



MEMBER BENEFITS GUIDE



Discover all the benefits
of membership:
aarp.org/viewmybenefits

Not yet a member? Discover
everything membership offers
and join today: aarp.org/joining




















GET EXCLUSIVE BENEFITS WITH AN ONLINE ACCOUNT

Create yours at aarp.org/createaccount
to access:

- 50% more AARP Rewards points
- Coupons for nearby restaurants and stores
- Members-only films, books and articles
- Text or email alerts about new benefits
- And much more

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TRAVEL

aarp.org/travel-guide

**AARP TRAVEL CENTER
POWERED BY EXPEDIA**
800-675-4318

An extra 10% off select hotels, up to 30% off base rates on select car rentals, up to \$100 in extra onboard credit on select cruises, a \$50 gift card of your choice* with the purchase of a flight vacation package and a 5% cash rebate (up to \$350) on eligible group hotel bookings of nine or more rooms.

**Terms apply.*

CAR RENTALS

AVIS
800-331-1800

Up to 30% off base rates or up to 35% off when selecting Pay Now and receive a 3% credit to apply to your next rental.* Plus, you get an upgrade on compact through full-size car class bookings (based on availability), an additional driver at no cost and more.

**Terms & conditions apply.*

BUDGET
800-733-9092

Up to 30% off base rates or up to 35% off when selecting Pay Now and receive a 3% credit to apply to your next rental.* Plus, you get an upgrade on compact through full-size car class bookings (based on availability), an additional driver at no cost and more.

**Terms & conditions apply.*

PAYLESS® CAR RENTAL
800-729-5377

5% off leisure daily, weekly, weekend and monthly base rates, plus a free upgrade on compact through full-size car class bookings.*

**Subject to availability.*

ZIPCAR
866-494-7227

\$20 off an annual Zipcar membership, plus if you're new to Zipcar, you'll receive \$40 in free driving credit.

CRUISES, FLIGHTS, RAIL, TOURS, AND VACATION PACKAGES

BRITISH AIRWAYS

\$65 off World Traveller (economy) and World Traveller Plus (premium economy), or \$200 off Club World (business class) fares when you purchase round-trip transatlantic tickets online to over 130 destinations, including Europe, Asia, the Middle East and Africa.

Restrictions apply. Online only.

COLLETTE
800-437-0241

\$50 off per person on cruises and \$50 to \$100 off per person on tours of seven days or more to all seven continents.

COLLETTE SPOTLIGHTS**800-437-0241**

\$50 off per person on single-city tours around the world.

EXPLORATIONS BY COLLETTE**800-437-0241**

\$50 to \$100 off per person on small-group tours, focusing on cultural immersion.

GRAND EUROPEAN TRAVEL**866-847-3858**

Up to \$100 off per person on river cruises, guided vacations and tours.

NEW HOLLAND AMERICA LINE**888-425-9737**

Up to \$200 onboard credit on select cruises.

NEW HURTIGRUTEN EXPEDITIONS**866-312-6791**

Members (and each non-member companion who books and travels with the member) receive a 5% discount on all cruise fares for both Hurtigruten Expeditions and Hurtigruten Norwegian Coastal Express. Members will also receive a €100 per person onboard credit.

This offer will be stackable with all in-market Hurtigruten offers. Terms and conditions apply.

VACATIONS BY RAIL**888-323-4200**

5% off worldwide rail vacations, train tours and select tickets in the U.S. and Canada. Service fees are waived for European rail passes and tickets.

HOTELS & RESORTS

BEST WESTERN HOTELS & RESORTS**800-618-2277**

5% or more off on more than 4,000 hotels worldwide, including Best Western®, Best Western Plus®, Best Western Premier®, BW Premier Collection® by Best Western, BW Signature Collection® by Best Western, Executive Residency by Best Western®, Glō®, SureStay Collection® by Best Western, SureStay® Hotel by Best Western, SureStay Plus® Hotel by Best Western and Vīb®. Plus, you can earn 10% more bonus points per stay by joining Best Western Rewards® for AARP members.

CHOICE HOTELS**877-424-6423**

10% off your stay at nearly 7,500 hotels worldwide, including Ascend Hotel Collection®, Cambria® Hotels, Clarion®, Clarion Pointe®, Comfort® Hotels, Country Inn and Suites® by Radisson, Econo Lodge®, Everhome Suites®, MainStay Suites®, Park Inn® by Radisson, Park Plaza®, Quality Inn®, Radisson®, Radisson Blu®, Radisson Collection®, Radisson Individuals®, Radisson Inn & Suites™, Radisson RED®, Rodeway Inn®, Sleep Inn® and Suburban Studios®.

EXTRA HOLIDAYS**800-428-1932**

20% off at more than 500 properties in over 95 vacation destinations throughout the United States, including Puerto Rico and the U.S. Virgin Islands, and Canada.

HILTON**855-227-7445**

Up to 10% off the best available rate and get late checkout until 2 p.m. (when available) and receive additional benefits if they are a Hilton Honors member. Members can also register to get instant Hilton Honors Silver status and can keep Silver status for the next year when they complete 2 stays within 6 months. Hilton's portfolio of hotels includes Waldorf Astoria Hotels & Resorts, LXR Hotels & Resorts, Conrad Hotels & Resorts, Canopy by Hilton, Signia by Hilton, Hilton Hotels & Resorts, Curio Collection by Hilton, DoubleTree by Hilton, Tapestry Collection by Hilton, Embassy Suites by Hilton, Tempo by Hilton, Motto by Hilton, Hilton Garden Inn, Hampton by Hilton, Tru by Hilton, Spark by Hilton, Homewood Suites by Hilton, Home2 Suites by Hilton and Hilton Grand Vacations.

KARISMA HOTELS & RESORTS**888-828-8137**

10% off the best available rate at a collection of luxury and all-inclusive resorts located in Mexico and the Caribbean, including Margaritaville Island Reserve Resorts, Margaritaville Beach Resorts, Nickelodeon™ Hotels & Resorts and Azul. Plus, your choice of a 50% discount off a beachfront dinner for two guests or a couples massage.

