



2026 Rate Information

for AARP Medicare Supplement Insurance Plans

2026 Illinois premium rate information is now available for AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare® Insurance Company of America (**UHICA**).

Effective June 1, 2026, the premium rates in Illinois will change. Please see pages below to view rates for new enrollees with initial plan effective dates of June 1, 2026, to May 1, 2027, or rate change percentages.

In addition to the *What's Up with Med Supp?* page on Jarvis, state-specific rate information can also be found in Medicare Supplement JarvisEnroll or in Enrollment Kits available in [Jarvis](#) under Sales Tools > Sales Materials > Sales Materials Portal.

Find helpful resources

- ✓ Use Medicare Supplement JarvisEnroll for an easy enrollment experience or continue to use your state's current Enrollment Kit until new ones become available, remembering to quote the applicable rate based on the requested plan effective date.
- ✓ Find state-specific Producer Handbooks on the Sales Materials Portal, accessible via [Jarvis](#) and check out *Learning Lab* within [Jarvis](#) to discover helpful guides, job aids, on-demand learnings, and more.
- ✓ Find AARP Medicare Supplement Plans state-specific trainings on [Jarvis](#) under Knowledge Center > Agent Training > National Webinar Schedule, click on Local Trainings.

Questions?

Our dedicated Producer Help Desk (PHD) is here for you every step of the way. [Live chat via Jarvis](#) or call 1-888-381-8581. Español Presione la opcion 2.

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**Monthly Plan Rates for Illinois - Area 1
Female Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America**

Additional Discounts* (not reflected in the rates below) for which you may qualify:

- **Multi-Insured** – 15% off the rate below if two AARP members are insured under an eligible AARP-branded supplemental insurance policy under the same AARP membership number and share a household address.
- **Electronic Funds Transfer (EFT)** – \$4 per month off the rate below when you pay with EFT.

***Also, see the “Rules and Disclosures about this insurance”**

Group 1

Applies to individuals whose plan effective date will be within fifteen years following their 65th birthday or Medicare Part B effective date, if later.

Standard Rates with Enrollment Discount² for individuals ages 65-85.

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
65	\$216.43	\$225.98	\$148.32	\$300.78	\$248.89	\$259.88	\$170.57	\$345.90
66	\$216.43	\$225.98	\$148.32	\$300.78	\$248.89	\$259.88	\$170.57	\$345.90
67	\$216.43	\$225.98	\$148.32	\$300.78	\$248.89	\$259.88	\$170.57	\$345.90
68	\$224.30	\$234.20	\$153.71	\$311.72	\$257.94	\$269.33	\$176.77	\$358.48
69	\$232.17	\$242.42	\$159.11	\$322.66	\$266.99	\$278.78	\$182.97	\$371.06
70	\$240.04	\$250.64	\$164.50	\$333.60	\$276.04	\$288.23	\$189.17	\$383.64
71	\$247.91	\$258.86	\$169.89	\$344.54	\$285.09	\$297.68	\$195.38	\$396.21
72	\$255.78	\$267.07	\$175.29	\$355.47	\$294.14	\$307.13	\$201.58	\$408.79
73	\$263.65	\$275.29	\$180.68	\$366.41	\$303.19	\$316.58	\$207.78	\$421.37
74	\$271.52	\$283.51	\$186.07	\$377.35	\$312.24	\$326.03	\$213.98	\$433.95
75	\$279.39	\$291.73	\$191.47	\$388.29	\$321.29	\$335.48	\$220.19	\$446.53
76	\$287.26	\$299.94	\$196.86	\$399.22	\$330.34	\$344.93	\$226.39	\$459.11
77	\$295.13	\$308.16	\$202.26	\$410.16	\$339.39	\$354.39	\$232.59	\$471.69
78	\$303.00	\$316.38	\$207.65	\$421.10	\$348.44	\$363.84	\$238.80	\$484.26
79	\$310.87	\$324.60	\$213.04	\$432.04	\$357.49	\$373.29	\$245.00	\$496.84
80	\$322.67	\$336.92	\$221.13	\$448.44	\$371.07	\$387.46	\$254.30	\$515.71
81	\$334.48	\$349.25	\$229.22	\$464.85	\$384.65	\$401.64	\$263.61	\$534.58
82	\$346.28	\$361.58	\$237.31	\$481.26	\$398.22	\$415.81	\$272.91	\$553.44
83	\$358.09	\$373.90	\$245.40	\$497.66	\$411.80	\$429.99	\$282.21	\$572.31
84	\$369.89	\$386.23	\$253.49	\$514.07	\$425.37	\$444.16	\$291.52	\$591.18
85	\$381.70	\$398.56	\$261.58	\$530.48	\$438.95	\$458.34	\$300.82	\$610.05

