

# MEMBER BENEFITS GUIDE



Discover a wide world of benefits.  
[aarp.org/viewmybenefits](http://aarp.org/viewmybenefits)





# GET THE MOST OUT OF YOUR MEMBERSHIP




















Create your online account:  
**[aarp.org/createaccount](http://aarp.org/createaccount)**



Manage your account  
information online, sign up for  
text alerts and newsletters,  
explore your benefits, and more.

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# Travel



**AARP TRAVEL CENTER  
POWERED BY EXPEDIA**  
[expedia-aarp.com](https://expedia-aarp.com)

10% discount at select hotels, up to 30% off base rates on car rentals, up to \$300 in extra onboard credits on select cruises, up to \$349 off vacation packages, no booking fees on flights, a 5% cash rebate (up to \$350) on eligible group hotel bookings of nine or more rooms, and \$10 off activity bookings of \$100 or more.

## CAR RENTALS

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**AVIS RENT A CAR**  
[avis.com/aarp](https://avis.com/aarp)  
800-331-1800

Up to 30% off base rates, plus a free upgrade on compact through full-size car class bookings,\* a discounted Garmin GPS rate, and an additional driver at no cost in the U.S. and Canada.

*\*Subject to availability.*

**BUDGET RENT A CAR**  
[budget.com/aarp](https://budget.com/aarp)  
800-733-9092

Up to 30% off base rates, plus a free upgrade on compact through full-size car class bookings,\* a discounted Garmin GPS rate, and an additional driver at no cost in the U.S. and Canada.

*\*Subject to availability.*

**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.*

**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

43% off an annual Zipcar membership, plus \$40 in free driving credit.

## TRAVEL PLANNING

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**AARP TRAVEL**  
[aarp.org/travel](https://aarp.org/travel)

Get an insider's view on great vacation ideas with 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**  
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.

**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.

# Travel



## CRUISES, FLIGHTS, RAIL, TOURS & VACATION PACKAGES

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### BRITISH AIRWAYS

[ba.com/aarp](https://ba.com/aarp)

\$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 and guided vacations and tours.

### 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

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### BEST WESTERN HOTELS & RESORTS

800-618-2277

5% to 15% off at 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. As a commitment to safety, all Best Western properties have implemented We Care Clean<sup>SM</sup> enhanced, industry-leading cleaning measures.

### CHOICE HOTELS

877-424-6423

Up to 10% off the best available rate at more than 5,000 hotels worldwide, including Ascend Hotel Collection, Cambria Hotels, Clarion, Comfort Inn, Comfort Suites, Econo Lodge, MainStay Suites, Quality, Rodeway Inn, Sleep Inn, and Suburban Extended Stay Hotel.

### HAMPTON BY HILTON™

855-227-7445

Members save up to 10% off the best available rate and get late checkout until 2 p.m., when available.

# Travel



## HILTON

855-227-7445

Up to 10% off your room and late checkout (when available) at thousands of hotels worldwide, including Conrad Hotels & Resorts®, Curio Collection by Hilton™, DoubleTree by Hilton™, Embassy Suites by Hilton™, Hampton by Hilton™, Hilton Garden Inn™, Hilton Grand Vacations™, Hilton Hotels & Resorts, Home2 Suites by Hilton®, Homewood Suites by Hilton™, Tru by Hilton®, and Waldorf Astoria® Hotels & Resorts.

*Subject to availability. Other conditions may apply.*

## RADISSON HOTELS

800-967-9919

10% off the best available rate at more than 1,100 hotels worldwide, including Country Inn & Suites® by Radisson, Park Inn® by Radisson, Park Plaza®, Radisson®, Radisson Blu®, Radisson Collection, and Radisson RED®. Plus, when you join Radisson Rewards, you can earn Gold Elite status in just four stays. Radisson Hotels developed updated in-depth cleanliness and disinfection protocols—in partnership with SGS—to help ensure your health and safety from check-in to checkout at each property.

## TRIPBEAT, ENDLESS VACATION

844-367-6433

25% off at more than 2,400 vacation rental properties in more than 90 countries.