MOTEL 6 & STUDIO 6**855-478-4752**

10% off the best available rate and late checkout until 2 p.m. upon request (when available).

NEW PREFERRED HOTELS & RESORTS**833-529-0230**

AARP members receive an upgrade to I Prefer Explorer tier status and 2,500 I Prefer bonus points when they book and complete their first stay. Members will be automatically enrolled in I Prefer Hotel Rewards when using code IPAARP to book their first stay.

RED ROOF**877-843-7663**

10% off the best available rate and one free bottle of water per room at check-in at Red Roof Inn®, Red Roof PLUS+®, Hometowne Studios by Red Roof and The Red Collection®.

WYNDHAM HOTELS & RESORTS**800-364-6072**

10% off the best available rate at over 7,800 participating hotels in the U.S., Canada, the United Kingdom, the Caribbean and Mexico. Properties include AmericInn® by Wyndham, Baymont® by Wyndham, Days Inn® by Wyndham, Dazzler® by Wyndham, Dolce® by Wyndham, Esplendor® Boutique Hotels by Wyndham, Hawthorn Suites® by Wyndham, Howard Johnson® by Wyndham, La Quinta® by Wyndham, Microtel® by Wyndham, Ramada® by Wyndham, Super 8® by Wyndham, Trademark® Collection by Wyndham, Travelodge® by Wyndham, TRYP® by Wyndham, Wingate® by Wyndham, Wyndham®, Wyndham Garden® and Wyndham Grand®.

TRAVEL PLANNING

AARP TRAVEL

Get an insider's view on great vacation ideas at the AARP Travel site. Whether you're just dreaming or ready to book now, you'll discover local hot spots, places to stay, eat and see, and special offers.

MEDJET TRAVEL PROTECTION 866-809-4061

Up to 20% off Medjet memberships, including MedjetAssist global hospital-to-hospital medical transfers and MedjetHorizon, which includes worldwide travel security, crisis response and evacuation services.

COVID-19 transport is now covered globally. Some restrictions apply. Benefit details are available at [Medjet.com/COVID](https://medjet.com/COVID).

PARK RIDE FLY USA 877-503-7275

12% discount on off-airport parking, plus complimentary luggage service at more than 100 locations in the U.S. when booked in advance.

RUSHMYPASSPORT 833-735-9865

Members and their families can purchase exclusive passport renewal bundles that include shipping and government fees. Special pricing and expedited services are available for all passport types including renewals, new adult, child, name change, passport cards, and travel visas. Restrictions apply.



HEALTH & WELLNESS

aarp.org/health-guide

AARP® DENTAL INSURANCE PLAN ADMINISTERED BY DELTA DENTAL INSURANCE COMPANY

866-583-2085

Exclusive access to individual or family coverage for the most common dental procedures. A choice of PPO plans and a dental HMO plan are available in most states and are managed to keep your out-of-pocket costs low.

AARP FITNESS CENTER

Get moving with workout videos from fitness experts like Denise Austin, Kathy Smith, Lorraine Ladish and more, plus find tips and tricks to help guide you on your fitness journey.

AARP® HEALTH SAVINGS ACCOUNT OFFERED BY OPTUM FINANCIAL®

844-458-6738

Members with a qualifying high-deductible health plan can take advantage of tax benefits as they save for qualified medical expenses and get access to tools, resources and information tailored to their retirement needs. If you're under age 65, you can save 20% on monthly maintenance fees and if you're 65 or older, your monthly fees are waived.

AARP HEARING CENTER

Learn how to maintain optimal hearing health and get advice for living well with hearing loss. Find information, tools and solutions, plus members can take an independent and scientifically validated hearing test by phone for free annually from the comfort of their own home.

AARP® HEARING SOLUTIONS™ PROVIDED BY UNITEDHEALTHCARE® HEARING

877-832-7725

Up to 20% off hearing aids and 15% off accessories, plus a hearing test at no cost and personalized support through a large nationwide network of hearing providers.

AARP LONG-TERM CARE OPTIONS FROM NEW YORK LIFE

800-251-0183

Custom long-term care plans can help members prepare for the future and help meet their needs and budget.

AARP MEDICARE ENROLLMENT™ GUIDE

The guide is a tool that provides clear and unbiased guidance on key decisions you'll need to make about enrolling in Medicare for the first time, with personalized, easy-to-understand information that is carefully tailored to you.

AARP MEDICARE RESOURCE CENTER

Clear, unbiased Medicare guidance that can provide you with needed direction on eligibility and enrollment requirements, tips to managing your current Medicare situation and comprehensive answers on hundreds of Medicare topics.



**AARP® PHYSICAL THERAPY
AT HOME™ BY LUNA**
1-866-860-9558

Members and non-members can receive at-home physical therapy from Luna. Most insurances and Medicare are accepted by Luna. A prescription may not be needed to start.

**AARP® PRESCRIPTION
DISCOUNTS PROVIDED BY
OPTUM RX®**
877-422-7718

Anyone can save on all FDA-approved medications when they use their free prescription discount card. But if you're an AARP member, you receive additional benefits, including deeper discounts on medications, home delivery, coverage for your dependents and more. You can use your free prescription discount card at over 66,000 pharmacies nationwide, including:

- CVS Pharmacy
- Kroger Co. Pharmacy
- Walgreens Pharmacy
- Walmart Pharmacy
- And other retail pharmacies

If your pharmacy is unable or unwilling to process your discount, please have the pharmacist call 877-422-7718.

AARP® STAYING SHARP®

AARP members get full access to Staying Sharp, offering content about brain health, including fitness and health information, exercise videos, recipes with healthy ingredients, articles and more.

**NEW AARP® VISION PLANS
FROM VSP™**
844-784-5862

Choose from one of four vision plans designed exclusively for you and your family. All plans include an annual eye exam, glasses and lens enhancements, such as progressives and anti-glare coating, and more.

