



2026 Rate Information

for AARP Medicare Supplement Insurance Plans

2026 Tennessee 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 Tennessee 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 opción 2.

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**Monthly Plan Rates for Tennessee
Female Non-Tobacco and Tobacco
AARP® Medicare Supplement Insurance Plans
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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.
- **Household** – 10% off the rate below if you live with another (no more than three) AARP member.

Note: The Multi-Insured Discount and the Household Discount cannot be combined.

- **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 Discount³ for individuals ages 65-85 whose acceptance is guaranteed or who do not have any of the medical conditions on the application².

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ⁴	Plan A	Plan G	Plan N	Plan F ⁴
65	\$159.91	\$193.26	\$138.25	\$259.80	\$183.90	\$222.24	\$158.99	\$298.77
66	\$159.91	\$193.26	\$138.25	\$259.80	\$183.90	\$222.24	\$158.99	\$298.77
67	\$159.91	\$193.26	\$138.25	\$259.80	\$183.90	\$222.24	\$158.99	\$298.77
68	\$165.73	\$200.29	\$143.28	\$269.25	\$190.59	\$230.33	\$164.77	\$309.63
69	\$171.54	\$207.32	\$148.31	\$278.69	\$197.27	\$238.41	\$170.55	\$320.49
70	\$177.36	\$214.34	\$153.34	\$288.14	\$203.96	\$246.49	\$176.33	\$331.36
71	\$183.17	\$221.37	\$158.36	\$297.59	\$210.65	\$254.57	\$182.12	\$342.22
72	\$188.99	\$228.40	\$163.39	\$307.04	\$217.34	\$262.65	\$187.90	\$353.09
73	\$194.80	\$235.43	\$168.42	\$316.48	\$224.02	\$270.74	\$193.68	\$363.95
74	\$200.62	\$242.45	\$173.45	\$325.93	\$230.71	\$278.82	\$199.46	\$374.82
75	\$206.43	\$249.48	\$178.47	\$335.38	\$237.40	\$286.90	\$205.24	\$385.68
76	\$212.25	\$256.51	\$183.50	\$344.83	\$244.09	\$294.98	\$211.02	\$396.55
77	\$218.07	\$263.54	\$188.53	\$354.27	\$250.77	\$303.06	\$216.81	\$407.41
78	\$223.88	\$270.57	\$193.56	\$363.72	\$257.46	\$311.14	\$222.59	\$418.27
79	\$229.70	\$277.59	\$198.59	\$373.17	\$264.15	\$319.23	\$228.37	\$429.14
80	\$238.42	\$288.13	\$206.13	\$387.34	\$274.18	\$331.35	\$237.04	\$445.44
81	\$247.14	\$298.68	\$213.67	\$401.51	\$284.21	\$343.47	\$245.71	\$461.73
82	\$255.86	\$309.22	\$221.21	\$415.68	\$294.24	\$355.59	\$254.39	\$478.03
83	\$264.59	\$319.76	\$228.75	\$429.85	\$304.27	\$367.72	\$263.06	\$494.33
84	\$273.31	\$330.30	\$236.29	\$444.02	\$314.30	\$379.84	\$271.73	\$510.62
85	\$282.03	\$340.84	\$243.83	\$458.19	\$324.33	\$391.96	\$280.40	\$526.92

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

**Monthly Plan Rates for Tennessee
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 whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
86+	\$290.76	\$351.39	\$251.38	\$472.37	\$334.37	\$404.09	\$289.08	\$543.22
Level 2 Rates ⁶ for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
65+	\$511.73	\$646.55	\$583.20	\$680.21	\$588.49	\$743.52	\$670.66	\$782.23

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 ⁴	Plan A	Plan G	Plan N	Plan F ⁴
Level 1 Rates ⁵ for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
80+	\$319.83	\$386.52	\$276.51	\$519.60	\$367.80	\$444.49	\$317.98	\$597.54
Level 2 Rates ⁶ for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
80+	\$511.73	\$646.55	\$583.20	\$680.21	\$588.49	\$743.52	\$670.66	\$782.23

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**Monthly Plan Rates for Tennessee
Male Non-Tobacco and Tobacco
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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.
- **Household** – 10% off the rate below if you live with another (no more than three) AARP member.