## WYNDHAM EXTRA HOLIDAYS

800-428-1932

20% off at more than 200 properties in over 95 vacation destinations throughout the United States, including Puerto Rico and the U.S. Virgin Islands, and Canada.

## 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®. To address health and safety concerns related to COVID-19, Wyndham-branded hotels have implemented Count On Us<sup>SM</sup> protocols to enhance cleaning standards.



We care about your health and safety. Remember to check CDC guidelines before you decide to venture out.

# Health & Wellness



**AARP® DENTAL  
INSURANCE PLAN  
ADMINISTERED  
BY DELTA DENTAL  
INSURANCE COMPANY**  
[deltadentalins.com/aarp](https://deltadentalins.com/aarp)  
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® HEALTH SAVINGS  
ACCOUNT OFFERED  
BY OPTUM BANK®**  
[myaarphsa.com](https://myaarphsa.com)  
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 CARE  
PROGRAM PROVIDED  
BY HEARUSA**  
[aarphearingcare.com](https://aarphearingcare.com)  
800-203-7048

Members save 20% on the retail price of hearing aids and get other benefits, including a free hearing checkup, a free cleaning and check of current hearing aids, a free demonstration of the latest hearing aid technology, a risk-free 90-day trial, one year of extended follow-up care at no additional charge, a three-year manufacturer warranty, and a free three-year supply of batteries.

**AARP HEARING CENTER**  
[aarp.org/hear](https://aarp.org/hear)

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.

**AARP LONG-TERM  
CARE OPTIONS FROM  
NEW YORK LIFE**  
[nylaarp-ltc.com](https://nylaarp-ltc.com)  
800-251-0183

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

**AARP® STAYING SHARP**  
[aarp.org/stayingsharp](https://aarp.org/stayingsharp)

AARP members get access to Staying Sharp, which includes interactive activities, healthy recipes, challenging games and more. Plus, receive personalized recommendations when you take the Brain Health Assessment for a small, one-time fee.

**AARP® MYVISION  
CARE PROVIDED  
THROUGH EYEMED**  
[aarpmyvisioncare.com](https://aarpmyvisioncare.com)  
844-243-4584

Members have access to three unique vision plans starting at \$4.38/month. All plans include comprehensive eye exams with a maximum copay of \$10, diabetic and loss-of-sight benefits, additional discounts, and more.

# Health & Wellness



## **AARP® PRESCRIPTION DISCOUNTS PROVIDED BY OPTUMRX®** 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
- Rite Aid Pharmacy
- Walgreens Pharmacy
- Walmart Pharmacy
- And other retail pharmacies

## **AARP® SHORT-TERM CARE INSURANCE FROM MEDICO®** aarpshort- termcareinsurance.com 888-836-5602

Short-term care insurance helps cover the cost of five different types of care received outside a hospital or doctor's office, such as home health care. Your plan can be customized by benefit duration, benefit amount, and elimination period to meet your specific needs.

## **AARP® VISION DISCOUNTS PROVIDED BY EYEMED** aarpvisiondiscounts.com 888-352-3924

Members and their families get exclusive discounts at participating LensCrafters, Target Optical, and independent provider locations nationwide, as well as online at Glasses.com.

## **GLASSES.COM** 800-GLASSES (452-7737)

As a participating online retailer in AARP® Vision Discounts provided by EyeMed, Glasses.com offers members 30% off all orders, plus free shipping and returns, and free frame adjustments at LensCrafters.

## **HEALTH TOOLS** aarp.org/healthtools

Keep your health on track with our suite of web-based tools. Check medical symptoms, calculate your BMI, make sure you don't mix medications with the Drug Interaction Checker, and more.

## **HEARUSA HEARING SHOP** aarphearingcare.com/ better-hearing-products 855-828-4144

15% discount on a variety of products and accessories, including hearing aid batteries and supplies, assistive listening devices and sound amplifiers, amplified telephones, television listening sets, clocks, smoke alarms, and more.

