

A photograph of a man with grey hair and a young boy playing in the sand on a beach. The man is crouching on the left, looking towards the boy. The boy is crouching on the right, focused on building a sandcastle. The background shows the ocean and a cloudy sky.

# Membership Benefits Handbook 2012

**AARP**<sup>®</sup>

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

Feel great, save money, and have fun with the world's largest circulation magazine and the definitive lifestyle publication for AARP's millions of members and Americans 50+. As America's good-life guide for grownups, the award-winning *AARP The Magazine* offers in-depth celebrity

interviews, moving profiles, columns written by experts in their fields, features on health and finances, travel, food, consumer interest information and how-to tips, and book and movie reviews.

## AARP Bulletin

The award-winning *AARP Bulletin* is 50+ American's go-to source for valuable and timely insights into the news and in depth analysis on health, social security, consumer protection and more that is transforming their lives. AARP Bulletin focuses on health care, Medicare, Social Security, health, consumer protection, independent living, saving money, and financial security.



## AARP VIVA

*AARP VIVA* is the preeminent bilingual multimedia platform 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.

[www.aarp.org/magazine](http://www.aarp.org/magazine)

[www.aarp.org/bulletin](http://www.aarp.org/bulletin)

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.

<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*
- > *AARP Guide to Revitalizing your Home: Beautiful Living for the Second Half of Life*
- > A series of crossword puzzle books.
- > *Caring for Your Parents: The Complete AARP Guide*
- > *Expressive Drawing: A Practical Guide to Freeing the Artist Within*
- > *For My Grandchild: A Grandmother's Gift of Memory*
- > *Scam Proof Your Life*
- > *The AARP Retirement Survival Guide: How to Make Smart Financial Decisions in Good Times and Bad*

[www.aarp.org/books](http://www.aarp.org/books)

## AARP.org

Visit [www.aarp.org](http://www.aarp.org) for tips on how to live your best life! Get access to member services and discounts, useful tools, and the latest information on Health, Money, Work & Retirement and more. Our website is also accessible in Spanish: [www.aarp.org/espanol](http://www.aarp.org/espanol). Whatever your interests are, AARP.org has the resources you need. Subscribe to the AARP weekly Webletter, and topical Newsletters at [www.aarp.org/emailnews](http://www.aarp.org/emailnews) for updates on programs and services.

[www.aarp.org](http://www.aarp.org)

## Webinars

Engage with AARP and outside experts on topics of most importance to you, through AARP's free online education webinar series. Topics include health, Medicare, social security, caregiving, long-term care, home and community. Visit [www.aarp.org/webinars](http://www.aarp.org/webinars) to view upcoming or recorded webinars.

## 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: 1.888.OUR.AARP (1.888.687.2277)

# 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.**

## **FINANCIAL PRODUCTS & SERVICES**

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

[www.aarp.org/financial](http://www.aarp.org/financial)

NOTE: AARP member benefits are provided by third parties, not by AARP or its affiliates. Providers pay royalty fees to AARP for the use of its 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.

### **AARP® Credit Cards from Chase**

The AARP® Visa® Card from Chase is designed exclusively for members with unlimited cash back, protection, and customer service. You will earn 3% cash back on eligible travel purchases and 1% on all other purchases made with the card.

There is no limit to the cash back you can earn. Plus, added purchase protection, competitive rates, and a dedicated customer service team available to help anytime you call.

Not a Cardmember? [www.aarpcreditcard.com/benefits](http://www.aarpcreditcard.com/benefits)

Already a Cardmember? Chase: 1.800.283.1211 or [chase.com/aarp](http://chase.com/aarp)

### **AARP® | Financial Guidance Services provided by Charles Schwab**

Offering AARP members access to financial guidance and resources to help make decisions at every stage of life. Members can take advantage of a complimentary financial consultation and a one-year subscription to *On Investing*® magazine.

Charles Schwab: 1.877.310.7470

[www.schwab.com/aarp](http://www.schwab.com/aarp)



### **AARP Lifetime Income Program from New York Life Insurance and Annuity Corporation**

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.

New York Life: 1.800.309.6832

[www.lifetimeincome.nylaarp.com](http://www.lifetimeincome.nylaarp.com)

### **AARP Life Insurance Program from New York Life**

AARP Life Insurance Program from New York Life Insurance Company 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, affordable premiums and a combination of features you may not find elsewhere.

