

A man and a woman are shown in profile, looking towards the right. They are standing under a large, vibrant red umbrella. The woman is in the foreground, wearing a light-colored top, and the man is behind her, wearing a dark blue jacket. They are both smiling slightly. The background is a soft-focus landscape of rolling green hills under a bright, overcast sky. The overall mood is peaceful and serene.

Membership Benefits Handbook 2011

AARP[®]

HEALTH / FINANCES / CONNECTING / GIVING / ENJOYING

Welcome to AARP®

To access your new world of resources, information and exclusive services and discounts, save this handbook. Inside you'll find local and national programs, volunteer opportunities and a wealth of information on life after 50.



Welcome to AARP, a diverse community of members seeking to live their best life.

Whether it's sharing a recipe, playing a game, looking for caregiving help, or searching for ways to cut down on prescription drug costs, your AARP membership provides you with a wealth of opportunities to save money, travel, play, learn, volunteer, and make your voice heard.

We all dream of having a wonderful life after 50. AARP is working to nurture that aspiration. You have my commitment that we'll provide you with relevant and trustworthy information so that you can stay engaged with your family, friends, and community.

A handwritten signature in black ink that reads "A. Barry Rand".

Addison Barry Rand
Chief Executive Officer

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Publications & Resources

AARP The Magazine

The award-winning magazine with the world’s largest circulation, *AARP The Magazine* is about lifelong innovation and provides practical tools for men and women who want to live their lives to the fullest. *AARP The Magazine* offers compelling stories ranging from advice on finance, health and

careers to features on celebrities, travel, entertainment and food.

AARP Bulletin

More newspaper than magazine, the award-winning *AARP Bulletin* delivers useful information behind key issues affecting Americans 50+. The AARP Bulletin website, the go-to news source for AARP’s millions of members and Americans 50+, offers daily news on health care, Medicare, Social Security, health, consumer protection, independent living and finance.



AARP VIVA

AARP VIVA is the preeminent bilingual multimedia platform (including a unique Spanish- and English-language website, Spanish-language radio show and a quarterly publication) for engaging Hispanics 50+ and their families. *AARP VIVA* serves as a primary form of communication with Hispanic members and focuses on topics such as financial security, health and wellness, global aging, livable communities, entertainment, travel and more.



AARP Publications Online

Visit our award-winning online publication websites, which provide an opportunity to connect with fellow readers and our editors. And find the latest news, insights, interactive features, resources and tools on your financial and physical health.

Web: www.aarp.org/magazine

Web: www.aarp.org/bulletin

Web: www.aarp.org/viva

You can also read or download your favorite AARP publication from the convenience of your desktop! The digital editions of *AARP The Magazine*, *AARP Bulletin* and *AARP VIVA* are available exclusively for AARP members.

Web: <http://newsstand.aarp.org>

AARP Books

Rely on AARP for the best books on topics relevant to you! AARP has informative and cutting-edge titles that grapple with issues of concern to persons 50+, as well as ones that entertain and keep you sharp.

Recent releases include:

- > *AARP® Crash Course in Finding the Work You Love: The Essential Guide to Reinventing the Rest of Your Life*
- > *The AARP Retirement Survival Guide: How to Make Smart Financial Decisions in Good Times and Bad*
- > *Expressive Drawing: A Practical Guide to Freeing the Artist Within*
- > *Scam Proof Your Life*
- > *For My Grandchild: A Grandmother's Gift of Memory*
- > *Caring for Your Parents: The Complete AARP Guide*
- > A series of crossword puzzle books.

Web: www.aarp.org/books

AARP.org

Visit www.aarp.org for information, membership services, access to services and discounts, tools, the latest news, and all things AARP. The website features 100 fresh travel destinations, updated health tools, sex & relationship advice and columnists, a comprehensive recipe database, a Digital Newsstand to access our latest publications, and AARP en español. Whatever your interests are, AARP.org has the resources and information you're looking for. Subscribe to the AARP e-mail newsletter at www.aarp.org/emailnews for updates on programs and services.

Web: www.aarp.org

AARP Informational Publications

Free publications on a wide variety of topics like money, Medicare, your health and consumer protection. Many of these publications are available in Spanish.

To order call: 1.888.OUR.AARP (1.888.687.2277) or

visit www.aarp.org/healthpubs.

Money & Careers

These days, money and jobs are often very important concerns. How to protect and attempt to grow what you have. Where to turn for help when things get tight. How to prepare for a second career. Or going to work for yourself. Whatever you need, you can depend on AARP for information, support and answers.

AARP FINANCIAL PRODUCTS & SERVICES

AARP members have access to a variety of endorsed financial services and programs designed to meet the needs of our members.