Note: The Multi-Insured Discount and the Household Discount cannot be combined.

- **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 Discount³ for individuals ages 65-85 whose acceptance is guaranteed or who do not have any of the medical conditions on the application².

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ⁴	Plan A	Plan G	Plan N	Plan F ⁴
65	\$180.33	\$217.93	\$155.90	\$292.96	\$207.38	\$250.62	\$179.29	\$336.91
66	\$180.33	\$217.93	\$155.90	\$292.96	\$207.38	\$250.62	\$179.29	\$336.91
67	\$180.33	\$217.93	\$155.90	\$292.96	\$207.38	\$250.62	\$179.29	\$336.91
68	\$186.89	\$225.86	\$161.57	\$303.62	\$214.92	\$259.73	\$185.81	\$349.16
69	\$193.44	\$233.78	\$167.24	\$314.27	\$222.46	\$268.85	\$192.33	\$361.41
70	\$200.00	\$241.71	\$172.91	\$324.92	\$230.00	\$277.96	\$198.85	\$373.66
71	\$206.56	\$249.63	\$178.58	\$335.58	\$237.54	\$287.07	\$205.37	\$385.91
72	\$213.12	\$257.56	\$184.25	\$346.23	\$245.08	\$296.19	\$211.89	\$398.17
73	\$219.67	\$265.48	\$189.92	\$356.88	\$252.63	\$305.30	\$218.41	\$410.42
74	\$226.23	\$273.41	\$195.59	\$367.54	\$260.17	\$314.41	\$224.93	\$422.67
75	\$232.79	\$281.33	\$201.26	\$378.19	\$267.71	\$323.53	\$231.45	\$434.92
76	\$239.35	\$289.26	\$206.93	\$388.84	\$275.25	\$332.64	\$237.97	\$447.17
77	\$245.91	\$297.18	\$212.60	\$399.50	\$282.79	\$341.76	\$244.49	\$459.42
78	\$252.46	\$305.11	\$218.27	\$410.15	\$290.33	\$350.87	\$251.01	\$471.67
79	\$259.02	\$313.03	\$223.94	\$420.80	\$297.87	\$359.98	\$257.53	\$483.93
80	\$268.86	\$324.92	\$232.44	\$436.78	\$309.18	\$373.65	\$267.31	\$502.30
81	\$278.69	\$336.81	\$240.94	\$452.76	\$320.50	\$387.32	\$277.09	\$520.68
82	\$288.53	\$348.70	\$249.45	\$468.74	\$331.81	\$400.99	\$286.87	\$539.06
83	\$298.37	\$360.58	\$257.95	\$484.72	\$343.12	\$414.66	\$296.65	\$557.43
84	\$308.20	\$372.47	\$266.46	\$500.70	\$354.43	\$428.33	\$306.43	\$575.81
85	\$318.04	\$384.36	\$274.96	\$516.68	\$365.74	\$442.00	\$316.21	\$594.19

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

**Monthly Plan Rates for Tennessee
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 whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
86+	\$327.88	\$396.25	\$283.47	\$532.67	\$377.06	\$455.68	\$325.99	\$612.57
Level 2 Rates ⁶ for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
65+	\$577.06	\$729.10	\$657.65	\$767.04	\$663.62	\$838.45	\$756.29	\$882.10

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 ⁴	Plan A	Plan G	Plan N	Plan F ⁴	
Level 1 Rates ⁵ for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .									
80+	\$360.66	\$435.87	\$311.81	\$585.93	\$414.76	\$501.24	\$358.58	\$673.82	
Level 2 Rates ⁶ for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .									
80+	\$577.06	\$729.10	\$657.65	\$767.04	\$663.62	\$838.45	\$756.29	\$882.10	

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Under 65 Monthly Plan Rates for Tennessee

AARP® Medicare Supplement Insurance Plans
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Group 3		Applies to individuals age 50-64 who are eligible for Medicare by reason of Disability or End-Stage Renal Disease.			
Age ¹	Plan A	Plan G	Plan N	Plan F ⁴	
Female Non-Tobacco Rates					
50-64	\$1,154.32	\$1,451.24	\$1,357.45	\$1,487.97	
Male Non-Tobacco Rates					
50-64	\$1,301.68	\$1,636.51	\$1,530.74	\$1,677.91	

The rates above are for plan effective dates from June 2026 through 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 Refer to the application.