GLASSES.COM
800-GLASSES (452-7737)

As a participating online retailer in AARP® Vision Discounts provided by EyeMed, Glasses.com offers members 30% off a complete pair of glasses (lenses and frames), plus free shipping and returns and free frame adjustments at LensCrafters.

**NEW HERO® SMART PILL
DISPENSER**
855-855-9962

Up to \$143 off a Hero subscription and waived initiation fee. Subscription includes the smart pill dispenser and connected medication management app.

LENSCRAFTERS

As a participating retailer in AARP® Vision Discounts provided by EyeMed, LensCrafters offers members exclusive savings, including 50% off prescription lenses with the purchase of a frame and 30% off non-prescription sunglasses.

TARGET OPTICAL

As a participating retailer in AARP® Vision Discounts provided by EyeMed, Target Optical offers members exclusive savings, including 50% off the purchase of additional complete pairs of eyeglasses and \$10 off eyewear and contacts.

MEDICARE ELIGIBLE

**AARP® MEDICARE
ADVANTAGE FROM
UNITEDHEALTHCARE®**
844-707-1614

Medicare Advantage (Part C) combines your Part A and Part B benefits into one plan. Most Medicare Advantage plans include prescription drug coverage and additional benefits not provided by Original Medicare.

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

**AARP® MEDICARE
SUPPLEMENT FROM
UNITEDHEALTHCARE®**
866-739-6497

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

**AARP® MEDICARE RX
PLANS FROM
UNITEDHEALTHCARE®**
877-214-2933

Medicare prescription drug coverage is available with a stand-alone Part D plan. You can also get prescription drug coverage as a part of a Medicare Advantage plan. Coverage and costs may vary by plan.

UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers. You do not need to be an AARP member to enroll. AARP encourages you to consider your needs when selecting products and does not make specific product recommendations for individuals.

**OAK STREET HEALTH
PRIMARY CARE**
888-342-1227

You can download a free guide from Oak Street Health to help make the most of your next primary care visit. Oak Street Health focuses on prevention with personalized care to help keep you healthy—physically, mentally and socially. Benefits include same-day/next-day appointments where available, convenient locations, a care team dedicated to each patient and a 24/7 patient support line. AARP membership is not required.



**Refer a friend to AARP and you'll both get
3 months free when they join!**

Scan QR code for details or get started now at:

aarp.org/referfriends



ENTERTAINMENT

aarp.org/fun

AARP GAMES

Free online games such as Mahjongg, Sudoku, daily crossword puzzles, Solitaire, word games and more—including games created exclusively for members.

AARP THEATER

Free theatrical performances, including plays, concerts, musicals, dance performances and more, all from the comfort of home.

AARP VIRTUAL COMMUNITY CENTER

Explore a wide variety of free online classes and events designed for learning, self-improvement and fun. Whether it's entertainment, lectures and tours, exercise, job tips, or caregiving help, you can find it all here.

ANCESTRY 800-514-4645

30% off the first year of an All Access or World Explorer subscription, including access to records and online tools to search, save and share your family history.

BOOK OF THE MONTH

Book of the Month curates the best books each month and delivers your choice to your door. AARP members get one book for \$5, a free gift and a free book annually after signing up, while AARP registered users get one book for \$9 and a \$5 add-on book annually. Everyone—including members and non-members—can download a free reading guide, bookmark and reading tracker online.

MOVIES FOR GROWNUPS AND TV FOR GROWNUPS

The latest movie and TV show reviews, exclusive celebrity interviews, news, articles, quizzes and more. Plus, free virtual and in-person movie screenings.

NEW PARAMOUNT+

10% off any Paramount+ plan to start streaming tens of thousands of episodes and blockbuster movies, live sports, news and exclusive originals all in one place.



Members have access to even more discounts for local activities, entertainment venues and theme parks.

Scan QR code or visit: aarp.org/fun



RESTAURANTS

aarp.org/restaurants

AUNTIE ANNE'S	10% off orders placed in-store, in-app and online when you link your AARP membership to your Auntie Anne's Rewards account. <i>Discount cannot be combined with other offers.</i>
BONEFISH GRILL®	10% off food and nonalcoholic beverages. <i>Restrictions apply. Offer subject to change.</i>
BUBBA GUMP SHRIMP CO.®	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>
CARRABBA'S ITALIAN GRILL®	10% off food and nonalcoholic beverages. <i>Restrictions apply. Offer subject to change.</i>
CHART HOUSE®	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>
CINNABON	10% off orders placed in-store, in-app and online when you link your AARP membership to your Cinnabon Rewards account. <i>Discount cannot be combined with other offers.</i>
CORNER BAKERY	10% off every day at participating locations. <i>Restrictions apply.</i>
DENNY'S	15% off your check all day, every day at participating locations. <i>Restrictions apply.</i>
JAMBA	10% off orders placed in-store, in-app and online when you link your AARP membership to your Jamba Rewards account. <i>Discount cannot be combined with other offers.</i>



Members have access to even more discounts at local restaurants and national chains.

Scan QR code or visit: aarp.org/restaurants

**JOE'S CRAB SHACK®**

10% off food and nonalcoholic beverages.

Restrictions apply.

**LANDRY'S® INC.
RESTAURANTS**

10% off food and nonalcoholic beverages at participating restaurants, including Aquarium®, Babin's Seafood House, Brick House Tavern + Tap, Cadillac Bar®, Cadillac Mexican Kitchen & Tequila Bar®, Clinkerdagger, Claim Jumper, Fish Tales, Columbus Fish Market, Cutters Crabhouse, Fisherman's Wharf, The Flying Dutchman®, Gandy Dancer®, Grand Concourse, Grotto Downtown®, Grotto Ristorante®, Jake's Famous Crawfish, Jake's Grill, Joe's Burger Bar, Kincaid's Fish, Chop & Steakhouse, King Ranch Texas Kitchen, Maggie Bluffs, Mai Tai Bar, McCormick & Kuleto's, Mitchell's Fish Market®, Mitchell's Steakhouse, Palisade, Peohe's®, Portland City Grill, River Crab, Rusty Pelican®, Scott's Bar & Grill, Simon & Seafort's Saloon & Grill, Skates On The Bay, Stanley & Seafort's, Willie G's® Seafood and Willie G's® Seafood & Steaks and more.