Web: www.aarp.org/financial

NOTE: AARP member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of AARP's intellectual property. These fees are used for the general purposes of AARP. Provider offers are subject to change and may have restrictions. Please contact the provider directly for details.

The AARP® Credit Card Services from Chase

AARP Credit Card Services from Chase offers credit card services exclusively for members with rewards, 24/7 customer service and financial education tools. This AARP-branded Visa credit card offers cash back with no reward-earning caps, competitive rates, no annual fee, 25-day grace period on purchases, zero liability for unauthorized purchases and financial tools to manage your account.

Call Chase: 1.877.816.1704 – Offer Code CXHC

Cardmember Services: 1.800.283.1211

Web: www.aarpcreditcard.com



AARP Lifetime Income Program from New York Life Insurance

This annuity program gives you access to immediate annuities that help protect against the risk of outliving your savings. These group annuities let you convert a portion of your retirement savings into a stream of monthly income payments that continue for life. Payments are fixed, regardless of market performance. And, if you die before your total payments equal your purchase price, these annuities are guaranteed to pay your beneficiary any remaining payments.

Call New York Life: 1.800.309.6832

Web: www.lifetimeincome.nylaarp.com/015

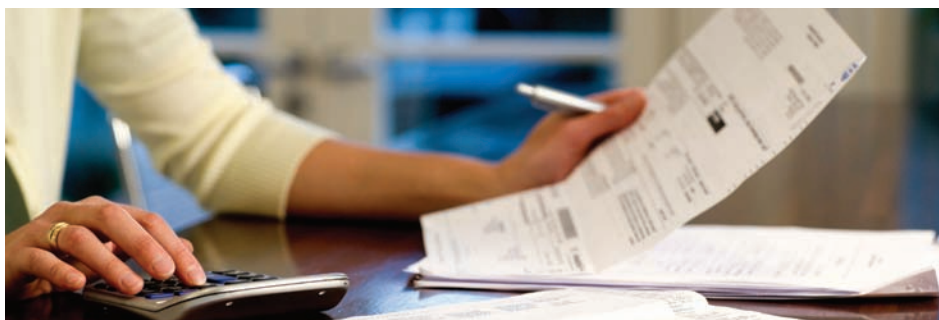
AARP Life Insurance Program from New York Life

AARP Life Insurance Program from New York Life Insurance offers you a range of features and benefit options, and you don't need a physical exam. For most products, acceptance is based on answers to three health questions. Coverage options include term and permanent life insurance as well as juvenile coverage. Products offer \$2,500 to \$100,000 in benefits, competitive premiums and a combination of features you may not find elsewhere.

Call New York Life: 1.800.779.2086

Customer Service Certificate holders: 1.800.695.5164

Web: www.nylaarp.com/030



AARP® Homeowners Insurance Program from The Hartford

Designed for AARP members, this program provides competitive rates, discounts, lifetime coverage, full-value replacement on your home and possessions and more.**

Call The Hartford: 1.800.423.4114 – Code 557710

Policyholder Services: 1.800.423.0567 / TTY: 1.800.553.6148

Web: www.aarp.thehartford.com/hh

Flood Sales and Service: 1.800.296.7542 / TTY: 1.800.553.6148

Web: www.aarp.thehartford.com/fh

AARP® Auto Insurance Program from The Hartford

Insure an automobile, recreational vehicle, boat, snowmobile, golf-cart or off-road vehicle through the AARP Auto Insurance Program from The Hartford, and you may save an average of \$397* on premiums in the first year. Features and benefits include 24-hour claim service, new car replacement within 15 months or 15,000 miles of purchase, 12-month rate protection, lifetime renewability, flexible payment options and RecoverCare that pays for home services if you're injured in an accident. You may also save up to 15% by bundling your car insurance with your homeowner's insurance policy.**

Call The Hartford: 1.877.227.7288 – Code 259075

Policyholder Services: 1.800.423.6789

Web: www.aarp.thehartford.com/ah

In some states, the AARP Auto Insurance Program from The Hartford is also available through select, authorized local agents. Check to see if your local agent is authorized to offer this program. This product can be purchased directly from The Hartford without local agent service and advice for 5% less.

*Average savings. Savings amounts are based on information from The Hartford's AARP Auto Insurance Program customers who became new auto insurance policyholders between 1/1/09 and 12/31/09 and provided data regarding their savings. Your savings may vary.

**Restrictions may apply. Please refer to your policy for details. Coverage and availability of features may vary by state in accordance with our state filings and applicable law.