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

**Monthly Plan Rates for Illinois - Area 1
Female Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America**

Standard Rates for individuals ages 86 and older.								
86+	\$393.51	\$410.89	\$269.68	\$546.89	\$452.53	\$472.52	\$310.13	\$628.92

Group 2	Applies to individuals whose plan effective date will be fifteen or more years following their 65th birthday or Medicare Part B effective date, if later.							
Non-Tobacco Rate				Tobacco Rate				
Age ¹	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
Level 1 Rates ⁴ for individuals ages 80 and older.								
80+	\$432.86	\$451.97	\$296.64	\$601.57	\$497.78	\$519.77	\$341.14	\$691.81

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Monthly Plan Rates for Illinois - Area 1
Male Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Additional Discounts* (not reflected in the rates below) for which you may qualify:

- **Multi-Insured** – 15% off the rate below if two AARP members are insured under an eligible AARP-branded supplemental insurance policy under the same AARP membership number and share a household address.
- **Electronic Funds Transfer (EFT)** – \$4 per month off the rate below when you pay with EFT.

***Also, see the “Rules and Disclosures about this insurance”**

Group 1	Applies to individuals whose plan effective date will be within fifteen years following their 65th birthday or Medicare Part B effective date, if later.
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Standard Rates with Enrollment Discount² for individuals ages 65-85.

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
65	\$244.05	\$254.84	\$167.26	\$339.19	\$280.66	\$293.06	\$192.34	\$390.06
66	\$244.05	\$254.84	\$167.26	\$339.19	\$280.66	\$293.06	\$192.34	\$390.06
67	\$244.05	\$254.84	\$167.26	\$339.19	\$280.66	\$293.06	\$192.34	\$390.06
68	\$252.93	\$264.10	\$173.34	\$351.52	\$290.87	\$303.72	\$199.34	\$404.24
69	\$261.80	\$273.37	\$179.42	\$363.85	\$301.07	\$314.38	\$206.33	\$418.43
70	\$270.68	\$282.64	\$185.50	\$376.19	\$311.28	\$325.03	\$213.32	\$432.61
71	\$279.55	\$291.91	\$191.58	\$388.52	\$321.48	\$335.69	\$220.32	\$446.80
72	\$288.43	\$301.17	\$197.67	\$400.86	\$331.69	\$346.35	\$227.31	\$460.98
73	\$297.30	\$310.44	\$203.75	\$413.19	\$341.90	\$357.00	\$234.31	\$475.17
74	\$306.18	\$319.71	\$209.83	\$425.52	\$352.10	\$367.66	\$241.30	\$489.35
75	\$315.05	\$328.97	\$215.91	\$437.86	\$362.31	\$378.32	\$248.30	\$503.53
76	\$323.93	\$338.24	\$222.00	\$450.19	\$372.51	\$388.98	\$255.29	\$517.72
77	\$332.80	\$347.51	\$228.08	\$462.53	\$382.72	\$399.63	\$262.29	\$531.90
78	\$341.67	\$356.77	\$234.16	\$474.86	\$392.93	\$410.29	\$269.28	\$546.09
79	\$350.55	\$366.04	\$240.24	\$487.20	\$403.13	\$420.95	\$276.27	\$560.27
80	\$363.86	\$379.94	\$249.37	\$505.70	\$418.44	\$436.93	\$286.77	\$581.55
81	\$377.17	\$393.84	\$258.49	\$524.20	\$433.75	\$452.92	\$297.26	\$602.82
82	\$390.49	\$407.74	\$267.61	\$542.70	\$449.06	\$468.90	\$307.75	\$624.10
83	\$403.80	\$421.64	\$276.74	\$561.20	\$464.37	\$484.89	\$318.24	\$645.38
84	\$417.11	\$435.54	\$285.86	\$579.70	\$479.68	\$500.87	\$328.73	\$666.65
85	\$430.42	\$449.44	\$294.98	\$598.20	\$494.99	\$516.86	\$339.22	\$687.93