Restrictions apply.

LANDRY'S SEAFOOD®

10% off food and nonalcoholic beverages.

Restrictions apply.

MCALISTER'S DELI

10% off orders placed in-store, in-app and online when you link your AARP membership to your McAlister's Rewards account.

Discount cannot be combined with other offers.

MCCORMICK & SCHMICK'S®

10% off food and nonalcoholic beverages at the McCormick family of restaurants, including McCormick's Fish House & Bar, McCormick & Schmick's Seafood and Steaks, McCormick & Kuleto's Seafood and more.

Restrictions apply.

MOE'S SOUTHWEST GRILL

10% off orders placed in-store, in-app and online when you link your AARP membership to your Moe Rewards account.

Discount cannot be combined with other offers.

OUTBACK STEAKHOUSE®

10% off food and nonalcoholic beverages.

Restrictions apply. Offer subject to change.

RAINFOREST CAFE®

10% off food and nonalcoholic beverages.

Restrictions apply.

SALTGRASS STEAK HOUSE®

10% off food and nonalcoholic beverages.

Restrictions apply.

SCHLOTZSKY'S

10% off orders placed in-store, in-app and online when you link your AARP membership to your Schlotzsky's Rewards account.

Discount cannot be combined with other offers.

**THE OCEANAIRE®
SEAFOOD ROOM**

10% off food and nonalcoholic beverages.

Restrictions apply.



SHOPPING & GROCERIES

aarp.org/shopnow

GROCERIES

NEW **DAILY HARVEST**
888-302-0305

\$50 off your first order of 9+ items and 10% off all future orders of complete meal solutions. You can choose from over 120 delicious breakfasts, lunches, dinners and snacks, all built on fruits and vegetables and delivered to your door.

LANDRY'S KITCHEN

Landry's Kitchen is a home-delivery service that lets you prepare popular menu items from over 60 Landry's restaurants, such as Chart House, Morton's The Steakhouse, The Oceanaire Seafood Room and more from the comfort of home. Members save 10% on orders of steaks, burgers, pork, poultry, seafood, seasonings and desserts.

NAKED WINES
800-813-4882

\$120 off and complimentary shipping on your first personalized wine order of \$179.99 or more. Plus, earn an additional \$5 per month in wine credits to put toward wine purchases.

SILVER CUISINE™ BY BISTROMD
844-404-FOOD (3663)

25% off and free shipping on your first home-delivery order of \$99 or more of doctor-designed, chef-prepared meals for specialty diets, including gluten-free and diabetic offerings and 10% off and free shipping on subsequent orders of \$99 or more.

FLOWERS & GIFTS

FTD
833-814-AARP (2277)

25% off sitewide on flowers, plants and gifts and 30% off select items with promo code AARP30. No minimum purchase amount is required.

PROFLOWERS
800-315-7527

25% off sitewide on flowers, plants and gifts and 30% off select items with promo code AARP30. No minimum purchase amount is required.

THE UPS STORE®

5% off domestic and international UPS shipping, plus 15% off eligible products and services such as printing, shredding and computer services.



Members have access to even more discounts at local shops and national chains.

Scan QR code or visit: aarp.org/shopnow



INSURANCE

aarp.org/insurance-guide

LIFE INSURANCE

**AARP GUARANTEED
ACCEPTANCE LIFE
INSURANCE FROM
NEW YORK LIFE**
800-865-7927

Members can apply for up to \$25,000 in life-long coverage. Your acceptance is guaranteed and your rates will never go up. This coverage has a two-year limited benefit period.

**AARP LIFE INSURANCE
OPTIONS FROM
NEW YORK LIFE**
800-793-1296

Custom life insurance options that can help you supplement your retirement savings and protect your family. Specially trained New York Life agents can help evaluate your needs and explore insurance solutions. Available to members and non-members.

**AARP PERMANENT
LIFE INSURANCE FROM
NEW YORK LIFE**
800-865-7927

Members can apply for up to \$50,000 in life-long coverage. Guaranteed rates that never increase and no medical exam, just health and other information. You can keep this insurance your entire life.

**AARP TERM LIFE
INSURANCE FROM
NEW YORK LIFE**
800-865-7927

Members can apply for up to \$150,000 of coverage to help with funeral costs, rent or mortgage payments, unpaid bills and more. No medical exam is required, just health and other information.

PET INSURANCE

FETCH PET INSURANCE
800-239-6870

Up to 10% off monthly premiums for the lifetime of your pet's policy. Plans can cover qualifying care, treatments and procedures at any licensed veterinarian in the U.S. and Canada.

The 10% AARP member discount is not available in FL, HI, or TN. Renewals are not eligible for this promotion. Not valid with any other offer.

PROPERTY INSURANCE

**AARP® HOMEOWNERS
INSURANCE PROGRAM
FROM THE HARTFORD**
888-755-0425

Members who own a house or condo can save and get the protection they need for their most valuable asset. You can customize your coverage with benefits and services designed especially for AARP members, including “New for Old” Protection and Disappearing Property Deductible.† Plus, you could save up to 20% when you bundle your home and auto policies. No-cost, no-obligation quotes are available.

†Terms and conditions apply.

**AARP® MOBILE HOME
INSURANCE PROGRAM
FROM FOREMOST**
844-592-1365, code X099

Specialized protection designed for nearly every type of mobile and manufactured home, 24/7 claim service and a lifetime renewal agreement subject to policy guidelines.

**RENTERS INSURANCE
FROM THE HARTFORD**
800-909-5191

Members who rent a condo, apartment, or house can protect themselves and their personal belongings through the AARP® Homeowners Insurance Program from The Hartford. You can get exclusive savings on renters insurance, which covers losses from theft, fire, or storm damage, plus additional savings when you bundle your renters and auto policies. No-cost, no-obligation quotes are available.