AARP® Mobile Home Insurance Program from Foremost

This program offers coverage like Replacement Cost for newer and older mobile homes, including those on private property and rentals, with lifetime renewal and claim service available 24/7.*

Call Foremost: 1.800.752.2461 – Code K026

Web: www.aarpforemost.com

AARP® Motorcycle Insurance Program from Foremost

This program offers motorcycle coverage for optional equipment, safety apparel and more, plus towing and roadside assistance. Available for a wide array of bikes. Flexible payment options and access to claim service 24/7.

Call Foremost: 1.800.752.2461 – Code K027

Web: www.aarpforemost.com

AARP® Property & Casualty Insurance from Real Legacy Assurance Company, Inc.

These programs provide insurance coverage at discounted rates for AARP members in Puerto Rico and the U.S. Virgin Islands.

- Puerto Rico (Personal Package & Auto): 1.800.981.7855
- U.S. Virgin Islands (Auto, Homeowners and Dwelling): 1.800.433.0881

Web: www.reallegacyassurance.com

AARP® Home Business Plan from The Hartford

Protection for your home-based business at competitive rates. This plan may provide coverage not included with your current homeowner's policy.

Call The Hartford: 1.888.466.9675 / TTY: 1.888.869.4161

Web: www.aarp.thehartford.com/hb

*Restrictions may apply. Please refer to your policy for details. Coverage and availability of features may vary by state in accordance with our state filings and applicable law.



CAREER RESOURCES

WorkSearch – Job Training and Placement

Provides a variety of services that helps older Americans develop the skills they need to find meaningful jobs. Specifically, WorkSearch provides individual job information, online and community-based training, skill assessments, resume building and referrals to employers with available jobs that value the experience older workers bring to the workplace.

Web: www.aarpworksearch.org

Looking for a Job? See Who's Hiring 50+ Workers

The 41 employers of the AARP National Employer Team (NET) are committed to hiring workers 50+. Many are still hiring even in this very challenging economic climate. Visit the website regularly to apply for job openings with the NET in a variety of sectors including healthcare, hospitality, communication, caregiving, government and service.

Web: www.aarp.org/employerteam

Keep On Workin'

Looking for no-cost job-search assistance or career counseling to help you stay marketable in a changing economy? AARP offers free advice and resources, including career fairs and access to employers that value workers 50 and older.

Web: www.aarp.org/work

Web: www.aarp.org/jobs

FINANCIAL RESOURCES

Retirement Savings

Worried about navigating retirement? Are your long-term plans still intact? Make sure you know how much money you need for a secure retirement. Use the AARP Bulletin Retirement Calculator or Retirement Nest Egg Calculator to find out if you are on track.

Web: www.aarp.org/money

For A Better Retirement

AARP provides free webinars that offer tips on how to better stretch your money and make ends meet, resources to help you avoid investment fraud, and calculators to help you figure out how much to save for retirement.

Web: www.aarp.org/moneywebinars

Create A Lasting Legacy

Gift & Estate Planning Resources

AARP Foundation provides general educational information and resources about estate planning. To support you in this process, we offer publications and tools that help lower costs, find an attorney and decide if it is time to update an existing plan.

Call 1.800.424.2277 and request the *Lasting Legacy Series*.

FREE Lunch! What's The Catch?

Many members are inundated with free lunch investment seminar invitations. The invitations often promise to educate you about investing strategies, usually with an expensive meal provided at no cost. Chances are good that you, too, may have received similar invitations and wondered whether you should attend. Sometimes during these seminars people are pressured into investing in unsuitable or even fraudulent products. We could use your help in cracking down on this fraud.

To protect investors, AARP and the North American Securities Administrators Association launched the Free Lunch Monitor Program. If you decide to attend a seminar please take the "What to Listen For" checklist and report to us any suspicious activity. Armed with knowledge and tools, Free Lunch Monitors can help make the marketplace safer for all investors. Print the checklist and get involved.

Web: www.aarp.org/nofreelunch

Travel & Discounts

Your membership card reflects what you value – whether it’s travel, keeping fit, or saving money. It can help you see the view atop Yosemite Falls, visit a fitness center at a discounted price, and even save on everyday items such as groceries. Your AARP membership can help you get more out of life.

AARP TRAVEL

- > Hotels & Resorts
- > Car Rentals
- > Cruises
- > Vacations & Tours
- > Vacation Rentals
- > Planning & Roadside Assistance

Part of AARP’s mission is to give people over 50 the opportunity to do the kinds of things they’ve always wanted to do. We’ve entered into relationships with more than 50 companies to make available discounts and benefits to help you see the world for less and make life a little more hassle-free. For a complete list of offers, refer to your enclosed *AARP Products & Services Directory* or visit www.aarp.org/travel.