3 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), and you do not have any medical conditions on the application that would qualify you for the Level 2 rate.

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.

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

5 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). Level 1 Rates are for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.

6 Level 2 Rates apply to individuals whose acceptance is not guaranteed and who have one or more of the medical conditions on the application.

Tennessee Area 1 ZIP Codes

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

37010	37087	37301	37660	37760	37876	38222	38558
37012	37088	37305	37662	37764	37877	38223	38559
37015	37090	37313	37663	37765	37878	38224	38560
37016	37095	37321	37664	37773	37879	38231	38562
37022	37096	37327	37665	37777	37881	38236	38563
37023	37097	37332	37669	37778	37882	38242	38564
37025	37098	37337	37680	37801	37886	38251	38565
37026	37101	37338	37681	37802	37888	38256	38567
37028	37110	37339	37682	37803	37890	38320	38568
37029	37111	37356	37683	37804	37891	38333	38569
37030	37119	37357	37684	37806	37901	38341	38570
37031	37121	37365	37686	37809	37902	38401	38571
37032	37122	37366	37687	37810	37909	38402	38572
37033	37134	37367	37688	37811	37912	38451	38573
37035	37136	37378	37690	37813	37914	38454	38574
37036	37137	37381	37691	37814	37915	38461	38575
37040	37140	37387	37692	37815	37916	38462	38577
37041	37141	37394	37694	37816	37917	38474	38578
37042	37142	37397	37699	37818	37918	38482	38579
37043	37143	37601	37701	37820	37919	38487	38580
37044	37145	37602	37707	37821	37920	38501	38581
37048	37146	37604	37708	37822	37921	38502	38582
37049	37148	37605	37709	37824	37922	38503	38583
37050	37149	37614	37711	37825	37923	38504	38585
37051	37150	37615	37713	37843	37924	38505	38587
37052	37151	37616	37715	37848	37927	38506	38588
37055	37152	37617	37721	37849	37928	38541	38589
37056	37165	37618	37722	37851	37929	38542	
37057	37166	37620	37723	37853	37930	38543	
37058	37171	37621	37724	37857	37931	38544	
37059	37172	37625	37725	37860	37932	38545	
37061	37174	37640	37727	37861	37933	38547	
37066	37175	37641	37730	37862	37934	38548	
37071	37178	37642	37731	37863	37938	38549	
37073	37181	37643	37737	37864	37939	38550	
37074	37184	37644	37738	37865	37940	38551	
37075	37185	37645	37743	37867	37950	38552	
37077	37186	37650	37744	37868	37995	38553	
37078	37187	37656	37745	37869	37996	38554	
37079	37188	37657	37752	37870	37997	38555	
37082	37190	37658	37753	37871	37998	38556	
37083	37191	37659	37754	37873	38221	38557	

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

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Standard Rates with Enrollment Discount³ for individuals ages 65-85 whose acceptance is guaranteed or who do not have any of the medical conditions on the application².