New York Life: 1.800.779.2086

Customer Service Certificate holders: 1.800.695.5164

[www.nylaarp.com/030](http://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.\*

The Hartford: 1.800.423.4114 – Code 557710

Policyholder Services: 1.800.423.0567 / TTY: 1.800.553.6148

[www.aarp.thehartford.com/hh](http://www.aarp.thehartford.com/hh)

Flood Sales and Service: 1.800.296.7542 / TTY: 1.800.553.6148

[www.aarp.thehartford.com/fh](http://www.aarp.thehartford.com/fh)

### **AARP® Auto Insurance Program from The Hartford**

Insuring an automobile, recreational vehicle, boat, snowmobile, golf-cart or off-road vehicle through the AARP Auto Insurance Program from The Hartford provides features and benefits which 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.\*

**The Hartford: 1.877.227.7288 – Code 451011**

**Policyholder Services: 1.800.423.6789**

**[www.aarp.thehartford.com/ah](http://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.*

\*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, vacants, and rentals, with lifetime renewal and claim service available 24/7.\*

Foremost: 1.800.752.2461 – code: K038

[www.aarpforemost.com](http://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.

Foremost: 1.800.752.2461 – code: K039

[www.aarpforemost.com](http://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.

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

[www.reallegacyassurance.com](http://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.

The Hartford: 1.888.466.9675 / TTY: 1.888.869.4161

[www.aarp.thehartford.com/hb](http://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.

[www.aarpworksearch.org](http://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.

[www.aarp.org/employerteam](http://www.aarp.org/employerteam)

### **Keep On Working**

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.

[www.aarp.org/work](http://www.aarp.org/work)

[www.aarp.org/jobs](http://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 newly-redesigned AARP Retirement Calculator to find out if you are on track.

[www.aarp.org/retirementcalculator](http://www.aarp.org/retirementcalculator)

### 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.

[www.aarp.org/moneywebinars](http://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.

1.800.424.2277 to 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.

[www.aarp.org/nofreelunch](http://www.aarp.org/nofreelunch)

### Are you or your kids living paycheck to paycheck?

#### Check out LifeTuner®

LifeTuner is an ad-free website sponsored by AARP to help the young adults in your life explore the essentials of money – how to earn it, use it and save it to live a better life. The site provides ways to save on everyday purchases, tools and calculators designed to help with a variety of personal finance decisions, and direct online access to money experts to answer general questions on important financial topics. Check it out and encourage the young adults in your life to do so, too.

[www.lifetuner.org](http://www.lifetuner.org)

# Travel & Discounts

**Your membership 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.**

Part of AARP’s mission is to help people 50 and over find opportunities to do the kinds of things they’ve always wanted to do. We’ve entered into relationships with more than 50 companies who 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.AARPdiscounts.com](http://www.AARPdiscounts.com)

## TRAVEL

- > Hotels
- > Car Rentals
- > Vacations & Tours
- > Cruises
- > Flights and Planning

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

## Hotels

Members receive up to 20% off on select hotels from Best Western, Choice Hotels, Hampton Hotels, Hyatt Hotels and Resorts, LaQuinta Inns & Suites, Starwood Hotels and Resorts, MGM Resorts International™, and Wyndham Worldwide.

[www.aarp.org/hotels](http://www.aarp.org/hotels)



*Swipe your card to receive discounts at participating providers including Walgreens, Denny's, Regal Entertainment Group and more.*

### **Car Rentals**

Alamo, Avis, Budget, Enterprise, Hertz and National offer members up to 25% off car rentals, along with exclusive insurance benefits.

[www.aarp.org/carrentals](http://www.aarp.org/carrentals)

### **Vacations & Tours**

Members receive discounts on guided and escorted tours with General Tours Small Group Traveler, Collette Vacations, Grand European Tours, Group IST, Journeys Unlimited, Untours and Regina Tours. Members also save on vacation rentals worldwide from Endless Vacation Rentals, and The RIGHT Vacation Rental.

[www.aarp.org/vacations](http://www.aarp.org/vacations)

### **Cruises**

Members save with Variety Cruises, Hurtigruten, MSC Cruises, Norwegian Cruise Line, Blount Small Ship Adventures and other cruise lines available at the AARP® Travel Center powered by Expedia®. Members enjoy extra onboard credits, cabin upgrades and discounts on select cruises.

[www.aarp.org/cruise](http://www.aarp.org/cruise)

### **Flights and Planning**

Members save on round-trip travel with British Airways and other travel-related services including roadside assistance coverage from AARP® Roadside Assistance from Allstate, medical transfer to their hospital of choice through MedjetAssist, and airport parking at Park Ride Fly USA. Members can also plan and book trips through the AARP® Travel Center powered by Expedia® for discounts on hotel stays and car rentals, extra onboard credits for select cruises, and more.