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Monthly Plan Rates for Illinois - Area 1
Male Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Standard Rates for individuals ages 86 and older.								
86+	\$443.74	\$463.35	\$304.11	\$616.71	\$510.30	\$532.85	\$349.72	\$709.21

Group 2	Applies to individuals whose plan effective date will be fifteen or more years following their 65th birthday or Medicare Part B effective date, if later.							
	Non-Tobacco Rate				Tobacco Rate			
Age ¹	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
Level 1 Rates ⁴ for individuals ages 80 and older.								
80+	\$488.11	\$509.68	\$334.52	\$678.38	\$561.33	\$586.13	\$384.69	\$780.13

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Under 65 Monthly Plan Rates for Illinois - Area 1

AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Group 3	Applies to individuals under age 65 who are eligible for Medicare by reason of Disability or End-Stage Renal Disease.			
Age ¹	Plan A	Plan G	Plan N	Plan F ³
Female Non-Tobacco Rate				
Under 65	\$598.13	\$739.60	\$620.26	\$787.52
Female Tobacco Rate				
Under 65	\$687.84	\$850.53	\$713.29	\$905.64
Male Non-Tobacco Rate				
Under 65	\$674.48	\$834.03	\$699.45	\$888.06
Male Tobacco Rate				
Under 65	\$775.65	\$959.13	\$804.35	\$1,021.26

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Tobacco Rates do not apply during open enrollment or guaranteed issue situations.

1 Your age as of your plan effective date.

2 The **Enrollment Discount** applies if you are between the ages of 65 and 85 and your plan effective date is within fifteen years following your 65th birthday (or your Medicare Part B effective date, if later).

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 is 45% at ages 65 through 67. The discount percentage reduces by 2% each year on the anniversary date of your plan from age 68 to age 79 and then by 3% from age 80 until it reaches 0% on the anniversary date of your plan on or after age 86.

3 Plan F is available only to applicants eligible for Medicare prior to 1/1/2020.

4 Level 1 Rates apply to individuals whose plan effective date will be fifteen or more years following their 65th birthday (or Medicare Part B effective date, if later).

Illinois Area 1 ZIP Codes

The Three-Digit ZIP Code Prefixes Below Apply to Rates Included
on the Page Headed "Cover Page - Rates"

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**Monthly Plan Rates for Illinois - Area 2
Female Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America**

Additional Discounts* (not reflected in the rates below) for which you may qualify:

- **Multi-Insured** – 15% off the rate below if two AARP members are insured under an eligible AARP-branded supplemental insurance policy under the same AARP membership number and share a household address.
- **Electronic Funds Transfer (EFT)** – \$4 per month off the rate below when you pay with EFT.

***Also, see the “Rules and Disclosures about this insurance”**

Group 1

Applies to individuals whose plan effective date will be within fifteen years following their 65th birthday or Medicare Part B effective date, if later.

Standard Rates with Enrollment Discount² for individuals ages 65-85.