## **LENSCRAFTERS**

As a participating retailer in AARP® Vision Discounts provided by EyeMed, LensCrafters offers members exclusive savings, 30% off a complete pair of eyeglasses and an extra 10% off Transitions® lenses with a frame purchase.

## **TARGET OPTICAL**

As a participating retailer in AARP® Vision Discounts provided by EyeMed, Target Optical offers members exclusive savings, including an extra \$10 off the purchase of a complete pair of eyeglasses or sunglasses (frames and lenses).



# Health & Wellness



## WALGREENS

[walgreens.com/aarpcard](https://walgreens.com/aarpcard)  
855-225-9225

When you link your AARP membership card to your Balance Rewards account, you can earn additional Balance® Rewards benefits, including 50 points for every \$1 spent on Walgreens brand health and wellness products<sup>†</sup>.

<sup>†</sup>Exclusions and restrictions apply. For details, see store or [Walgreens.com/aarpcard](https://Walgreens.com/aarpcard).

## WW (FORMERLY WEIGHT WATCHERS)

[weightwatchers.com/us/  
promos/aarp-general](https://weightwatchers.com/us/promos/aarp-general)

Start building healthy habits with a customized weight loss plan. AARP members save up to \$120 on a six-month membership while AARP registered users save up to \$50 on a six-month membership. Everyone—including members and nonmembers—can access the Healthy Habits eBook and get a \$10 WW Shop gift card.

## MEDICARE ELIGIBLE

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

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

**AARP® MEDICARE  
ADVANTAGE FROM  
UNITEDHEALTHCARE**  
800-643-4845

Medicare Advantage plans combine Part A (hospital coverage) and Part B (doctor coverage), and often prescription drug coverage, into a single plan. Plus, these plans offer additional benefits not covered by Original Medicare. Coverage and costs vary by plan. You do not need to be an AARP member to enroll.

*Medicare plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. 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  
RX PLANS FROM  
UNITEDHEALTHCARE**  
888-867-5575

Medicare prescription drug coverage from UnitedHealthcare. Three plans to choose from. You do not need to be an AARP member to enroll.

*Medicare plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies. For Medicare Advantage and Prescription Drug Plans: A Medicare Advantage organization with a Medicare contract and a Medicare-approved Part D sponsor. Enrollment in the plan depends on the plan's contract renewal with Medicare. 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.*

# Entertainment



## AARP GAMES

[aarp.org/games](https://aarp.org/games)

Whether you like to do a daily crossword puzzle or test your skills at Solitaire, you can access tons of free online games—including games created exclusively for members.

## ANCESTRY

[ancestry.com/aarp](https://ancestry.com/aarp)

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.

## MOVIES FOR GROWNUPS AND TV FOR GROWNUPS

[aarp.org/movies](https://aarp.org/movies)

The latest movie and TV show reviews, exclusive celebrity interviews, news, articles, quizzes, and more. Plus, free online moving screenings.

## REGAL

Up to 20% off Regal ePremiere tickets purchased online. Tickets are valid at all Regal theatre locations nationwide. Plus, you can save \$3 on any size popcorn-and-soft-drink combo when you show your AARP membership card and your Regal Crown Club card.

*Certain exclusions and restrictions apply. Savings are based on the national box office average price of an adult evening ticket.*

## 24/7 AARP MEMBERSHIP CARD ACCESS

[aarp.org/createaccount](https://aarp.org/createaccount)

WHEN YOU REGISTER ONLINE, YOU CAN 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