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ⁴	Plan A	Plan G	Plan N	Plan F ⁴
65	\$156.81	\$189.51	\$135.57	\$254.75	\$180.32	\$217.93	\$155.90	\$292.96
66	\$156.81	\$189.51	\$135.57	\$254.75	\$180.32	\$217.93	\$155.90	\$292.96
67	\$156.81	\$189.51	\$135.57	\$254.75	\$180.32	\$217.93	\$155.90	\$292.96
68	\$162.51	\$196.40	\$140.50	\$264.01	\$186.88	\$225.86	\$161.57	\$303.61
69	\$168.21	\$203.29	\$145.43	\$273.28	\$193.44	\$233.78	\$167.24	\$314.26
70	\$173.91	\$210.18	\$150.36	\$282.54	\$200.00	\$241.71	\$172.91	\$324.92
71	\$179.61	\$217.07	\$155.29	\$291.80	\$206.55	\$249.63	\$178.58	\$335.57
72	\$185.32	\$223.97	\$160.22	\$301.07	\$213.11	\$257.56	\$184.25	\$346.22
73	\$191.02	\$230.86	\$165.15	\$310.33	\$219.67	\$265.48	\$189.92	\$356.88
74	\$196.72	\$237.75	\$170.08	\$319.60	\$226.23	\$273.41	\$195.59	\$367.53
75	\$202.42	\$244.64	\$175.01	\$328.86	\$232.78	\$281.33	\$201.26	\$378.18
76	\$208.13	\$251.53	\$179.94	\$338.12	\$239.34	\$289.26	\$206.93	\$388.84
77	\$213.83	\$258.42	\$184.87	\$347.39	\$245.90	\$297.18	\$212.60	\$399.49
78	\$219.53	\$265.31	\$189.80	\$356.65	\$252.45	\$305.11	\$218.27	\$410.14
79	\$225.23	\$272.21	\$194.73	\$365.92	\$259.01	\$313.03	\$223.94	\$420.80
80	\$233.79	\$282.54	\$202.13	\$379.81	\$268.85	\$324.92	\$232.44	\$436.78
81	\$242.34	\$292.88	\$209.52	\$393.71	\$278.68	\$336.81	\$240.94	\$452.76
82	\$250.89	\$303.22	\$216.92	\$407.60	\$288.52	\$348.70	\$249.45	\$468.74
83	\$259.45	\$313.55	\$224.31	\$421.50	\$298.36	\$360.58	\$257.95	\$484.72
84	\$268.00	\$323.89	\$231.71	\$435.39	\$308.19	\$372.47	\$266.46	\$500.70
85	\$276.55	\$334.23	\$239.10	\$449.29	\$318.03	\$384.36	\$274.96	\$516.68

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86+	\$285.11	\$344.57	\$246.50	\$463.19	\$327.87	\$396.25	\$283.47	\$532.66
Level 2 Rates ⁶ for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
65+	\$501.79	\$634.00	\$571.88	\$666.99	\$577.05	\$729.10	\$657.65	\$767.03

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 ⁴	Plan A	Plan G	Plan N	Plan F ⁴
Level 1 Rates ⁵ for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
80+	\$313.62	\$379.02	\$271.15	\$509.50	\$360.65	\$435.87	\$311.81	\$585.92
Level 2 Rates ⁶ for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
80+	\$501.79	\$634.00	\$571.88	\$666.99	\$577.05	\$729.10	\$657.65	\$767.03