NOTE: AARP Member Benefits are provided by third parties through contractual arrangements with AARP and AARP Services, Inc. a wholly-owned subsidiary of AARP. Arranged offers and discounts do not imply endorsements of firms by AARP or AARP Services. Offers are subject to change, and may have limited availability or restrictions, so please contact the provider directly to get more details.

AARP® Travel Center powered by Expedia®

Discounts on hotel stays and car rentals, up to \$100 in additional onboard credit for select cruises, no booking fees on airline tickets and cruise purchases, and more.

Call: 1.800.675.4318

Web: www.expedia-aarp.com



Ocean and Small Ship Cruises

Members save on a variety of cruises with AMAWATERWAYS, Hurtigruten, MSC Cruises, Norwegian Cruise Line and other cruise lines available through the AARP Travel Center powered by Expedia®. Members enjoy extra onboard credits, cabin upgrades and discounts.

Web: www.aarp.org/cruise

Park Ride Fly USA

Members save 10% on all off-airport parking reservations, at over 130 off-airport parking facilities in the United States. Members receive a guaranteed space, luggage assistance, 24-hour security and free shuttle transportation to the airport when they call or book online with AARP Discount ID: aarp10.

Call: 1.877.503.7275 / AARP Discount ID: aarp10

Web: www.parkrideflyusa.com/aarp

AARP DISCOUNTS

- > Retail
- > Home & Technology
- > Health & Fitness
- > Apparel and more
- > Travel

Keep your membership card handy for savings on products and services – at home, online and on the road. For a complete list of offers, refer to your enclosed *AARP Products & Services Directory* or visit www.aarp.org/discounts.

See pages 14–15 for highlights.

Everyday Savings Center *powered by NextJump*

This website gives members access to discounts of up to 60% on name-brand products, including home appliances, designer clothing, electronics, gourmet food and wine and more.

Web: www.everydaysavingscenter.com

Grocery Coupon Center *powered by Coupons.com*

24/7 access to grocery coupons from leading brands for everyday savings.

Web: www.grocerycouponcenter.com

Restaurant Discount Center *powered by Restaurant.com*

Members save at least 50% on restaurant gift certificates purchased at the Restaurant Discount Center powered by Restaurant.com. Choose from over 14,000 participating restaurants nationwide.*

Web: www.aarp.org/restaurantdiscounts

Teleflora

Members save 20% on flowers ordered through Teleflora, which offers a variety of arrangements and same-day delivery. Every bouquet is hand-arranged and hand-delivered in a keepsake vase by a local neighborhood florist.

Call: 1.800.776.1126

Web: www.teleflora.com/aarp

Consumer Cellular

Members save 5% on monthly service fees and 30% on select accessories.

No long-term contracts and rates start at \$10 a month.

Call: 1.888.333.5831

Web: www.consumercellular.com/aarp

Borders Books

At Borders Books, Borders Express and Waldenbooks stores, members save 10% on list price of paperback books (excluding bargain books) and 35% on list price of AARP-published titles.

Web: www.borders.com/aarp

Reebok/Rockport Outlet Stores

Members save 20% all year long on purchases (including sale merchandise) with their AARP membership card. Four times a year, members enjoy 40% savings.

Call: 1.888.896.2844

Web: www.aarp.org/reebok or www.aarp.org/rockport

* Visit www.aarp.org/restaurantdiscounts for detailed terms and conditions.

Walgreens

Members save on everyday items when they show their card at Walgreens and receive exclusive offers at the time of purchase.

Web: www.walgreens.com/aarpcard

Discounts at Denny's

Members save 20% off their total check every day from 4pm to 10pm at participating Denny's when they show their card. Also, coffee is \$1 for members and their guests, 24/7. Restrictions apply.

Call: 1.800.733.6697

Web: www.dennys.com

Budget Truck Rental

Members save up to 20% on local or one-way truck rental.* Optional physical damage waiver available at a reduced rate of \$10 per day.

Acct. #56000058459

Web: www.budgettruck.com/aarp

AARP® Roadside Assistance from Allstate

Members save on coverage that includes emergency road service, towing assistance, a toll-free 24-hour roadside service hotline, coverage while driving or riding in any car, emergency fuel and lockout services, maps and trip planning information.

Call: 1.800.616.9319 / TTY: 1.800.235.8737

Web: www.aarproadside.com

AARP® Legal Services Network from Allstate

Members have access to a directory of attorneys who offer benefits for AARP members and their spouses – free consultation (up to 45 minutes) and 20% off the attorney's usual fees. Available in most states.**

Call: 1.866.330.0753

Web: www.aarplsn.com

ADT® Home Security***

Members receive a 20% discount on the installation of a new ADT Home Security System and \$2 off the cost of monthly monitoring.