# Restaurants



<b>BONEFISH GRILL</b>	10% off food and nonalcoholic beverages. <i>Dine in only. Restrictions apply. Offer subject to change.</i>
<b>BUBBA GUMP SHRIMP CO.®</b>	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>
<b>CARRABBA'S ITALIAN GRILL</b>	10% off food and nonalcoholic beverages. <i>Dine in only. Restrictions apply. Offer subject to change.</i>
<b>CHART HOUSE®</b>	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>
<b>CORNER BAKERY CAFE</b>	10% off every day at participating locations. <i>Restrictions apply.</i>
<b>DENNY'S</b>	15% off your check all day, every day at participating locations. <i>Restrictions apply.</i>
<b>JOE'S CRAB SHACK®</b>	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>
<b>LANDRY'S® INC. RESTAURANTS</b>	10% off food and nonalcoholic beverages at participating restaurants, including Aquarium®, Babin's Seafood House®, Cadillac Bar®, Charley's Crab®, Fish Tales™, The Flying Dutchman®, Gandy Dancer®, Grand Concourse®, Grotto®, Lighthouse Buffet, Meriwether's®, Mitchell's Fish Market®, Peohe's®, River Crab Blue Water Inn, Rusty Pelican®, Simms Steakhouse, T-Rex® Cafe, Willie G's® Seafood & Steaks, Yak & Yeti™ Restaurant, and more. <i>Restrictions apply.</i>
<b>LANDRY'S SEAFOOD®</b>	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>
<b>MCCORMICK &amp; SCHMICK'S®</b>	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. <i>Restrictions apply.</i>
<b>OUTBACK STEAKHOUSE</b>	10% off food and nonalcoholic beverages. <i>Restrictions apply. Offer subject to change.</i>
<b>RAINFOREST CAFE®</b>	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>
<b>SALTGRASS STEAK HOUSE®</b>	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>
<b>THE OCEANAIRE® SEAFOOD ROOM</b>	10% off food and nonalcoholic beverages. <i>Restrictions apply.</i>

# Shopping & Groceries



## CLOTHING & ACCESSORIES

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### **TANGER OUTLETS** [tangeroutlet.com/aarp](https://tangeroutlet.com/aarp)

Free coupon book with up to \$1,000 in savings from top brand names and designer outlet stores when you show your AARP membership card at Tanger Shopper Services.

## GROCERIES

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### **SCHWAN'S HOME DELIVERY** [schwans.com/aarp](https://schwans.com/aarp) 888-724-9267

\$20 off your first new customer home-delivery order of \$50 or more, and you receive double Schwan's Rewards™ points on all online orders thereafter.

### **SILVER CUISINE™ BY BISTROMD** [silvercuisine.com/aarp](https://silvercuisine.com/aarp) 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

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### **1-800-BASKETS.COM** 800-227-5387

20% off online purchases of gift baskets.  
*Certain exclusions and restrictions apply.*

### **1-800-FLOWERS.COM®** 800-356-9377

20% off online purchases of floral arrangements and bouquets.  
*Certain exclusions and restrictions apply.*

### **CHERYL'S® COOKIES** 800-443-8124

20% off online purchases of cookies, desserts, and more.  
*Certain exclusions and restrictions apply.*

### **FRUIT BOUQUETS BY 1-800-FLOWERS.COM** 800-356-9377

20% off online purchases of fresh fruit arrangements.  
*Certain exclusions and restrictions apply.*

### **GOODSEY** 877-488-4438

20% off online purchases of jewelry, home accents, personalized gifts, and more.  
*Certain exclusions and restrictions apply.*

### **HARRY & DAVID** 877-322-1200

20% off online purchases of gift baskets, chocolates and baked goods, food and cheese, and more.  
*Certain exclusions and restrictions apply. Discount does not apply to wine.*

### **PERSONALIZATION UNIVERSE** 800-961-4652

20% off online purchases of customized products, including iPhone cases, mugs, T-shirts, wall art, and more.  
*Certain exclusions and restrictions apply.*



# Shopping & Groceries



**SHARI'S BERRIES**  
877-237-7437 (BERRIES)

15% off online purchases of chocolate-covered strawberries.  
*Certain exclusions and restrictions apply.*

**SIMPLY CHOCOLATE**  
844-719-4774

20% off online purchases of candies, chocolate-covered snacks, truffles, and more.  
*Certain exclusions and restrictions apply.*

**STOCK YARDS**  
888-842-6111

20% off online purchases of steaks, seafood, poultry, burgers, and more.  
*Certain exclusions and restrictions apply.*

**THE POPCORN  
FACTORY®**  
888-238-8107

20% off online purchases of a wide variety of popcorn.  
*Certain exclusions and restrictions apply.*

**WOLFERMAN'S**  
800-798-6241

20% off online purchases of breads, baked goods, desserts, and more.  
*Certain exclusions and restrictions apply.*

# Insurance



## LIFE INSURANCE

**AARP LIFE INSURANCE  
PROGRAM FROM  
NEW YORK LIFE**  
[newyorklife-aarp.com](https://newyorklife-aarp.com)  
800-249-9617

Members can apply for up to \$100,000 in term life insurance to help protect their family and receive free life insurance information. Other life insurance products also available.