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Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ⁴	Plan A	Plan G	Plan N	Plan F ⁴
65	\$176.83	\$213.70	\$152.88	\$287.27	\$203.35	\$245.75	\$175.81	\$330.36
66	\$176.83	\$213.70	\$152.88	\$287.27	\$203.35	\$245.75	\$175.81	\$330.36
67	\$176.83	\$213.70	\$152.88	\$287.27	\$203.35	\$245.75	\$175.81	\$330.36
68	\$183.26	\$221.47	\$158.44	\$297.72	\$210.74	\$254.69	\$182.20	\$342.37
69	\$189.69	\$229.24	\$164.00	\$308.16	\$218.14	\$263.62	\$188.59	\$354.38
70	\$196.12	\$237.01	\$169.56	\$318.61	\$225.53	\$272.56	\$194.99	\$366.40
71	\$202.55	\$244.78	\$175.12	\$329.06	\$232.92	\$281.50	\$201.38	\$378.41
72	\$208.98	\$252.55	\$180.68	\$339.50	\$240.32	\$290.43	\$207.77	\$390.42
73	\$215.41	\$260.32	\$186.23	\$349.95	\$247.71	\$299.37	\$214.17	\$402.44
74	\$221.84	\$268.09	\$191.79	\$360.40	\$255.11	\$308.31	\$220.56	\$414.45
75	\$228.27	\$275.87	\$197.35	\$370.84	\$262.50	\$317.24	\$226.95	\$426.46
76	\$234.70	\$283.64	\$202.91	\$381.29	\$269.90	\$326.18	\$233.35	\$438.48
77	\$241.13	\$291.41	\$208.47	\$391.74	\$277.29	\$335.12	\$239.74	\$450.49
78	\$247.56	\$299.18	\$214.03	\$402.18	\$284.69	\$344.05	\$246.13	\$462.50
79	\$253.99	\$306.95	\$219.59	\$412.63	\$292.08	\$352.99	\$252.53	\$474.52
80	\$263.63	\$318.61	\$227.93	\$428.30	\$303.17	\$366.40	\$262.12	\$492.54
81	\$273.28	\$330.26	\$236.27	\$443.97	\$314.27	\$379.80	\$271.71	\$510.56
82	\$282.92	\$341.92	\$244.61	\$459.64	\$325.36	\$393.21	\$281.30	\$528.58
83	\$292.57	\$353.58	\$252.95	\$475.31	\$336.45	\$406.61	\$290.89	\$546.60
84	\$302.21	\$365.23	\$261.29	\$490.98	\$347.54	\$420.02	\$300.48	\$564.62
85	\$311.86	\$376.89	\$269.63	\$506.65	\$358.63	\$433.42	\$310.07	\$582.64

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

**Monthly Plan Rates for Tennessee
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 whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
86+	\$321.51	\$388.55	\$277.97	\$522.32	\$369.73	\$446.83	\$319.66	\$600.66
Level 2 Rates ⁶ for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
65+	\$565.85	\$714.93	\$644.89	\$752.14	\$650.72	\$822.16	\$741.61	\$864.95

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 ⁴	Plan A	Plan G	Plan N	Plan F ⁴	
Level 1 Rates ⁵ for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .									
80+	\$353.66	\$427.40	\$305.76	\$574.55	\$406.70	\$491.51	\$351.62	\$660.72	
Level 2 Rates ⁶ for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .									
80+	\$565.85	\$714.93	\$644.89	\$752.14	\$650.72	\$822.16	\$741.61	\$864.95	

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

Under 65 Monthly Plan Rates for Tennessee

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

Group 3		Applies to individuals age 50-64 who are eligible for Medicare by reason of Disability or End-Stage Renal Disease.			
Age ¹	Plan A	Plan G	Plan N	Plan F ⁴	
Female Non-Tobacco Rates					
50-64	\$1,131.89	\$1,423.07	\$1,331.10	\$1,459.05	
Male Non-Tobacco Rates					
50-64	\$1,276.39	\$1,604.71	\$1,501.04	\$1,645.31	

The rates above are for plan effective dates from June 2026 through 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 Refer to the application.

3 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), and you do not have any medical conditions on the application that would qualify you for the Level 2 rate.

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.

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

5 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). Level 1 Rates are for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.

6 Level 2 Rates apply to individuals whose acceptance is not guaranteed and who have one or more of the medical conditions on the application.

Tennessee Area 2 ZIP Codes

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

37501	38133
37544	38134
38002	38135
38014	38136
38016	38137
38017	38138
38018	38139
38027	38141
38028	38145
38029	38148
38053	38150
38054	38151
38055	38152
38083	38157
38088	38159
38101	38161
38103	38163
38104	38166
38105	38167
38106	38168
38107	38173
38108	38174
38109	38175
38111	38177
38112	38181
38113	38182
38114	38183
38115	38184
38116	38186
38117	38187
38118	38188
38119	38190
38120	38193
38122	38194
38124	38197
38125	
38126	
38127	
38128	
38130	
38131	
38132	

**Monthly Plan Rates for Tennessee
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.
- **Household** – 10% off the rate below if you live with another (no more than three) AARP member.

Note: The Multi-Insured Discount and the Household Discount cannot be combined.