Call: 1.866.593.4472

Web: www.adt.com/aarp

* Advance reservations required.

** Not available in 3 states – Hawaii, Nevada, and Ohio.

*** For a complete list of restrictions, conditions and license numbers, please visit www.aarp.org/adt. Offer applies to new accounts only.

Health & Wellness

When you're healthy, you get a lot more out of life. Keeping fit, maintaining a balanced diet and staying active are all part of a healthy lifestyle. AARP has lots of ways to help you exercise, eat right and make sure you have exclusive access to coverage when you need it – including discounts to make health care products and prescriptions more affordable.

AARP HEALTH

There's a certain confidence that comes from having the right insurance. That's why AARP works with top health care providers to create plans specifically for our members based on their needs.

AARP does not make health plan recommendations for individuals. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members. You are encouraged to evaluate your needs before choosing a health plan. To talk with a representative about your health discount and insurance plan options, **call 1.800.523.5800** or visit www.aarphealthcare.com

NOTE: AARP member benefits are provided by third parties, not by AARP or its affiliates. Providers pay a royalty fee to AARP for the use of AARP's intellectual property. These fees are used for the general purposes of AARP. Provider offers are subject to change and may have restrictions. Please contact the provider directly for details.

INSURANCE PLANS – Available to Medicare-Eligible Members

Medicare Advantage Plans

From SecureHorizons.

AARP® MedicareComplete plans from SecureHorizons provide all Medicare benefits plus prescription drug coverage and other advantages including preventive services like hearing, vision and dental care.

Call: 1.800.698.7551

Web: www.aarpmedicarecomplete.com

Medicare Prescription Drug (Part D) Plans

Insured through UnitedHealthcare.

AARP® MedicareRx plans from UnitedHealthcare provide prescription drug insurance to all individuals who are eligible for Medicare.

Call: 1.888.867.5564

Web: www.aarpmedicarerx.com/nh6



AARP® Medicare Supplement Insurance

Insured by UnitedHealthcare Insurance Company.

Supplemental coverage for those enrolled in Medicare Parts A and B.

AARP® Medical Supply Services

Provided by Prescription Solutions, an affiliate of UnitedHealthcare.

Free home delivery of a wide range of Medicare Part B–reimbursed diabetes testing and respiratory supplies.

Call: 1.866.781.6391

Web: www.prescriptionsolutions.com/aarpmedicalsupplies

Products Available to All Members

AARP® Dental Insurance Plan

Administered by Delta Dental Insurance Company.

Designed exclusively for AARP members, these plans provide coverage for most common dental procedures. You may choose to keep your own dentist or save more by using a Delta Dental network dentist.

Call: 1.866.230.6473

AARP® Hearing Care Program

Provided by HearUSA.

Access to a network of hearing care providers and savings on hearing aid technologies. Benefits include an extended warranty, battery supplies, education and follow-up care.

Call: 1.800.203.7048

Web: www.aarphealthcare.com

Supplemental Hospital Insurance

Insured by UnitedHealthcare Insurance Company.

Provides daily, fixed cash benefits to help with some of the out-of-pocket costs not covered by your primary insurance when you are hospitalized, like private room charges, transportation for you or your visiting family, pet care, co-pays and deductibles, just to name a few.

AARP® Long Term Care Insurance

Underwritten by Genworth Life Insurance Company and in New York by Genworth Life Insurance Company of New York.

Plans may cover home care, assisted living and nursing home care, and may even cover care provided by family members or friends. The younger you are at the time of purchase, the lower your premiums may be.

Call: 1.866.230.6473

Web: www.aarphealthcare.com

INSURANCE PLANS – Available to Those 50-64

AARP® Essential Premier Health Insurance

Insured by Aetna Life Insurance Company.

Health insurance plans offering a range of coverage are available to AARP members 50 to 64 years of age and their families. Coverage can include prescription drugs, doctor visits, hospitalization and up-front preventive care. Rates and availability in your area may be based on your age, location and medical history. All products are not available in all states.

Call: 1.888.268.2347

Web: www.aarphealthcare.com

DISCOUNTS AND PRODUCTS

AARP® Vision Discounts

Provided by EyeMed Vision Care.

Members save 30% on a complete pair of glasses or RX sunglasses, and receive discounts on eye exams with their AARP membership card at participating retailers: LensCrafters, Pearle Vision, Sears Optical, Target Optical, JCPenney Optical and many private practice providers. Also, members receive complimentary glaucoma pressure screening (where available) through AARP Vision Discounts.