Got a question? Check out the **AARP Help Center**. Search videos and articles to help you learn more about AARP and manage your membership—all in one place.

Get started at: help.aarp.org

VEHICLE INSURANCE

**AARP® AUTO INSURANCE
PROGRAM FROM THE
HARTFORD**
888-277-6436

Members can get exclusive savings, including up to 10%* off their premium, plus discounts for requesting a quote online, or for bundling their auto and home policies. Added benefits include Accident Forgiveness and Disappearing Deductible†, as well as highly rated claims services. No-cost, no-obligation quotes are available.

**Savings may vary. Rate difference for AARP members and non-members vary by state and AARP membership tenure.† Terms and conditions apply.*

**AARP® MOTORCYCLE
INSURANCE PROGRAM
FROM FOREMOST®**
844-592-1365, code X099

Discounts and coverage for your bike, optional equipment and safety apparel; plus, towing and roadside assistance just for motorcycles. Customers in nearly all states also receive a complimentary DNA+ Forensic Coding system that helps protect their bikes from theft.

**COLLECTIBLE VEHICLE,
RECREATION VEHICLE,
AND WATERCRAFT
INSURANCE PROGRAMS
FROM THE HARTFORD**
800-555-2510

Protection available for motor homes, collector vehicles, boats and personal watercraft through The Hartford's Nutmeg Agency. No-cost, no-obligation quotes are available.



FINANCES

aarp.org/finance-guide

BANKING & INVESTMENTS

**8-MONTH NO-PENALTY CD
FROM MARCUS
BY GOLDMAN SACHS®**
833-956-2277

Members can open an 8-month no-penalty CD online in minutes with no fees and lock in a higher interest rate than what's available with a Marcus Online Savings Account. You'll have the flexibility to withdraw your full balance online beginning seven days after funding, with no penalty.

**AARP® ANNUITY
MARKETPLACE POWERED
BY BLUEPRINT INCOME**
800-484-0469

Access to an online marketplace of annuities that offers a guaranteed return or income from highly rated insurers. Plus, a complimentary annual retirement income checkup with a licensed Blueprint Income agent.

**AARP® DIGITAL BANKING
FROM MARCUS
BY GOLDMAN SACHS®**
833-956-2277

Goldman Sachs designed by Marcus to help you make the most of your money with a high-yield online savings account and no-penalty CDs. There are special offers available for AARP members. Marcus offers convenient online access and a U.S. based Contact Center for assistance. FDIC-insured.

**AARP® ESSENTIAL
REWARDS MASTERCARD®
FROM BARCLAYS**
866-419-0836

Upon approval, cardmembers can earn a \$100 cash back bonus if they spend \$500 on purchases in the first 90 days. Cardmembers also earn 3% cash back on gas station and drug store purchases (excluding Target and Walmart), 2% cash back on medical expenses and 1% cash back on all other purchases. There is no annual fee.

**AARP® TRAVEL
REWARDS MASTERCARD®
FROM BARCLAYS**
866-755-8704

Upon approval, cardmembers can earn a \$100 cash back bonus if they spend \$500 on purchases in the first 90 days. Cardmembers also earn 3% cash back on airfare, hotel stays and car rentals, 2% cash back on restaurant purchases and 1% cash back on all other purchases. There is no annual fee.

**HIGH YIELD SAVINGS
FROM MARCUS
BY GOLDMAN SACHS®**
833-956-2277

Members earn a rate that's 0.10% higher than the stated available Annual Percentage Yield (APY) at marcus.com for 24 months. You can protect and grow your savings in a high-yield account that's FDIC-insured and backed by the financial expertise of Goldman Sachs. An account can be opened online in minutes. No fees. Easy transfer from your current bank.

FINANCIAL PLANNING

**AARP FOUNDATION
TAX-AIDE
888-687-2277**

Volunteer to help low- to moderate-income taxpayers with tax preparation and filing, or receive help with your taxes. This is the largest free, volunteer-run tax preparation and assistance service in the nation.

AARP MONEY MAP™

Dealing with debt or an unexpected expense? AARP Money Map™ is a free tool that helps you take control of your debt and get your finances back on track with an action plan.

**AARP PODCASTS:
CLOSING THE SAVINGS
GAP™ WITH JEAN CHATZKY**

Hear AARP Financial Ambassador Jean Chatzky talk to real women as they partner with a financial advisor and take the necessary steps toward a secure financial future.

**INTERVIEW AN
ADVISOR™ TOOL**

This free resource helps you understand a financial advisor's credentials, compensation and tips on how to get the conversation started around your needs.

MONEY TOOLS

Keep track of your finances and plan for events such as retirement with our suite of web-based tools. Learn how much will be needed for retirement, how to maximize your Social Security benefits, how to figure out when your mortgage will be paid off, how much your 401(k) contributes to retirement and more.

**SAVI STUDENT LOAN
REPAYMENT TOOL**

Find out if you can lower your student loan payments and find forgiveness options. Get a free repayment and forgiveness eligibility review, plus AARP members and their families can save up to \$50 off of Savi Essential or Savi Pro services, which include customized support.

**TRUST & WILL
ESTATE PLANNING**

20% discount on trusts, wills and estate planning documents created online.



Learn with quizzes and videos—plus, save up to 10% off gift cards and access Members Only Rewards when you activate **AARP Rewards** at **aarp.org/rewards**.

FRAUD PREVENTION

AARP FRAUD WATCH NETWORK™

Learn how to proactively spot the latest scams. Sign up for free Watchdog Alerts, search for scams in your area with an interactive scam-tracking map, or connect with other reliable and up-to-date resources so you can better protect yourself and loved ones.

AARP FRAUD WATCH NETWORK™ HELPLINE 877-908-3360

Call our dedicated helpline for free support or guidance if you or a loved one have been targeted by a scam or to report a scam. Our fraud specialists are available Monday-Friday, 8:00 a.m.-8:00 p.m. ET.