- **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 Discount³ for individuals ages 65-85 whose acceptance is guaranteed or who do not have any of the medical conditions on the application².

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ⁴	Plan A	Plan G	Plan N	Plan F ⁴
65	\$151.06	\$182.56	\$130.60	\$245.42	\$173.72	\$209.95	\$150.19	\$282.23
66	\$151.06	\$182.56	\$130.60	\$245.42	\$173.72	\$209.95	\$150.19	\$282.23
67	\$151.06	\$182.56	\$130.60	\$245.42	\$173.72	\$209.95	\$150.19	\$282.23
68	\$156.56	\$189.20	\$135.35	\$254.34	\$180.04	\$217.58	\$155.66	\$292.49
69	\$162.05	\$195.84	\$140.10	\$263.26	\$186.36	\$225.22	\$161.12	\$302.75
70	\$167.54	\$202.48	\$144.85	\$272.19	\$192.68	\$232.85	\$166.58	\$313.02
71	\$173.04	\$209.12	\$149.60	\$281.11	\$198.99	\$240.48	\$172.04	\$323.28
72	\$178.53	\$215.76	\$154.35	\$290.04	\$205.31	\$248.12	\$177.50	\$333.54
73	\$184.02	\$222.39	\$159.10	\$298.96	\$211.63	\$255.75	\$182.97	\$343.81
74	\$189.52	\$229.03	\$163.85	\$307.89	\$217.95	\$263.39	\$188.43	\$354.07
75	\$195.01	\$235.67	\$168.60	\$316.81	\$224.26	\$271.02	\$193.89	\$364.33
76	\$200.50	\$242.31	\$173.35	\$325.74	\$230.58	\$278.66	\$199.35	\$374.59
77	\$206.00	\$248.95	\$178.10	\$334.66	\$236.90	\$286.29	\$204.81	\$384.86
78	\$211.49	\$255.59	\$182.85	\$343.58	\$243.21	\$293.93	\$210.27	\$395.12
79	\$216.98	\$262.23	\$187.60	\$352.51	\$249.53	\$301.56	\$215.74	\$405.38
80	\$225.22	\$272.19	\$194.72	\$365.90	\$259.01	\$313.01	\$223.93	\$420.78
81	\$233.46	\$282.14	\$201.84	\$379.28	\$268.48	\$324.47	\$232.12	\$436.17
82	\$241.70	\$292.10	\$208.97	\$392.67	\$277.96	\$335.92	\$240.31	\$451.57
83	\$249.94	\$302.06	\$216.09	\$406.06	\$287.44	\$347.37	\$248.51	\$466.96
84	\$258.18	\$312.02	\$223.22	\$419.44	\$296.91	\$358.82	\$256.70	\$482.36
85	\$266.42	\$321.98	\$230.34	\$432.83	\$306.39	\$370.27	\$264.89	\$497.75

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

**Monthly Plan Rates for Tennessee
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 whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
86+	\$274.67	\$331.94	\$237.47	\$446.22	\$315.87	\$381.73	\$273.09	\$513.15
Level 2 Rates ⁶ for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
65+	\$483.41	\$610.76	\$550.93	\$642.55	\$555.93	\$702.38	\$633.56	\$738.93

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 ⁴	Plan A	Plan G	Plan N	Plan F ⁴
Level 1 Rates ⁵ for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
80+	\$302.13	\$365.13	\$261.21	\$490.84	\$347.45	\$419.90	\$300.39	\$564.46
Level 2 Rates ⁶ for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
80+	\$483.41	\$610.76	\$550.93	\$642.55	\$555.93	\$702.38	\$633.56	\$738.93

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

**Monthly Plan Rates for Tennessee
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.
- **Household** – 10% off the rate below if you live with another (no more than three) AARP member.

Note: The Multi-Insured Discount and the Household Discount cannot be combined.

- **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 Discount³ for individuals ages 65-85 whose acceptance is guaranteed or who do not have any of the medical conditions on the application².