## PET INSURANCE

**PETPLAN PET  
INSURANCE**  
[gopetplan.com/aarp](https://gopetplan.com/aarp)  
800-239-6870

Up to 10% off premiums when you sign up online, plus a \$35 Visa® Prepaid card to help cover wellness expenses. Plans are accepted at every veterinarian in the U.S. and Canada.

*The 10% savings on premiums is composed of a 5% online discount plus a 5% AARP member discount. Telephone enrollment is eligible for a 5% discount only. The online discount is not available in CA, FL, NY, and TN. The AARP member discount is not available in FL, HI, and TN. The Visa® Prepaid Card offer is not available in CA, FL, ND, and WA.*

# Insurance



## PROPERTY INSURANCE

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**AARP® HOMEOWNERS  
INSURANCE PROGRAM  
FROM THE HARTFORD**  
800-909-5191

Coverage for those who own a house or condo. With benefits and services designed especially for AARP members, you can customize coverage to fit your individual needs and protect your belongings. No-cost, no-obligation quotes are available. Added savings if you bundle your home and auto policies.

**AARP® MOBILE HOME  
INSURANCE PROGRAM  
FROM FOREMOST**  
800-752-2461, code K138

Specialized protection designed for nearly every type of mobile and manufactured home. Offers lifetime renewal and 24/7 claim service.

**RENTERS INSURANCE  
FROM THE HARTFORD**  
800-684-3813

The AARP® Homeowners Insurance Program from The Hartford offers coverage for those who rent an apartment, condo, or house. With benefits and services designed especially for AARP members, you can customize coverage to fit your individual needs and protect your personal belongings. No-cost, no-obligation quotes are available. Added savings if you bundle your renters and auto policies.

## VEHICLE INSURANCE

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

Savings and benefits designed to reward members for being safer, more experienced drivers, plus access to a highly rated claims service. No-cost, no-obligation insurance quotes are available. Added savings if you bundle your auto policy with your home or renters policy.

**AARP® MOTORCYCLE  
INSURANCE PROGRAM  
FROM FOREMOST**  
800-752-2461, code K139

Offers 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. Collector car and watercraft insurance programs are underwritten by the subsidiaries of American Modern Insurance Group. No-cost, no-obligation quotes are available.

# Finances



**NEW** **8-MONTH NO-PENALTY  
CD FROM MARCUS  
BY GOLDMAN SACHS®**  
[marcus.com/aarp-npcd](https://marcus.com/aarp-npcd)  
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 7 days after funding, with no penalty.

**NEW** **AARP® ANNUITY  
MARKETPLACE  
POWERED BY  
BLUEPRINT INCOME**  
[aarpannuitymarketplace.com](https://aarpannuitymarketplace.com)  
800-484-0469

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

**NEW** **AARP® DIGITAL  
BANKING FROM  
MARCUS BY  
GOLDMAN SACHS®**  
[marcus.com/us/en/aarp](https://marcus.com/us/en/aarp)  
833-956-2277

Goldman Sachs designed Marcus to help you make the most of your money with a high-yield online savings account and personal loans. There are special offers available for AARP members. Convenient online access and a U.S.-based Contact Center for assistance. FDIC-insured.

**AARP FOUNDATION  
TAX-AIDE**  
[aarp.org/taxaide](https://aarp.org/taxaide)

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 FRAUD WATCH  
NETWORK**  
[aarp.org/fraud](https://aarp.org/fraud)

Stay current on the latest scams and learn new ways to protect yourself and your family. Access the Fraud Resource Center for tips and warning signs on dozens of different scams, view an interactive scam-tracking map for scams in your area, and sign up for Watchdog Alerts.