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
65	\$220.50	\$230.25	\$151.12	\$306.46	\$253.57	\$264.78	\$173.78	\$352.42
66	\$220.50	\$230.25	\$151.12	\$306.46	\$253.57	\$264.78	\$173.78	\$352.42
67	\$220.50	\$230.25	\$151.12	\$306.46	\$253.57	\$264.78	\$173.78	\$352.42
68	\$228.52	\$238.62	\$156.61	\$317.60	\$262.79	\$274.41	\$180.10	\$365.24
69	\$236.54	\$246.99	\$162.11	\$328.74	\$272.01	\$284.04	\$186.42	\$378.06
70	\$244.56	\$255.37	\$167.60	\$339.89	\$281.24	\$293.67	\$192.74	\$390.87
71	\$252.57	\$263.74	\$173.10	\$351.03	\$290.46	\$303.30	\$199.06	\$403.69
72	\$260.59	\$272.11	\$178.60	\$362.18	\$299.68	\$312.92	\$205.38	\$416.50
73	\$268.61	\$280.48	\$184.09	\$373.32	\$308.90	\$322.55	\$211.70	\$429.32
74	\$276.63	\$288.86	\$189.59	\$384.46	\$318.12	\$332.18	\$218.02	\$442.13
75	\$284.65	\$297.23	\$195.08	\$395.61	\$327.34	\$341.81	\$224.34	\$454.95
76	\$292.67	\$305.60	\$200.58	\$406.75	\$336.56	\$351.44	\$230.66	\$467.76
77	\$300.69	\$313.98	\$206.07	\$417.90	\$345.78	\$361.07	\$236.98	\$480.58
78	\$308.70	\$322.35	\$211.57	\$429.04	\$355.00	\$370.70	\$243.30	\$493.40
79	\$316.72	\$330.72	\$217.06	\$440.18	\$364.22	\$380.32	\$249.62	\$506.21
80	\$328.75	\$343.28	\$225.31	\$456.90	\$378.06	\$394.77	\$259.10	\$525.43
81	\$340.78	\$355.84	\$233.55	\$473.62	\$391.89	\$409.21	\$268.58	\$544.66
82	\$352.80	\$368.40	\$241.79	\$490.33	\$405.72	\$423.65	\$278.06	\$563.88
83	\$364.83	\$380.96	\$250.04	\$507.05	\$419.55	\$438.10	\$287.54	\$583.10
84	\$376.86	\$393.52	\$258.28	\$523.76	\$433.38	\$452.54	\$297.02	\$602.33
85	\$388.89	\$406.08	\$266.52	\$540.48	\$447.21	\$466.98	\$306.50	\$621.55

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Monthly Plan Rates for Illinois - Area 2
Female Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Standard Rates for individuals ages 86 and older.								
86+	\$400.92	\$418.64	\$274.77	\$557.20	\$461.05	\$481.43	\$315.98	\$640.78

Group 2	Applies to individuals whose plan effective date will be fifteen or more years following their 65th birthday or Medicare Part B effective date, if later.							
	Non-Tobacco Rate				Tobacco Rate			
Age ¹	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
Level 1 Rates ⁴ for individuals ages 80 and older.								
80+	\$441.01	\$460.50	\$302.24	\$612.92	\$507.15	\$529.57	\$347.57	\$704.85

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Monthly Plan Rates for Illinois - Area 2
Male Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Additional Discounts* (not reflected in the rates below) for which you may qualify:

- **Multi-Insured** – 15% off the rate below if two AARP members are insured under an eligible AARP-branded supplemental insurance policy under the same AARP membership number and share a household address.
- **Electronic Funds Transfer (EFT)** – \$4 per month off the rate below when you pay with EFT.

***Also, see the “Rules and Disclosures about this insurance”**

Group 1	Applies to individuals whose plan effective date will be within fifteen years following their 65th birthday or Medicare Part B effective date, if later.
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Standard Rates with Enrollment Discount² for individuals ages 65-85.