Age ¹	Non-Tobacco Rate				Tobacco Rate			
	Plan A	Plan G	Plan N	Plan F ⁴	Plan A	Plan G	Plan N	Plan F ⁴
65	\$170.35	\$205.87	\$147.28	\$276.75	\$195.89	\$236.75	\$169.37	\$318.26
66	\$170.35	\$205.87	\$147.28	\$276.75	\$195.89	\$236.75	\$169.37	\$318.26
67	\$170.35	\$205.87	\$147.28	\$276.75	\$195.89	\$236.75	\$169.37	\$318.26
68	\$176.54	\$213.36	\$152.64	\$286.81	\$203.02	\$245.36	\$175.53	\$329.83
69	\$182.74	\$220.84	\$157.99	\$296.88	\$210.14	\$253.97	\$181.69	\$341.40
70	\$188.93	\$228.33	\$163.35	\$306.94	\$217.26	\$262.58	\$187.84	\$352.98
71	\$195.12	\$235.82	\$168.70	\$317.00	\$224.39	\$271.18	\$194.00	\$364.55
72	\$201.32	\$243.30	\$174.06	\$327.07	\$231.51	\$279.79	\$200.16	\$376.12
73	\$207.51	\$250.79	\$179.41	\$337.13	\$238.64	\$288.40	\$206.32	\$387.70
74	\$213.71	\$258.28	\$184.77	\$347.20	\$245.76	\$297.01	\$212.48	\$399.27
75	\$219.90	\$265.76	\$190.13	\$357.26	\$252.88	\$305.62	\$218.64	\$410.84
76	\$226.10	\$273.25	\$195.48	\$367.32	\$260.01	\$314.23	\$224.80	\$422.42
77	\$232.29	\$280.74	\$200.84	\$377.39	\$267.13	\$322.84	\$230.96	\$433.99
78	\$238.49	\$288.22	\$206.19	\$387.45	\$274.25	\$331.45	\$237.12	\$445.56
79	\$244.68	\$295.71	\$211.55	\$397.52	\$281.38	\$340.06	\$243.28	\$457.14
80	\$253.97	\$306.94	\$219.58	\$412.61	\$292.06	\$352.97	\$252.51	\$474.50
81	\$263.27	\$318.17	\$227.62	\$427.71	\$302.75	\$365.89	\$261.75	\$491.86
82	\$272.56	\$329.40	\$235.65	\$442.80	\$313.43	\$378.80	\$270.99	\$509.22
83	\$281.85	\$340.63	\$243.68	\$457.90	\$324.12	\$391.71	\$280.23	\$526.58
84	\$291.14	\$351.86	\$251.72	\$472.99	\$334.80	\$404.63	\$289.47	\$543.94
85	\$300.43	\$363.09	\$259.75	\$488.09	\$345.49	\$417.54	\$298.71	\$561.30

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

**Monthly Plan Rates for Tennessee
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 whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
86+	\$309.73	\$374.32	\$267.79	\$503.19	\$356.18	\$430.46	\$307.95	\$578.66
Level 2 Rates ⁶ for individuals ages 65 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
65+	\$545.12	\$688.74	\$621.27	\$724.59	\$626.87	\$792.04	\$714.44	\$833.27

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 ⁴	Plan A	Plan G	Plan N	Plan F ⁴
Level 1 Rates ⁵ for individuals ages 80 and older whose acceptance is guaranteed <u>or</u> who do not have any of the medical conditions on the application ² .								
80+	\$340.70	\$411.75	\$294.56	\$553.50	\$391.79	\$473.50	\$338.74	\$636.52
Level 2 Rates ⁶ for individuals ages 80 and older whose acceptance is not guaranteed <u>and</u> who have one or more of the medical conditions on the application ² .								
80+	\$545.12	\$688.74	\$621.27	\$724.59	\$626.87	\$792.04	\$714.44	\$833.27

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

Under 65 Monthly Plan Rates for Tennessee

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

Group 3		Applies to individuals age 50-64 who are eligible for Medicare by reason of Disability or End-Stage Renal Disease.			
Age ¹	Plan A	Plan G	Plan N	Plan F ⁴	
Female Non-Tobacco Rates					
50-64	\$1,090.44	\$1,370.91	\$1,282.34	\$1,405.59	
Male Non-Tobacco Rates					
50-64	\$1,229.63	\$1,545.94	\$1,446.07	\$1,585.05	

The rates above are for plan effective dates from June 2026 through 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 Refer to the application.

