up to 6 months (some companies have a shorter waiting period per the above chart). After 6 months (or less), the Medigap policy will cover the costs for the pre-existing condition. Medicare will cover the eligible costs for pre-existing medical conditions during the Medigap waiting period. **You may be exempt from the pre-existing condition waiting period if you had other creditable health coverage prior to applying for the Medigap.*

****Contact company and ask to speak to a local "field agent". Policies purchased from local agents have significant discounts.**