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
65	\$248.65	\$259.64	\$170.41	\$345.58	\$285.95	\$298.58	\$195.97	\$397.41
66	\$248.65	\$259.64	\$170.41	\$345.58	\$285.95	\$298.58	\$195.97	\$397.41
67	\$248.65	\$259.64	\$170.41	\$345.58	\$285.95	\$298.58	\$195.97	\$397.41
68	\$257.69	\$269.08	\$176.60	\$358.14	\$296.34	\$309.44	\$203.09	\$411.86
69	\$266.73	\$278.52	\$182.80	\$370.71	\$306.74	\$320.30	\$210.22	\$426.31
70	\$275.78	\$287.96	\$189.00	\$383.28	\$317.14	\$331.16	\$217.34	\$440.76
71	\$284.82	\$297.41	\$195.19	\$395.84	\$327.54	\$342.02	\$224.47	\$455.21
72	\$293.86	\$306.85	\$201.39	\$408.41	\$337.94	\$352.87	\$231.60	\$469.67
73	\$302.90	\$316.29	\$207.59	\$420.98	\$348.33	\$363.73	\$238.72	\$484.12
74	\$311.94	\$325.73	\$213.78	\$433.54	\$358.73	\$374.59	\$245.85	\$498.57
75	\$320.99	\$335.17	\$219.98	\$446.11	\$369.13	\$385.45	\$252.98	\$513.02
76	\$330.03	\$344.61	\$226.18	\$458.68	\$379.53	\$396.30	\$260.10	\$527.47
77	\$339.07	\$354.06	\$232.38	\$471.24	\$389.93	\$407.16	\$267.23	\$541.92
78	\$348.11	\$363.50	\$238.57	\$483.81	\$400.33	\$418.02	\$274.35	\$556.37
79	\$357.15	\$372.94	\$244.77	\$496.38	\$410.72	\$428.88	\$281.48	\$570.83
80	\$370.72	\$387.10	\$254.06	\$515.23	\$426.32	\$445.16	\$292.17	\$592.50
81	\$384.28	\$401.26	\$263.36	\$534.08	\$441.92	\$461.45	\$302.86	\$614.18
82	\$397.84	\$415.43	\$272.65	\$552.93	\$457.52	\$477.74	\$313.55	\$635.86
83	\$411.41	\$429.59	\$281.95	\$571.78	\$473.11	\$494.02	\$324.24	\$657.53
84	\$424.97	\$443.75	\$291.24	\$590.63	\$488.71	\$510.31	\$334.93	\$679.21
85	\$438.53	\$457.91	\$300.54	\$609.48	\$504.31	\$526.60	\$345.62	\$700.89

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Monthly Plan Rates for Illinois - Area 2
Male Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Standard Rates for individuals ages 86 and older.								
86+	\$452.10	\$472.08	\$309.84	\$628.33	\$519.91	\$542.89	\$356.31	\$722.57

Group 2	Applies to individuals whose plan effective date will be fifteen or more years following their 65th birthday or Medicare Part B effective date, if later.							
	Non-Tobacco Rate				Tobacco Rate			
Age ¹	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
Level 1 Rates ⁴ for individuals ages 80 and older.								
80+	\$497.31	\$519.28	\$340.82	\$691.16	\$571.90	\$597.17	\$391.94	\$794.82

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Under 65 Monthly Plan Rates for Illinois - Area 2

AARP® Medicare Supplement Insurance Plans
insured by **UnitedHealthcare Insurance Company of America**

Group 3	Applies to individuals under age 65 who are eligible for Medicare by reason of Disability or End-Stage Renal Disease.			
Age ¹	Plan A	Plan G	Plan N	Plan F ³
Female Non-Tobacco Rate				
Under 65	\$609.39	\$753.55	\$631.97	\$802.36
Female Tobacco Rate				
Under 65	\$700.79	\$866.57	\$726.75	\$922.72
Male Non-Tobacco Rate				
Under 65	\$687.19	\$849.74	\$712.63	\$904.79
Male Tobacco Rate				
Under 65	\$790.26	\$977.20	\$819.51	\$1,040.50

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Tobacco Rates do not apply during open enrollment or guaranteed issue situations.