**AARP FRAUD WATCH  
NETWORK HELPLINE**  
877-908-3360

Call AARP's Fraud Helpline if you suspect you've been targeted by a scam and need advice on what to do. You can even report a scam. The free service is available Monday–Friday, 7 a.m.–11 p.m. ET.

**AARP MONEY MAP™**  
[aarp.org/moneymap](https://aarp.org/moneymap)

Dealing with a financial emergency or unexpected expense? AARP Money Map™ offers a free step-by-step action plan to help you determine the best option for your financial future.

**AARP PODCASTS:  
CLOSING THE  
SAVINGS GAP™ WITH  
JEAN CHATZKY**  
[aarp.org/podcasts](https://aarp.org/podcasts)

Hear from real women as they partner with a financial advisor and take the necessary steps to get back on track to save for a secure financial future.

# Finances



**AARP PODCASTS:  
THE PERFECT SCAM<sup>SM</sup>**  
[aarp.org/podcasts](https://aarp.org/podcasts)

Listen anytime to *The Perfect Scam*, AARP's popular podcast series hosted by leading fraud experts and featuring compelling interviews with crafty con artists, fraud victims, and their families.

**AARP SOCIAL SECURITY  
RESOURCE CENTER**  
[aarp.org/retirement](https://aarp.org/retirement)

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

**NEW HIGH-YIELD SAVINGS  
FROM MARCUS BY  
GOLDMAN SACHS<sup>®</sup>**  
[marcus.com/aarp-savings](https://marcus.com/aarp-savings)  
833-956-2277

Members earn a rate that's 0.10% higher than the stated available 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.

**MONEY TOOLS**  
[aarp.org/moneytools](https://aarp.org/moneytools)

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.

**NEW PERSONAL LOANS  
FROM MARCUS BY  
GOLDMAN SACHS<sup>®</sup>**  
[marcus.com/aarp-loans](https://marcus.com/aarp-loans)  
833-956-2277

Members with good credit receive special pricing on a no-fee personal loan from \$3,500 to \$40,000.

**RETIREMENT  
RESOURCES**  
[aarp.org/retirement](https://aarp.org/retirement)

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

## DID YOU KNOW?



Visit [aarp.org/rewards](https://aarp.org/rewards) and sign up for the AARP Rewards Program for access to members-only rewards and experiences. When you sign up, you earn 50% more points on every activity.



## Home & Real Estate



**NEW** **AARP® REAL ESTATE  
BENEFITS FROM  
REALOGY**  
[aarprealestatebenefits.com](https://aarprealestatebenefits.com)  
800-608-6819

Assistance with buying or selling a home from one of Realogy's trusted real estate brands, including Better Homes and Gardens® Real Estate, Century 21®, Coldwell Banker®, Corcoran Group, and ERA® Real Estate. Plus, \$300–\$5,500 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, as a gift card, or as a commission reduction.

**HOUSING & MOBILITY  
RESOURCES**  
[aarp.org/livable](https://aarp.org/livable)

Learn how to live independently in your home and community as you age. Resources on subjects from making your home beautiful, safe, and comfortable to the best means of travel, whether it be walking, biking, or taking public transportation.

**SIMPLISAFE®**  
[simplisafe.com/aarp3](https://simplisafe.com/aarp3)  
800-206-1858

15% off new home security systems. Systems feature fast, 24/7 dispatch, and no contract is required.

## Technology & Wireless



**AT&T**  
[att.com/aarp](https://att.com/aarp)

Members can learn how to save up to \$45 in waived activation and upgrade fees, get discounts on qualified AT&T wireless plans, and get 15% off select accessories.

**CONSUMER CELLULAR**  
[consumercellular.com/  
AARPdiscounts](https://consumercellular.com/AARPdiscounts)  
888-726-7951

5% off monthly service and usage charges and 30% off select accessories. Plans start at \$15 per month, require no contract, and include free activation.