Call: 1.888.352.3924

Web: www.aarphealth.com/vision

AARP® Fitness and Wellness Program

Save on enrollment fees and monthly dues at Gold's Gym locations nationwide. Work out at home with Leslie Sansone's Walk at Home fitness programs. Or save on personal training sessions from training professionals certified by the American Council on Exercise (ACE).

Web: www.aarpfitness.com/21

AARP® Prescription Discount Program

Provided by Walgreens.

Exclusive savings on prescription medications at over 55,000 participating retail pharmacies nationwide or via home delivery through Walgreens Mail Service.

Call: 1.877.422.7719

Web: www.aarp-pharmacy.com

HEALTH RESOURCES

Make Physical Activity A Priority

AARP has online tools and tips to motivate people to increase their physical activity levels. Track your steps along one of four famous virtual American trails with AARP's online walking program *Step Up to Better Health*. This motivating, 10 week walking program is designed to boost daily activity and provides access to health and fitness articles, healthy recipes, and health-related resources on the web. Or build a fitness habit to last a lifetime with *Get Fit on Route 66*, an online physical activity adventure where participants convert exercise minutes to miles on a virtual journey along America's most famous highway.

Web: www.aarp.org/fit

You can also use AARP's *Physical Activities Workbook* to help you incorporate physical activity into your daily life.

Web: www.aarp.org/healthorderform

Use Medications Wisely

With this resource, you'll: 1) learn the right questions to ask your doctor and pharmacist about your medications; 2) find a medication record to help you keep a list of your medications; and 3) find if there's another drug that may be as safe and effective that costs less.

Web: www.aarp.org/usingmeds

Web-Based Health Tools

Use web-based tools to look up health problems, learn possible causes and treatments, find the best source of medical care in your area, get answers to Medicare questions and learn how different medications work and interact with each other.

Web: www.aarp.org/doughnuthole
www.aarp.org/medicareinteractive

The New Health Care Law

AARP is dedicated to helping people age 50 and older understand the new health care law, the benefits, available resources, and the impact and timing of the new law. Check our web page frequently for a wide range of materials and resources about the new law.

Web: www.aarp.org/getthefacts

CAREGIVING RESOURCES

Caring for a loved one? Go to AARP's online Caregiver Resource Center for tips on hiring a home care worker, selecting an assisted living facility, managing caregiving from afar, and more. Also available on CD: *Caring for Those You Care About, #C2133*, which holds 43 caregiving tip sheets in both English and Spanish.

Call: 1.888.OUR.AARP (1.888.687.2277)

Web: www.aarp.org/caregivers

Giving Back

“It is only in the giving of oneself to others that we truly live.”

–Ethel Percy Andrus, Founder AARP

More than 50 years ago, Ethel Percy Andrus, a retired high school principal, visited a former faculty member and found her in poor health living in a chicken coop—all she could afford on her meager teacher’s pension. Ethel got mad. She also got organized and set out to change the world.

AARP and AARP Foundation continue this legacy.

AARP FOUNDATION

One in four seniors struggles with poverty every day. They are forced to make impossible choices.

- Take medications or put food on the table.
- Pay the heating bill or the mortgage.

That’s why AARP Foundation is here. AARP Foundation brings together the resources that bring hope to make a real difference in people’s lives. Its mission is to help people find solutions—find a way to get their everyday essentials – food, housing, income and personal connections. Through community programs and services across the country, we help them remain independent and live their best life.

JOIN US AND MAKE A DIFFERENCE

Charitable Giving

The important charitable work of AARP Foundation would not be possible without the generous support of AARP members like you. Your tax-deductible gift to AARP Foundation will directly affect the lives of literally millions of seniors in need.

Chances are AARP members like you will never need the services of AARP Foundation. But unfortunately, millions of seniors do. With your support, we will continue to help millions of struggling seniors live a better life. To make a donation:

Call: 1.888.OUR.AARP (1.888.687.2277)

Web: www.aarp.org/foundation



Volunteering

AARP programs rely on volunteers like you in communities across the country with varied interests and skills. Visit the volunteer portal to learn about opportunities such as our flagship programs: AARP Tax-Aide and Driver Safety. Web: <http://volunteers.aarp.org>

Create The Good Network

Whether you have five minutes or five hours to volunteer, you'll find all of our volunteer service opportunities and countless ways to give back at www.createthegood.org. Through Create The Good – both online and on-the-ground – you can connect to a network of people, tools and ideas that can help you make a difference in someone's life. Search our database for opportunities from local agencies, individual members of communities and organizations, or post your own activity. Check out our Online Community, where you can join a discussion, share your experiences and get new ideas for events and actions that can assist people in communities like yours. Join today to get email updates about easy ways you can get involved. Call: 1.888.OUR.AARP (1.888.687.2277) Web: www.createthegood.org

Home & Community Resources

Our state offices and local chapters focus on what's important to you in your community. They're a great way to get involved, volunteer and give back, as well as take advantage of everything from seminars to resources to local programs.