AARP PODCASTS: THE PERFECT SCAM™

Subscribe to The Perfect Scam, AARP's award-winning and popular podcast that tells the true stories of people who find themselves the target of a scam. Host Bob Sullivan talks to leading fraud experts who pull back the curtain on how scammers operate.

RETIREMENT

AARP SOCIAL SECURITY RESOURCE CENTER

Find clear, comprehensive answers to the most-asked questions about claiming your Social Security retirement benefits, including how benefits are calculated, how working and taxes affect your benefits, how-to videos on top-asked questions, how family considerations such as your spouse, a divorce, or your survivors factor in and much more.

RETIREMENT RESOURCES

Start planning the retirement you want with tools and expert resources to help you chart your course—whether you want to travel the world, continue to work, or spend more time with your family.



You can use the **Retirement Calculator** to get a personalized snapshot that accounts for salary increase, employer match and other factors. Visit **aarp.org/retirementcalculator** to learn more.



WORK & JOBS

aarp.org/work-guide

AARP JOB BOARD

Search our job board for hundreds of full-time, part-time and remote positions with employers who are committed to an age-diverse workforce.

AARP PROGRAMS

Webinars, interactive videos, online career expos and virtual seminars created to help those 50-plus learn job-search skills and gain confidence.

AARP SKILLS BUILDER FOR WORK™

Gain new skills that could give you an edge in today's competitive job market. Choose a FREE course to get started and receive special discounts on all other courses offered by MindEdge Learning. Plus, AARP members get even bigger discounts on courses.

AARP WORK & JOBS

Created specifically to help experienced workers find meaningful employment, our resources focus on navigating the job market, skills development, resume and interview tips, career events and webinars and job options like part-time work or starting a business.



FAMILY CAREGIVING

aarp.org/caregiving-guide

AARP FAMILY CAREGIVING **877-333-5885**

Whether you're a new or continuing caregiver, the AARP Family Caregiving site provides help to manage your journey with practical tips, real-world support and access to resources to help you and your loved one.

AARP FAMILY CAREGIVING GUIDES

This resource guide provides straightforward information and checklists that help guide family conversations. It also outlines what you need to do in five simple, easy-to-understand steps to take care of your loved one in the best possible way.

AARP PROGRAMS

Learn skills that will help you on your caregiving journey by connecting through webinars, interactive videos and our virtual caregiving seminars.

NEW ALEXA EMERGENCY ASSIST FROM AMAZON **213-455-0004**

25% off monthly and annual subscription plans. Alexa Emergency Assist offers hands-free access to Urgent Response agents, 24/7, by simply saying "Alexa, call for help." Your emergency contacts will be alerted if you call Urgent Response and you will receive expedited help by pre-saving your critical information.

CARELINX IN-HOME CARE **888-660-9794**

CareLinx is a nationwide online network that connects families with prescreened, professional caregivers. AARP members who are new to CareLinx receive a 3% discount on in-home caregiving services.

CONNECT2AFFECT

Discover a network of resources designed to help you build stronger social connections. Find tips on staying connected, learn how to strengthen your friendships and take the Isolation Assessment to see how connected you are.

GRANDPAD, POWERED BY CONSUMER CELLULAR **877-202-4118**

GrandPad is a tablet designed to help your loved one stay connected to family and friends and stay safe from spammers and scammers. Members save 5% on a monthly subscription, which includes unlimited service on a secure, private network.

LIFELINE MEDICAL ALERT SERVICE **855-345-0130**

15% off the monthly service fee, plus free shipping and activation. Dependable, 24/7 access to trained care specialists to get the help you need.



GAS & AUTO SERVICES

aarp.org/auto-guide

AARP AUTO

Drive safer, save money and stay on the road. From auto safety tools, car maintenance and tech tips to new car savings, AARP Auto puts you in the driver's seat.

AARP AUTO BUYING PROGRAM POWERED BY TRUECAR

A smarter way to find a new or used car with the latest safety features and high-tech options you want at a guaranteed upfront price. The program is available to everyone, but AARP members who purchase a new car will save at least \$100 more.

AARP DRIVER SAFETY

Find resources to help you stay independent, safe and confident while on the road through leading educational programs, including: AARP Smart Driver™ course, CarFit™, Smart DriverTEK™ and We Need to Talk.

AARP SMART DRIVER™ COURSE

The course can help you stay safe behind the wheel and may even help you save on auto insurance and maintenance costs. Members can take the course at a discounted rate in a classroom or online.

ALLSTATE ROADSIDE 800-714-0350

Up to 20% off annual membership fees for Allstate Roadside plans, including Roadside Elite. Plan rates start at \$5.50/month. Benefits include 24/7 towing, jump-starts, tire changes, lockout assistance, fuel delivery and more.

AARP SAFETRIP™ APP

The app provides valuable insights into how you drive and rewards your successes. AARP members enjoy extra features, like the ability to compare driving scores with friends and family and earn 50% more AARP Rewards points.

CARFIT™

Learn how to adjust your fit within your personal vehicle for maximum safety and comfort.

EXXON™ MOBIL™
888-739-2730 (REWARD+)

When you link your Exxon Mobil Rewards+™ account to your AARP membership, you earn extra points every day on the things you already buy, like fuel, car washes and convenience store items and 2x the points on fuel on member days. AARP members who are new to the Exxon Mobil Rewards+™ program will also receive a 500-point bonus (\$5 in savings) after their first fill-up to redeem toward Exxon or Mobil fuel or convenience store items. Every 100 points you earn is the equivalent of \$1 in savings on eligible purchases.

SMART DRIVE TEK™

Make driving safer and more enjoyable by learning how technology is changing the driving experience and understanding how the latest vehicle technology works. Workshops are available in person or online.

WE NEED TO TALK

Family and friends of older drivers can take a free seminar filled with information and guidance to help initiate productive, caring conversations about driver safety.