1 Your age as of your plan effective date.

2 The **Enrollment Discount** applies if you are between the ages of 65 and 85 and your plan effective date is within fifteen years following your 65th birthday (or your Medicare Part B effective date, if later).

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 is 45% at ages 65 through 67. The discount percentage reduces by 2% each year on the anniversary date of your plan from age 68 to age 79 and then by 3% from age 80 until it reaches 0% on the anniversary date of your plan on or after age 86.

3 Plan F is available only to applicants eligible for Medicare prior to 1/1/2020.

4 Level 1 Rates apply to individuals whose plan effective date will be fifteen or more years following their 65th birthday (or Medicare Part B effective date, if later).

Illinois Area 2 ZIP Codes

The Three-Digit ZIP Code Prefixes Below Apply to Rates Included
on the Page Headed "Cover Page - Rates"

609	613	614	618
619	620	622	623
624	625	626	628
629			

Monthly Plan Rates for Illinois - Area 3
Female Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Additional Discounts* (not reflected in the rates below) for which you may qualify:

- **Multi-Insured** – 15% off the rate below if two AARP members are insured under an eligible AARP-branded supplemental insurance policy under the same AARP membership number and share a household address.
- **Electronic Funds Transfer (EFT)** – \$4 per month off the rate below when you pay with EFT.

***Also, see the “Rules and Disclosures about this insurance”**

Group 1	Applies to individuals whose plan effective date will be within fifteen years following their 65th birthday or Medicare Part B effective date, if later.
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Standard Rates with Enrollment Discount² for individuals ages 65-85.

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
65	\$194.95	\$203.57	\$133.61	\$270.94	\$224.20	\$234.10	\$153.64	\$311.58
66	\$194.95	\$203.57	\$133.61	\$270.94	\$224.20	\$234.10	\$153.64	\$311.58
67	\$194.95	\$203.57	\$133.61	\$270.94	\$224.20	\$234.10	\$153.64	\$311.58
68	\$202.04	\$210.97	\$138.47	\$280.79	\$232.35	\$242.61	\$159.23	\$322.91
69	\$209.13	\$218.37	\$143.32	\$290.65	\$240.50	\$251.12	\$164.82	\$334.24
70	\$216.22	\$225.77	\$148.18	\$300.50	\$248.66	\$259.64	\$170.40	\$345.57
71	\$223.31	\$233.18	\$153.04	\$310.35	\$256.81	\$268.15	\$175.99	\$356.90
72	\$230.40	\$240.58	\$157.90	\$320.20	\$264.96	\$276.66	\$181.58	\$368.23
73	\$237.49	\$247.98	\$162.76	\$330.06	\$273.11	\$285.17	\$187.17	\$379.56
74	\$244.58	\$255.38	\$167.62	\$339.91	\$281.27	\$293.69	\$192.75	\$390.89
75	\$251.67	\$262.79	\$172.48	\$349.76	\$289.42	\$302.20	\$198.34	\$402.22
76	\$258.76	\$270.19	\$177.33	\$359.61	\$297.57	\$310.71	\$203.93	\$413.55
77	\$265.85	\$277.59	\$182.19	\$369.47	\$305.73	\$319.23	\$209.52	\$424.89
78	\$272.94	\$285.00	\$187.05	\$379.32	\$313.88	\$327.74	\$215.10	\$436.22
79	\$280.03	\$292.40	\$191.91	\$389.17	\$322.03	\$336.25	\$220.69	\$447.55
80	\$290.66	\$303.50	\$199.20	\$403.95	\$334.26	\$349.02	\$229.07	\$464.54
81	\$301.29	\$314.61	\$206.49	\$418.73	\$346.49	\$361.79	\$237.45	\$481.54
82	\$311.93	\$325.71	\$213.77	\$433.51	\$358.72	\$374.56	\$245.83	\$498.53
83	\$322.56	\$336.81	\$221.06	\$448.29	\$370.95	\$387.33	\$254.21	\$515.53
84	\$333.20	\$347.92	\$228.35	\$463.07	\$383.18	\$400.10	\$262.59	\$532.52
85	\$343.83	\$359.02	\$235.64	\$477.85	\$395.41	\$412.87	\$270.97	\$549.52