AARP State Offices

With staffed offices in every state, the District of Columbia, Puerto Rico and the U.S. Virgin Islands, AARP engages members, volunteers, the media, community partners, policy makers and opinion leaders in carrying out our advocacy, education and service efforts.

Call: 1.888.OUR.AARP (1.888.687.2277)

Web: www.aarp.org/states

Help with Taxes

Through the help of volunteers in every state, low and moderate income tax payers receive free help with tax preparation and filing. Administered by AARP Foundation since 1968, it is the largest free volunteer-run program in the nation.

Call: 1.888.OUR.AARP (1.888.687.2277)

Web: www.aarp.org/taxaide

AARP Driver Safety Program*

The AARP Driver Safety Program is the nation's first and largest driver improvement course designed for drivers age 50 and older. Available in a classroom or online setting, the course covers topics such as defensive driving, new traffic laws and rules of the road. There are no tests, and you may be eligible to receive an auto insurance discount upon course completion. Check with your insurance agent for details.

Call: 1.877.390.8809

Web: www.aarp.org/driving60

*In some states, upon completion of the course, participants may qualify for an auto insurance discount. Check with your insurance company for further details.

CarFit

CarFit helps older drivers find their perfect “fit” within their personal vehicles. Topics include seat belt usage, proper mirror and seat adjustment, and the safe operation of their vehicle.

Web: www.aarp.org/carfit

We Need To Talk

Offers support for families and friends of older drivers transitioning from driving to not driving. It provides guidance to initiate productive, caring conversations about driving safety; to recognize warning signs, identify opportunities to talk, develop a plan for mobility options; and to deal with strong emotions, e.g., older drivers feeling angry or sad, family members feeling angry, frustrated or guilty. Currently the seminar is available in person and online.

Web: www.aarp.org/weneedtotalk

Housing and Mobility Options

Homes and communities designed for livability empower their residents to remain independent and engaged, and offer a better quality of life. AARP offers a number of valuable publications that address housing and mobility issues of interest to our members. Subjects range from universal design—that is, principles for making homes safe and comfortable for occupants of all ages and physical abilities – to the best options for getting around safely using public transportation or your own car.

Having beautiful universal design features in your home can help you live there comfortably and safely as long as possible.

Web: www.aarp.org/ud

- > *The AARP Home Fit Guide* (D18959) – Helps homeowners and renters keep their home in top form for comfort, safety, and livability. Covered topics include home livability, safety, maintenance, energy conservation tips, universal design features that can help you age in place, how to hire a contractor and much more.
- > *The Getting Around Guide: An AARP Guide to Walking, Bicycling and Public Transportation* (D19294). This booklet can help you take advantage of fun and healthy options for getting around without a car. It includes tips for walking, biking, and taking public transportation, how to start using these options, and how to advocate for change in your neighborhood.

To order these publications, call 1.888.OUR.AARP (1.888.687.2277) or visit www.aarp.org/homedesign



Finding and Applying for Public Benefits

Navigating through the maze of government programs available to seniors can be difficult. Our *Benefits QuickLink* website helps you or your loved ones find and apply for public benefits to help pay for prescription drugs, health care, food, utilities and other necessities.

Web: www.aarp.org/quicklink

Local Chapters

AARP chapters are groups of members that formally organize through an AARP affiliation, using their experience, talent and compassion to improve their communities. Chapters are open to all local AARP members and are nongovernmental, nonpartisan and nonprofit. To learn about joining or starting one in your area:

Call: 1.888.OUR.AARP (1.888.687.2277)

Web: www.aarp.org/chapterlocator

Making Your Voice Heard

AARP helps you make your voice heard in Washington, in your state and in the courts. From strengthening Social Security to holding down your utility bills to improving long-term care, we help you use your power to hold politicians accountable.

In Washington

We serve as your watchdog in Washington and give you the information you need to get your message directly to your Senators and Representatives.

In Your State

We help you make your voice heard at the state and local level on issues such as holding down your utility and cable rates and give you tools so you can protect yourself from health and financial fraud. We also work to ensure that you and all Americans have the choice to live independently throughout your life.

Voter Education

We provide you with information on the candidates' positions so you can choose the candidates that represents your views on the issues. We also educate candidates and urge them to take a stand on issues most important to Americans 50+.



Legal Advocacy

Defending and supporting the rights of older Americans through the legal system, AARP Foundation Litigation fights fraud and discrimination in health care, long-term care, employment, housing and a wealth of other areas.