**NEW** **NORTON™ 360  
PROTECTION**  
[norton.com/aarpnews](https://norton.com/aarpnews)  
844-388-0378

Up to 25% off the monthly rate of Norton™ 360 plans. All plans offer device protection and additional layers of protection from viruses and malware. Some offer additional features such as a VPN for online privacy and securing your public Wi-Fi connection, and SafeCam to help block PC webcam takeovers.

*Terms apply.*

**THE UPS STORE®**  
[theupsstore.com/aarp](https://theupsstore.com/aarp)

5% off domestic and international UPS shipping and 20% off online printing services.

## Work & Jobs



### AARP JOB BOARD

[jobs.aarp.org](https://jobs.aarp.org)

Ready for a new job? A second career? Or even part-time work? Use the AARP Job Board to match your years of valuable experience with employers who are committed to an age-diverse workforce.

### AARP RESUME ADVISOR<sup>SM</sup> POWERED BY TOPRESUME

[aarp.org/resumeadvisor](https://aarp.org/resumeadvisor)

Is your resume getting ignored? Build job-search confidence with an expert review and receive feedback on design, layout, and the proper use of keywords to get noticed by the right people. Members can save more than 20% on writing packages.

### LEARN@50+<sup>SM</sup>

[learn.aarp.org](https://learn.aarp.org)

Webinars, interactive videos, online job fairs, podcasts, and in-person workshops created to help those 50-plus learn job-search skills and gain confidence.

### AARP WORK REIMAGINED

[aarp.org/work](https://aarp.org/work)

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.

#### DID YOU KNOW?



By joining the AARP Family Caregivers Discussion Group on Facebook at [facebook.com/groups/aarpfamilycaregivers](https://facebook.com/groups/aarpfamilycaregivers), you can connect with other caregivers to get advice and share stories.

# Family Caregiving



**AARP FAMILY  
CAREGIVING**  
[aarp.org/caregiving](https://aarp.org/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.

**CARELINX**  
[carelinx.com/aarpbenefits](https://carelinx.com/aarpbenefits)  
888-660-9794

AARP members who are new to CareLinx get a 3% discount on in-home caregiving services from pre-screened professional caregivers.

**GRANDPAD,  
POWERED BY  
CONSUMER CELLULAR**  
[consumercellular.com/4118](https://consumercellular.com/4118)  
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.

**GREATCALL**  
[greatcall.com/offers/aarp](https://greatcall.com/offers/aarp)  
800-650-4672

\$60 off per year on the Preferred and Ultimate health and safety packages when you purchase a Lively Mobile Plus or Lively Wearable2 medical alert device. These devices connect directly to a 5Star urgent response agent for 24/7 help, and fall detection is available.

**LEARN@50+<sup>SM</sup>**  
[learn.aarp.org](https://learn.aarp.org)

Learn skills that will help you on your caregiving journey by connecting through webinars, interactive videos, podcasts, and our in-person CAREversations workshops.

**PHILIPS LIFELINE  
MEDICAL ALERT  
SERVICE**  
[lifeline.philips.com/aarp-member-benefit](https://lifeline.philips.com/aarp-member-benefit)  
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.

**PREPARE TO CARE  
GUIDE**  
[aarp.org/preparetocare](https://aarp.org/preparetocare)

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.

**WAYFORTH  
HOME TRANSITION  
SOLUTIONS**  
[wayforth.com/aarp](https://wayforth.com/aarp)  
800-405-6671

A free 30-minute situational assessment, a follow-up "Get Started" plan, plus a 5% discount on WayForth home transition services, including downsizing, decluttering, storage solutions, and home clear-outs.

*WayForth service territories include Boston, MA; Philadelphia, PA; Maryland; Richmond, VA; Charlotte, NC; Portland, OR; New Jersey; Northern Virginia; Seattle, WA; San Francisco Bay Area, CA; Washington, DC. If an AARP member does not live in a current WayForth service territory, the AARP member will receive the situational assessment (phone consultation), the "Get Started" plan, and will be referred to organizations to help the AARP member find a local certified professional.*

# Gas & Auto Services



## AARP AUTO

[aarp.org/auto](https://aarp.org/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

[autos.aarp.org](https://autos.aarp.org)

Find the car with the latest safety technology without leaving the comfort and safety of home. Plus, get a guaranteed upfront price on new and used cars.