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

**Monthly Plan Rates for Illinois - Area 3
Female Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America**

Standard Rates for individuals ages 86 and older.								
86+	\$354.47	\$370.13	\$242.93	\$492.63	\$407.64	\$425.64	\$279.36	\$566.52

Group 2	Applies to individuals whose plan effective date will be fifteen or more years following their 65th birthday or Medicare Part B effective date, if later.							
	Non-Tobacco Rate				Tobacco Rate			
Age ¹	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
Level 1 Rates ⁴ for individuals ages 80 and older.								
80+	\$389.91	\$407.14	\$267.22	\$541.89	\$448.40	\$468.20	\$307.29	\$623.17

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Monthly Plan Rates for Illinois - Area 3
Male Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Additional Discounts* (not reflected in the rates below) for which you may qualify:

- **Multi-Insured** – 15% off the rate below if two AARP members are insured under an eligible AARP-branded supplemental insurance policy under the same AARP membership number and share a household address.
- **Electronic Funds Transfer (EFT)** – \$4 per month off the rate below when you pay with EFT.

***Also, see the “Rules and Disclosures about this insurance”**

Group 1	Applies to individuals whose plan effective date will be within fifteen years following their 65th birthday or Medicare Part B effective date, if later.
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Standard Rates with Enrollment Discount² for individuals ages 65-85.

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
65	\$219.84	\$229.55	\$150.66	\$305.53	\$252.81	\$263.98	\$173.26	\$351.36
66	\$219.84	\$229.55	\$150.66	\$305.53	\$252.81	\$263.98	\$173.26	\$351.36
67	\$219.84	\$229.55	\$150.66	\$305.53	\$252.81	\$263.98	\$173.26	\$351.36
68	\$227.84	\$237.90	\$156.14	\$316.64	\$262.01	\$273.58	\$179.56	\$364.13
69	\$235.83	\$246.25	\$161.62	\$327.75	\$271.20	\$283.18	\$185.86	\$376.91
70	\$243.82	\$254.60	\$167.10	\$338.86	\$280.39	\$292.78	\$192.16	\$389.69
71	\$251.82	\$262.94	\$172.58	\$349.97	\$289.59	\$302.38	\$198.46	\$402.46
72	\$259.81	\$271.29	\$178.06	\$361.08	\$298.78	\$311.98	\$204.76	\$415.24
73	\$267.81	\$279.64	\$183.53	\$372.19	\$307.97	\$321.58	\$211.07	\$428.02
74	\$275.80	\$287.99	\$189.01	\$383.30	\$317.17	\$331.18	\$217.37	\$440.79
75	\$283.80	\$296.33	\$194.49	\$394.41	\$326.36	\$340.78	\$223.67	\$453.57
76	\$291.79	\$304.68	\$199.97	\$405.52	\$335.55	\$350.38	\$229.97	\$466.35
77	\$299.79	\$313.03	\$205.45	\$416.64	\$344.75	\$359.98	\$236.27	\$479.13
78	\$307.78	\$321.38	\$210.93	\$427.75	\$353.94	\$369.58	\$242.57	\$491.90
79	\$315.77	\$329.73	\$216.41	\$438.86	\$363.13	\$379.18	\$248.87	\$504.68
80	\$327.77	\$342.25	\$224.63	\$455.52	\$376.92	\$393.58	\$258.32	\$523.84
81	\$339.76	\$354.77	\$232.84	\$472.19	\$390.71	\$407.98	\$267.77	\$543.01
82	\$351.75	\$367.29	\$241.06	\$488.85	\$404.50	\$422.38	\$277.22	\$562.17
83	\$363.74	\$379.81	\$249.28	\$505.52	\$418.29	\$436.78	\$286.67	\$581.34
84	\$375.73	\$392.33	\$257.50	\$522.18	\$432.08	\$451.18	\$296.12	\$600.50
85	\$387.72	\$404.85	\$265.72	\$538.85	\$445.87	\$465.58	\$305.57	\$619.67