Web: www.aarp.org/litigation

In Your Community

Our chapters are groups of members that formally organize through an AARP affiliation, using their experience, talent and compassion to improve their communities. Chapters are open to all local AARP members and are nongovernmental, nonpartisan and nonprofit. To learn about joining or starting one in your area:

Call: 1.888.OUR.AARP (1.888.687.2277)

Web: www.aarp.org/chapterlocator

Member Information

Communicating with AARP

For faster service, please write your AARP membership card number on all correspondence and have it available when calling AARP.

Change of Address

Please let us know six weeks in advance. Use any of the following ways to notify us:

- 1) By mail:** If possible, please include your mailing label from *AARP The Magazine* or the *AARP Bulletin* with your change-of-address correspondence.
- 2) Post office:** A change-of-address form is available from your local post office. It's an easy way to notify us and others. Or, you can submit your address changes to the USPS at <http://moversguide.usps.com>.
- 3) You can also update your address and account information at www.aarp.org/membership**

Membership Inquiries

Questions about your membership? Need to replace a lost membership card? Not receiving your magazine? Please contact us by mail, phone or e-mail using the contact information below.

Membership Renewal

AARP will send you renewal notices before your membership expires. Renewing prior to your membership expiration ensures that everything will continue uninterrupted. For your convenience, you are now able to renew your membership online at www.aarp.org/membership.

Contact Us

For more detailed information about our privacy practices, please visit our website privacy policy at www.aarp.org/privacy. To exercise your choices or ask questions about your membership information, please contact us at:

AARP Membership Center
3200 East Carson Street, Lakewood, CA 90712

Call: 1.888.OUR.AARP (1.888.687.2277) / TTY: 1.877.434.7598

Email: member@aarp.org

WE RESPECT AND PROTECT YOUR PRIVACY

We're committed to protecting your privacy and want to make sure you understand how your membership information is used. We also want you to be aware that you have choices about how we use this information.

What We Collect

When you apply for membership, we ask for basic information such as your name, contact information and date of birth. We keep track of your participation in AARP activities and member benefits to understand your interests and evaluate the effectiveness of our offerings. We also collect demographic information from other sources to help us learn more about members' needs and characteristics. All of this information helps us better serve our members and improve our programs.

Information Sharing

We share your personal information only with AARP-approved companies that we have selected to provide official AARP member services or support AARP operations. Our contracts with these companies require them to keep the member information strictly confidential, and allow them to use the information only to offer the contracted services to AARP and its members. The providers of official AARP member benefits pay a fee for access to our membership list. You can review who these providers are within this handbook.

Finally, we may release personal member information on the rare occasions when we're required to do so by law, or when necessary to protect or defend AARP and its members. We do not sell or rent member information to telemarketers, mailing list brokers, or any other companies that are not offering AARP-endorsed services or benefits.

Your Choices

If you do not want us to share your information with AARP member benefits providers, you can contact us as specified. You should then stop receiving AARP member benefit provider mailings in about six to eight weeks. (Note: If you request services or information from an AARP member benefit provider directly, we may still need to confirm to the provider that you are an eligible AARP member.) You may also elect not to receive information about AARP activities, such as legislative events and educational programs, or about the activities of other AARP affiliates like the AARP Foundation. We do not sell or rent member information to telemarketers, mailing list brokers, or any other companies that are not offering AARP-endorsed services or benefits.

Web: www.aarp.org/privacy



If you are an educator or an avid learner, AARP has a free membership opportunity for you! NRTA: *AARP's Educator Community* is a special membership division of AARP built on the legacy of the National Retired Teachers Association (NRTA). AARP members, at no extra charge, may join NRTA and will receive everything described in this handbook, plus special volunteer and outreach activities. Visit www.aarp.org/nrta to learn more about NRTA activities including advocacy, community service programs, brain health resources, the Educator Support Network, and NRTA's network of state retired educator associations. To join AARP's Educator Community, call AARP Customer Service and request a free NRTA membership designation at 1.888.OUR.AARP.

Who qualifies as a member?

Everyone 50 and older. You do not need to be retired to be a member.

**RECORD YOUR AARP MEMBERSHIP NUMBER IN THE
SPACE PROVIDED FOR FUTURE REFERENCE.**

_____ - ____

You can find your membership number on the card enclosed or on your member publication mailing label.

AARP

1.888.OUR.AARP (1.888.687.2277)

www.aarp.org

Membership Center

3200 East Carson Street

Lakewood, CA 90712

National Headquarters

601 E Street, NW

Washington, DC 20049



AARP Membership Center
3200 East Carson Street
Lakewood, CA 90712

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