

**Medicare Supplement (Medigap) Insurance Companies  
Offering Policies in New Jersey as of December 2017**

*Please call the companies directly for detailed information about eligibility for enrollment.*

<i>INSURANCE COMPANY NAME</i>	<i>TELEPHONE NUMBER OR CONTACT AGENT</i>	<i>PRE-EXISTING MEDICAL CONDITION WAITING PERIOD*</i>
<b>Aetna Health Insurance Company</b>	1 800-264-4000	None
<b>AARP issued by United Healthcare</b> <i>(AARP Membership is required)</i>	1 800-523-5800	3 months
<b>American Progressive Life &amp; Health Ins. Co. of NY</b>	1 800-332-3377	6 months
<b>Americo Financial Life &amp; Annuity Ins. Company</b>	1 877-212-2346	None
<b>AmeriHealth Insurance Company of New Jersey</b>	1 866-365-5345	6 months
<b>Banker's Fidelity Life Insurance Company</b>	1 888-674-6225	None
<b>Central States Indemnity Company of Omaha</b>	1 866-644-3988	None
<b>Colonial Penn Life Insurance Company</b>	1 800-800-2254	None
<b>Combined Insurance Company of America</b>	1 855-278-9329	6 months
<b>First Health Life &amp; Health Insurance Company</b>	1 800-264-4000	Contact company for eligibility requirements and price quotes
<b>Genworth Life and Annuity Insurance Company</b>	1 877-825-9337	None
<b>Gerber Life Insurance Company</b>	1 877-778-0839	None
<b>GCU</b>	1-866-937-5828	None
<b>Horizon Blue Cross Blue Shield of New Jersey</b>	1 888-285-8020	6 months
<b>Humana Insurance Company</b>	1 888-310-8482	3 months
<b>Individual Assurance Company, Life, Health &amp; Accident</b>	1 888-524-3629	None
<b>Liberty Bankers Life</b>	1 844-770-2400	None
<b>Loyal American Life Insurance Company</b>	1 866-459-4272	6 months
<b>Manhattan Life Insurance Company</b>	1 800-877-7703	None
<b>Massachusetts Mutual Life Insurance Company</b>	1-855-229-3789	None
<b>Philadelphia American Life Insurance Company</b>	1 800-552-7879	6 months
<b>Polish Falcons of America</b>	1 844-373-9914	Contact company for eligibility requirements and price quotes
<b>Renaissance Life &amp; Health Insurance Company of America</b>	1 844-202-4150	None
<b>SBLI USA Life Insurance Company, Inc.</b>	1-877-990-7225	6 months
<b>Shenandoah Life Insurance Company</b>	1 855-406-9085	None
<b>Transamerica Insurance Company</b>	1 800-247-1771	Contact company for eligibility requirements and price quotes
<b>Thrivent Financial for Lutherans</b>	1 844 221-7813	None
<b>United American Insurance Company</b>	1 800-331-2512	2 months
<b>United of Omaha Life Insurance Company</b>	1 800-228-9999	None

*\*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.***