VALVOLINE

15% off drive-thru, stay-in-your-car oil changes—including a free 18-point maintenance check with every oil change*. The discount also applies toward preventative maintenance services—including radiator, transmission and differential services, and air filter or wiper blade replacements. It excludes batteries and state inspection services.

**Applies only to accessible/applicable items. At participating locations. The 18-Point Maintenance Check does not measure or capture any information related to your tires' tread depth. Any results should not be understood to warrant or represent the tread depth on any of your vehicle's tires.*



ADVOCACY

aarp.org/advocacy-guide

AARP FOUNDATION LITIGATION

AARP Foundation Litigation defends and supports the rights of you and other older Americans through the legal system, fighting consumer fraud and discrimination in healthcare, employment, housing and much more.

GOVERNMENT ADVOCACY

AARP is a committed advocate for you on important national and state issues such as Social Security, Medicare, high utility rates and more.

24/7 AARP Membership Card Access

Register online at aarp.org/createaccount and use your membership card the moment you join.



Print it
at home



Download it
to your phone



Add it to your
digital wallet



Use it on your
favorite benefits



HOME & REAL ESTATE

aarp.org/home-guide

**AARP® REAL ESTATE
BENEFITS BY ANYWHERE**
800-608-6819

Assistance with buying or selling a home from one of Anywhere's trusted real estate brands, including Better Homes and Gardens® Real Estate, Century 21®, Coldwell Banker®, Corcoran Group and ERA® Real Estate. Plus, \$300-\$7,200 in benefits based on the final sale or purchase price of your home. Depending on the location of your home, you will receive your benefits as cash, a gift card, or a commission reduction.

NEW ADT™ HOME SECURITY
866-593-4472

5% off* monthly home security monitoring that covers smart home security systems including intrusion monitoring, connected smoke and CO detection, and smart automation from video doorbells and security cameras to smart locks. This offer can be combined with other ADT offers.*

**36-month monitoring contract required (24-month contract in California). Term and install fees apply. Landline required. Offer available for new customers only.*

AMERICAN HOME SHIELD
866-819-3917

\$36 or more off any American Home Shield® home warranty plan that can help cover the cost to repair or replace parts of home appliances and systems that break down over time. Plus, this discount can be combined with any current, eligible offer from American Home Shield to save you more.

Limitations and exclusions apply. Valid only for new American Home Shield members.

BUDGET TRUCK RENTAL
866-470-7374

20% off Sunday through Thursday and 10% off Friday and Saturday, plus a \$10-per-day Physical Damage Waiver.

Visit website for full offer details.

HOME RESOURCE CENTER

Learn strategies for making the most of life at home and in your community now and in the future. Resources on subjects from aging in place and home improvement to decluttering and DIY projects.



TECHNOLOGY AND WIRELESS

aarp.org/tech-guide

AARP® IDENTITY THEFT PROTECTION POWERED BY NORTON™

844-506-4198

Up to 53% off plans that protect against hackers stealing your personal information and infecting your devices. Options for individuals, couples, and families are available.

Terms apply.

AT&T

Members can save \$10 per line per month on the AT&T Unlimited Premium® PL plan, plus receive up to \$50 in waived activation and upgrade fees.

CONSUMER CELLULAR

888-726-7951

5% off monthly service and usage charges and 30% off select accessories. Plans start at \$20 per month, require no contract and include free activation. Two lines of unlimited talk, text and data for \$55 per month. No contract is required. Includes free activation and an extended risk-free guarantee.

Offers cannot be combined.

NORTON™ 360

844-388-0379

Up to 69% off plans to help block hackers from infecting your devices with malware, stealing your information while you're online and spying on you through your computer's webcam. Monthly and annual plans are available.

Terms apply.

NORTON ULTIMATE HELP DESK

844-512-9365

Savings on remote IT help for your computers and devices—15% off a monthly plan and 14% off a single-use plan.

Terms apply.

THE UPS STORE®

20% off online printing services.



Try **AARP Perks™** now! It's a helpful web browser tool that connects you with AARP offerings as you browse online. **Install now: aarp.org/perks**



MAGAZINES AND RESOURCES

aarp.org/resources-guide

AARP THE MAGAZINE

Stay in the know with celebrity interviews and features on health and tech, plus tips, recipes, book and movie reviews and more with the definitive lifestyle publication for AARP's millions of members. Read it in print, or access a digital version by downloading the AARP Publications app from the Apple or Google Play stores.

AARP MEMBERS ONLY ACCESS

Enjoy access to AARP articles, videos, Smart Guides and more on a range of topics including health, money, entertainment and travel selected just for AARP members.

AARP.ORG

Get the news, information and resources you need on health and wellness, finances, work and jobs, retirement and more at **aarp.org** or in Spanish at **aarp.org/espanol**.

AARP BOOKSTORE

Find e-books, print books and free downloads on your favorite topics. Plus, members save 40% on select popular titles, including AARP tech guides.

AARP BULLETIN

Get timely insights and in-depth analyses important to Americans 50-plus on topics including health, Medicare, Social Security, finances and consumer protection. Read it in print, or access a digital version by downloading the AARP Publications app from the Apple or Google Play stores.

AARP NOW APP

Get easy access to daily news, information on nearby events and benefits—anytime, anywhere—by downloading our free app. Available for iOS and Android devices. Text the word “AARPNOW” to 50757 for a link to download AARP Now.

AARP PUBLICATIONS APP

Access the latest issues of *AARP The Magazine* and *AARP Bulletin* issues by downloading the app at aarp.org/app.

AARP REWARDS

Get ready for whatever life throws your way with our free loyalty program, designed to help improve your mind, body and bank account. As an AARP member, you'll earn 50% more points, get rewards faster and unlock our stash of members-only rewards.



COMMUNITY

aarp.org/community-guide

EVENTS

AARP NEAR YOU

Connect, learn and have fun for free—discover local events, access community news, volunteer opportunities and more.

AARP PROGRAMS

Your source for interactive virtual seminars and online learning. Topics include job search skills, family caregiving, fraud prevention, Social Security and Medicare.