[www.AARPdiscounts.com](http://www.AARPdiscounts.com)

## DISCOUNTS

- > Shopping
- > Dining & Entertainment
- > Home, Auto & Technology

### Shopping

Members save up to 60% on name-brand appliances, clothing, and electronics online at the Everyday Savings Center powered by NextJump and 20% on flowers from Teleflora. Free coupons are available online through Kellogg's® and the Grocery Coupon Center powered by Coupons.com. Members who show their AARP membership card receive discounts at Walgreens, Dunham's Sports, Tanger Outlet Centers and every Tuesday at Michaels Stores nationwide.\*

[www.AARPdiscounts.com](http://www.AARPdiscounts.com)

### Dining & Entertainment

Members have online access to gift certificates through the Restaurant Discount Center powered by Restaurant.com, offering at least 50% savings at over 18,000 restaurants nationwide.\*\* Members who show their AARP membership card receive a 32 oz. soft drink and 64 oz. popcorn for just \$5.50 at Regal Entertainment, and also save at participating Denny's restaurants, Chart House, Landry's Seafood House, Claim Jumper Restaurants, Saltgrass Steakhouse, Bubba Gump Shrimp Co., Rainforest Café and Landry's Restaurants.

[www.AARPdiscounts.com](http://www.AARPdiscounts.com)

### Home, Auto & Technology

Members can save on a variety of services, including 5% off monthly service fees through Consumer Cellular and discounts for new installation and monitoring of security services for home and small business through ADT Security Services, Inc. Budget Truck Rental offers members up to 20% off local or one-way truck rentals, with reduced rates on optional physical damage waivers.† AARP® Legal Services Network from Allstate gives members access to an online directory of attorneys who provide free 45 minute consultations and 20% off fees.††

[www.AARPdiscounts.com](http://www.AARPdiscounts.com)

\*Conditions apply.

\*\*Visit [www.aarp.org/restaurantdiscounts](http://www.aarp.org/restaurantdiscounts) for detailed terms and conditions.

†Advance reservations required.

††Reduced fees not available in HI, NV and OH. In FL, this service is a lawyer referral service.

# 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 that have created 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.

**1.800.523.5800**

**[www.aarphealthcare.com](http://www.aarphealthcare.com)**

NOTE: AARP member benefits are provided by third parties, not by AARP or its affiliates. Providers pay royalty fees to AARP for the use of its 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**

### **AARP® Medicare Complete**

*From UnitedHealthcare.*

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

United Healthcare: 1.800.698.7551

[www.aarpmedicarecomplete.com](http://www.aarpmedicarecomplete.com)

### **AARP® Medicare Rx**

*Provided by UnitedHealthcare.*

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

United Healthcare: 1.888.867.5564

[www.aarpmedicarerx.com/nh6](http://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.

**1.866.781.6391**

[www.prescriptionsolutions.com/aarpmedicalsupplies](http://www.prescriptionsolutions.com/aarpmedicalsupplies)

## PRODUCTS – Available to All Members

### **AARP® Dental Insurance Plan**

*Insured by Delta Dental Insurance Company, Dentegra Insurance Company or Dentegra Insurance Company of New England and administered by Delta Dental Insurance Company.*

Covers most common dental procedures.

**1.866.230.6473**

**[www.deltadentalins.com/aarp](http://www.deltadentalins.com/aarp)**

### **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.

**Hear USA: 1.800.203.7048**

**[www.aarphealthcare.com](http://www.aarphealthcare.com)**

### **AARP® Hospital Indemnity Plan**

*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.

**1.866.230.6473**

**[www.aarphealthcare.com](http://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.

**1.888.268.2347**

**[www.aarphealthcare.com](http://www.aarphealthcare.com)**



## **DISCOUNTS**

### **AARP® Vision Discounts**

*Provided by EyeMed Vision Care.*

Members receive discounts on eye exams and save 30% on a complete pair of glasses or Rx sunglasses, and 40% on Transition lenses when they show 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.

**1.888.352.3924**

**[www.aarphealth.com/vision](http://www.aarphealth.com/vision)**

### **AARP® Fitness and Wellness Program**

Savings on enrollment fees and monthly dues at Gold's Gym\*; Members can work out at home with Leslie Sansone's walking DVDs; Savings on personal and group fitness sessions from American Council on Exercise (ACE) ; And savings on fitness equipment and more from Smooth Fitness.

**[www.aarpfitness.com/21](http://www.aarpfitness.com/21)**

### **AARP® Prescription Discount Program**

*Provided by Walgreens.*

Exclusive savings on prescription medications at over 60,000 participating retail pharmacies nationwide or via home delivery through Walgreens Mail Service.

**1.877.422.7719**

**[www.aarppharmacy.com](http://www.aarppharmacy.com)**

\* Gold's Gym offer valid through 2/28/2012

## **ADT Home Health Security Services**

Members save 20% off the new installation and activation of ADT® Companion Service® Personal Emergency Response System, plus \$2 off monthly monitoring.