3 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), and you do not have any medical conditions on the application that would qualify you for the Level 2 rate.

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.

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

5 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). Level 1 Rates are for individuals whose acceptance is guaranteed or who do not have any of the medical conditions on the application.

6 Level 2 Rates apply to individuals whose acceptance is not guaranteed and who have one or more of the medical conditions on the application.

Tennessee Area 3 ZIP Codes

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

37011	37160	37242	37350	37412	37845	38057	38303	38363	38475
37013	37161	37243	37351	37414	37846	38058	38305	38365	38476
37014	37162	37244	37352	37415	37847	38059	38308	38366	38477
37018	37167	37246	37353	37416	37852	38060	38310	38367	38478
37019	37179	37250	37354	37419	37854	38061	38311	38368	38481
37020	37180	37302	37355	37421	37866	38063	38313	38369	38483
37024	37183	37303	37359	37422	37872	38066	38314	38370	38485
37027	37189	37304	37360	37424	37874	38067	38315	38371	38486
37034	37201	37306	37361	37450	37880	38068	38316	38372	38488
37037	37202	37307	37362	37705	37885	38069	38317	38374	
37046	37203	37308	37363	37710	37887	38070	38318	38375	
37047	37204	37309	37364	37714	37892	38071	38321	38376	
37060	37205	37310	37369	37716	38001	38075	38324	38377	
37062	37206	37311	37370	37717	38004	38076	38326	38378	
37063	37207	37312	37371	37719	38006	38077	38327	38379	
37064	37208	37314	37373	37726	38007	38079	38328	38380	
37065	37209	37315	37374	37729	38008	38080	38329	38381	
37067	37210	37316	37375	37732	38010	38201	38330	38382	
37068	37211	37317	37376	37733	38011	38220	38331	38387	
37069	37212	37318	37377	37742	38012	38225	38332	38388	
37070	37213	37320	37379	37748	38015	38226	38334	38389	
37072	37214	37322	37380	37755	38019	38229	38336	38390	
37076	37215	37323	37382	37756	38021	38230	38337	38391	
37080	37216	37324	37383	37757	38023	38232	38338	38392	
37085	37217	37325	37384	37762	38024	38233	38339	38393	
37086	37218	37326	37385	37763	38025	38235	38340	38425	
37089	37219	37328	37388	37766	38030	38237	38342	38449	
37091	37220	37329	37389	37769	38034	38238	38343	38450	
37115	37221	37330	37391	37770	38036	38240	38344	38452	
37116	37222	37331	37396	37771	38037	38241	38345	38453	
37118	37224	37333	37398	37772	38039	38253	38346	38455	
37127	37227	37334	37401	37774	38040	38254	38347	38456	
37128	37228	37335	37402	37779	38041	38255	38348	38457	
37129	37229	37336	37403	37807	38042	38257	38351	38459	
37130	37230	37340	37404	37819	38044	38258	38352	38460	
37131	37232	37341	37405	37826	38045	38259	38355	38463	
37132	37234	37342	37406	37828	38046	38260	38356	38464	
37133	37235	37343	37407	37829	38047	38261	38357	38468	
37135	37236	37345	37408	37830	38048	38271	38358	38469	
37138	37238	37347	37409	37831	38049	38281	38359	38471	
37144	37240	37348	37410	37840	38050	38301	38361	38472	
37153	37241	37349	37411	37841	38052	38302	38362	38473	



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

Updates have been made to the Tennessee rates for 2026 for 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	30.0%	30.0%	30.0%	30.0%
Area 2	30.0%	30.0%	30.0%	30.0%
Area 3	30.0%	30.0%	30.0%	30.0%

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

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 opción 2.

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