LOCAL AARP CHAPTERS

Help improve your community with your experience, talent and compassion by joining a chapter in your area. Chapters are open to all local AARP members and are nongovernmental, nonpartisan and nonprofit.



Want to get the most out of your membership?

Begin your member journey with fun video tutorials. See how to sign up for AARP Rewards, download the AARP Now app and more at:

[AARP.org/forme](https://aarp.org/forme)

VOLUNTEERING

AARP DRIVER SAFETY

Become a part of the safe-driving solution in your community. Help others get on the road to safety as an AARP Driver Safety instructor or coordinator.

AARP FOUNDATION

Here when you need us. AARP Foundation, AARP's charitable affiliate, works to ensure that low-income older adults have nutritious food, affordable housing, a steady income and strong and sustaining social bonds. The Foundation collaborates with individuals and organizations who share a commitment to innovation and a passion for problem-solving. Supporting its efforts with vigorous legal advocacy, the Foundation creates and advances effective solutions that help struggling older adults secure the essentials. The programs and services of AARP Foundation require funding beyond your membership dues. Through the generosity of members, we are able to help vulnerable seniors recover their confidence, regain a foothold and transform their lives.

AARP FOUNDATION EXPERIENCE CORPS

Put your time, knowledge and talent to use by volunteering to tutor and mentor young people. Experience Corps is a proven program made up of volunteers 50 and older who help struggling students become great readers before they finish the third grade.

AARP STATE OFFICES

Get more involved, no matter where you live. AARP has offices in every state, D.C., Puerto Rico and the U.S. Virgin Islands. Find your local AARP office for news, events, programs and volunteer opportunities of interest to you.

CREATE THE GOOD

Find nearby opportunities that match your skills and interests or recruit volunteers for your service projects.



CONTACTS

Need to get in touch with AARP? Want to update your contact information? How about adding a spouse to your membership account? Whatever you're looking for, we're here to help. For faster service, please write your AARP membership number on all correspondence and have it available when calling AARP.

HOW TO CREATE AN ONLINE ACCOUNT

Visit aarp.org/createaccount and fill out the registration form. Then, you can log in to view or edit the details of your membership. Once logged in, click your name in the red banner at the top of the page and then select My Account. In the Account Details tab, you can update your personal information.

CHANGE OF ADDRESS

Please let us know six weeks in advance if you intend to move. There are a few easy ways you can inform us of any upcoming address changes.

Online: The easiest way to update your address is online at aarp.org. You will need to create an account first at aarp.org/createaccount.

By mail: If possible, please include your mailing label from AARP The Magazine or *AARP Bulletin* when sending your change-of-address correspondence to the address at the bottom of this page.

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 moversguide.usps.com.

MEMBERSHIP INQUIRIES

Questions about your membership? Need to add a secondary member to your AARP account for free?

Not receiving your magazine?

Please contact at:

By phone **888-687-2277**

By mail **AARP, 3200 E. Carson St., Lakewood, CA 90712.**

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.

PRIVACY

AARP is committed to maintaining your trust by respecting and protecting your privacy. This Privacy Notice highlights how we collect, use, share and protect personal data and the choices you have to limit how we share your personal data and communicate with you. Please visit aarp.org/privacy to review our full *Privacy Policy*, which contains additional details.

DATA PROTECTION

We use administrative, technical and physical security measures designed to protect personal data against accidental, unlawful, or unauthorized destruction, loss, alteration, access, disclosure, or use.

DATA SHARING

With some exceptions such as those described here, we do not share your personal data with unaffiliated entities (entities that are not owned or controlled by AARP) without your consent. We may share personal data with companies we have selected to provide AARP-branded products or services and/or discounts to AARP members. Some of these providers pay a fee for the right to use our brand and to access our membership list and related data. These fees are used to support our nonprofit mission. These providers are contractually required to treat the personal data AARP provides as confidential and to use the personal data only to offer, provide, maintain and analyze the contracted products, services, or discounts to AARP members. Some of these providers may collect personal data about our members through their own interactions with such members and may share some or all of this data with AARP to help us provide more effective and personalized service. These providers' data-collection and sharing practices are governed by their own privacy policies. We may occasionally share personal data with select, unaffiliated nonprofit organizations when we believe such data sharing is in the best interest of our members and nonprofit mission. We may share personal data with vendors and social media networks we hire to provide services or perform business functions on our behalf, but these vendors are contractually obligated to use such personal data only to provide the services AARP has requested they perform on our behalf. Finally, we may share personal data pursuant to legal requirements as necessary to protect ourselves, our members, or others, or in connection with a business transfer or substantial transaction such as a sale, merger, consolidation, or bankruptcy.

DATA COLLECTION & USE

We collect and use personal data from or about you to help us support our nonprofit mission and serve our membership, including to communicate with you through various channels; deliver the information, programs and products/services you request; and evaluate the effectiveness of our programs and membership offerings. When you apply for membership, we initially collect basic personal data from you, such as your name, contact information and date of birth. Throughout your membership, we collect additional personal data, such as information about your participation in AARP activities and member services. We collect this data through your interactions with us offline and through our websites and applications. We may also collect data about you from other sources.

YOUR CHOICES

We strive to provide you reasonable choices regarding our collection, use and sharing of your personal data. We provide you access to review and correct your personal data, provide you options regarding how we share personal data with the providers of AARP-branded products or services and/or discounts and unaffiliated nonprofit organizations and give you options for how we communicate with you, among other choices.

You may contact us at any time regarding these choices as follows:

Visit us at: help.aarp.org

Call us at: 888-687-2277

Text us at: 833-259-2277 (AARP)

Write to us at: **AARP Membership Center, 3200 E. Carson St., Lakewood, CA 90712**

Please visit aarp.org/privacy to review our full *Privacy Policy*, which contains additional details.

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 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.

February 2024



Explore all your member benefits at
aarp.org/viewmybenefits



Refer a friend to AARP and you'll both get
3 months free when they join! Scan for details
or get started now at: **aarp.org/referfriends**