**1.866.593.4471**

**<https://www.adt.com/resi/partners/aarp/home-health-security-services>**

## **HEALTH RESOURCES**

### **Health Screenings and Shots**

Do you know the health screenings and vaccinations you need and when you need them? AARP has online tools and tips to help you decide which screening tests and shots to get so that you can take steps to keep yourself healthy.

[www.aarp.org/healthscreenings](http://www.aarp.org/healthscreenings)

[www.aarp.org/healthorderform](http://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.

[www.aarp.org/usingmeds](http://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.

[www.aarp.org/doughnuthole](http://www.aarp.org/doughnuthole)

[www.aarp.org/medicareinteractive](http://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.

[www.aarp.org/getthefacts](http://www.aarp.org/getthefacts)

### **Health Webinars**

AARP provides free webinars on Medicare, caregiving, and long-term care.

[www.aarp.org/healthwebinars](http://www.aarp.org/healthwebinars)

## **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.

**1.888.OUR.AARP (1.888.687.2277)**

[www.aarp.org/caregivers](http://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 older adults 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.

## **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 50+ adults in need. Chances are AARP members like you will never need the services of AARP Foundation. But unfortunately, millions of older adults do. With your support, we will continue to help millions of struggling older adults live a better life.

To make a donation:

**1.888.OUR.AARP (1.888.687.2277)**

**[www.aarp.org/foundation](http://www.aarp.org/foundation)**



## VOLUNTEERING

### AARP® Tax-Aide

Many kinds of volunteer opportunities are available – from tax volunteers to greeters, as well as communications and technology coordinators. One might be right for you! Review the volunteer descriptions at [www.aarp.org/taxaide](http://www.aarp.org/taxaide) and then complete and submit the online application form.

### AARP® Driver Safety

A nationwide network of volunteers teach, administer and promote AARP Driver Safety courses, providing safe strategies for managing today's increasingly challenging driving environment. Complete the online application form.

[www.aarp.org/driversafetyvolunteers](http://www.aarp.org/driversafetyvolunteers)

### Create The Good

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](http://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. Explore more than 30 downloadable how-to guides for helping your friends, neighbors and community. 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.

1.888.OUR.AARP (1.888.687.2277)

[www.createthegood.org](http://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.

1.888.OUR.AARP (1.888.687.2277)

[www.aarp.org/states](http://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.

1.888.OUR.AARP (1.888.687.2277)

[www.aarp.org/taxaide](http://www.aarp.org/taxaide)

## **AARP Driver Safety**

AARP Driver Safety 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.

1.877.390.8809

[www.aarp.org/driving60](http://www.aarp.org/driving60)

## CarFit

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

[www.aarp.org/carfit](http://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.

[www.aarp.org/weneedtotalk](http://www.aarp.org/weneedtotalk)

## Your Home and Community

Homes and communities designed for livability offer a better quality of life. AARP offers a number of valuable publications that address housing and transportation issues of interest to our members. Subjects range from universal design – that is, principles for making homes beautiful, safe and comfortable for everyone who lives there – to the best options for getting around your neighborhood, whether you’re walking, biking, or taking public transportation.

For more information, visit [www.aarp.org/home-garden](http://www.aarp.org/home-garden)

- > *The AARP Home Fit Guide* (D18959). Whether you own or rent your home, this guide helps you keep it in great shape for safety and livability. Covered topics include home safety, maintenance, energy conservation tips, universal design upgrades, hiring 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; starting using these options; and advocating for change in your neighborhood. *Also available in Spanish.*
- > *AARP Guide to Revitalizing your Home: Beautiful Living for the Second Half of Life* (Published September 2010). This book helps you redecorate, re-imagine and refurbish your existing house using universal design elements that will help your home remain safe and comfortable in second half of your life.

To order these publications, call 1.888.OUR.AARP (1.888.687.2277) or visit [www.aarp.org/housingmobilitypubs](http://www.aarp.org/housingmobilitypubs)



### **Finding and Applying for Public Benefits**

Navigating through the maze of government programs available to older adults 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.

[www.aarp.org/quicklink](http://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:

1.888.OUR.AARP (1.888.687.2277)

[www.aarp.org/chapterlocator](http://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 represent 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.

[www.aarp.org/litigation](http://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:

1.888.OUR.AARP (1.888.687.2277)

[www.aarp.org/chapterlocator](http://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](http://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](http://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](http://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

1.888.OUR.AARP (1.888.687.2277) / TTY: 1.877.434.7598  
[member@aarp.org](mailto: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.

[www.aarp.org/privacy](http://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](http://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](http://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

1.888.OUR.AARP  
(1.888.687.2277)

[www.aarp.org](http://www.aarp.org)