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Monthly Plan Rates for Illinois - Area 3
Male Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Standard Rates for individuals ages 86 and older.								
86+	\$399.72	\$417.38	\$273.94	\$555.52	\$459.67	\$479.98	\$315.03	\$638.84

Group 2	Applies to individuals whose plan effective date will be fifteen or more years following their 65th birthday or Medicare Part B effective date, if later.							
Non-Tobacco Rate				Tobacco Rate				
Age ¹	Plan A	Plan G	Plan N	Plan F ³	Plan A	Plan G	Plan N	Plan F ³
Level 1 Rates ⁴ for individuals ages 80 and older.								
80+	\$439.69	\$459.11	\$301.33	\$611.07	\$505.63	\$527.97	\$346.53	\$702.72

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Under 65 Monthly Plan Rates for Illinois - Area 3

AARP® Medicare Supplement Insurance Plans
insured by UnitedHealthcare Insurance Company of America

Group 3	Applies to individuals under age 65 who are eligible for Medicare by reason of Disability or End-Stage Renal Disease.			
Age ¹	Plan A	Plan G	Plan N	Plan F ³
Female Non-Tobacco Rate				
Under 65	\$538.79	\$666.23	\$558.73	\$709.38
Female Tobacco Rate				
Under 65	\$619.61	\$766.15	\$642.52	\$815.78
Male Non-Tobacco Rate				
Under 65	\$607.57	\$751.28	\$630.06	\$799.94
Male Tobacco Rate				
Under 65	\$698.69	\$863.96	\$724.56	\$919.92

The rates above are for plan effective dates from June 2026 - May 2027 and may change.

Tobacco Rates do not apply during open enrollment or guaranteed issue situations.

1 Your age as of your plan effective date.

2 The **Enrollment Discount** applies if you are between the ages of 65 and 85 and your plan effective date is within fifteen years following your 65th birthday (or your Medicare Part B effective date, if later).

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 is 45% at ages 65 through 67. The discount percentage reduces by 2% each year on the anniversary date of your plan from age 68 to age 79 and then by 3% from age 80 until it reaches 0% on the anniversary date of your plan on or after age 86.

3 Plan F is available only to applicants eligible for Medicare prior to 1/1/2020.

4 Level 1 Rates apply to individuals whose plan effective date will be fifteen or more years following their 65th birthday (or Medicare Part B effective date, if later).

Illinois Area 3 ZIP Codes

The Three-Digit ZIP Code Prefixes Below Apply to Rates Included
on the Page Headed "Cover Page - Rates"

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2026 Illinois Rate Information for AARP® Medicare Supplement Insurance Plans for **UHICA**: Effective June 1, 2026

Updates have been made to the Illinois rates for 2026 AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare® Insurance Company of America (**UHICA**), effective **June 1, 2026**.

If you are enrolling a consumer in an AARP Medicare Supplement Plan, please make sure you are using the most up-to-date rate. You'll find each plan's standard rate percentage change for individuals ages 65+ listed below.

UHICA	A	F	G	N
Area 1	35.0%	35.0%	35.0%	30.0%
Area 2	35.0%	35.0%	35.0%	30.0%
Area 3	35.0%	35.0%	35.0%	30.0%

Individual rate increases may vary by plan, rate level, tobacco use and gender.

Questions?

Our dedicated Producer Help Desk (PHD) is here for you every step of the way. [Live chat via Jarvis](#) or call 1-888-381-8581. Español Presione la opcion 2.

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