## AARP DRIVER SAFETY

[aarpdriversafety.org](https://aarpdriversafety.org)

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

[aarpdriversafety.org](https://aarpdriversafety.org)

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

[allstate.com/roadsideforaarp](https://allstate.com/roadsideforaarp)  
800-714-0350

Up to 20% off annual membership fees for Allstate Roadside plans, including Roadside Elite. Benefits include 24/7 towing, jump-start rescues, tire changes, lockout assistance, fuel delivery and more.

## CARFIT™

[car-fit.org](https://car-fit.org)

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

## **NEW** EXXON™ MOBIL™

[exxon.com/aarpwards](https://exxon.com/aarpwards)  
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 AARP Member Days. Every 100 points you earn is the equivalent of \$1 in savings on eligible purchases.

## SMART DRIVERTEK™

[aarp.org/auto](https://aarp.org/auto)

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

[aarp.org/driversafety](https://aarp.org/driversafety)

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.

## **NEW** VALVOLINE INSTANT OIL CHANGE

[vioc.com/aarp](https://vioc.com/aarp)

15% discount on drive-thru, stay-in-your-car oil changes—including a free 18-point maintenance check. The discount also applies toward preventive maintenance services—including radiator, transmission, and differential services, and air filter or wiper blade replacements.

*Excludes batteries and state inspection services.*



## Advocacy



### GOVERNMENT ADVOCACY

[aarp.org/advocacy](https://aarp.org/advocacy)

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

### AARP FOUNDATION LITIGATION

[aarp.org/foundation](https://aarp.org/foundation)

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

## Magazines & Resources



### 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.

### AARP MEMBERS ONLY ACCESS

[aarp.org/membersonly](https://aarp.org/membersonly)

AARP members get access to special articles, podcasts, and videos on topics like travel, entertainment, money, and more.

### AARP.ORG

[aarp.org](https://aarp.org)  
[aarp.org/espanol](https://aarp.org/espanol)

Get the news, information, and resources you need on health and wellness, finances, work and jobs, retirement, and more at [aarp.org](https://aarp.org) or in Spanish at [aarp.org/espanol](https://aarp.org/espanol).

### AARP BOOKSTORE

[aarp.org/books](https://aarp.org/books)

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.

### 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.

### AARP REWARDS

[aarp.org/rewards](https://aarp.org/rewards)

Get ready for whatever life throws your way with our free AARP Rewards 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.

### DID YOU KNOW?



You can use the 401(k) Calculator to create a savings plan that accounts for salary increase, employer match, and other factors. Visit [aarp.org/retirementcalculator](https://aarp.org/retirementcalculator) to learn more.

# Community



## EVENTS

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### **AARP BLOCK PARTY**

[aarp.org/events](https://aarp.org/events)

Join AARP at events and festivals in cities all across the country. From skateboarding and lip-syncing to dancing and fashion tips for the workplace, we bring unique and fun activities to you.

### **AARP COMMUNITY CONNECTIONS**

[aarpcommunityconnections.org](https://aarpcommunityconnections.org)

Stay connected to your community with a local group of neighbors sharing ideas and support online. Plus, explore recipes, at-home workout classes, and other tools to keep you healthy—body, mind, and spirit.

### **AARP NEAR YOU**

[local.aarp.org](https://local.aarp.org)

Find fun and interesting things to do near you, including great programs, activities, local services, discounts, and more.

### **CONNECT2AFFECT**

[connect2affect.org](https://connect2affect.org)

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.

### **LEARN@50+**

[learn.aarp.org](https://learn.aarp.org)

Get ready for what's next with AARP's no-cost online and in-person educational programs, including job-search skills, family caregiving, and new technology.

### **LOCAL AARP CHAPTERS**

[aarp.org/chapters](https://aarp.org/chapters)

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

## VOLUNTEERING

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### **AARP DRIVER SAFETY**

[aarp.org/giving-back](https://aarp.org/giving-back)

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 EXPERIENCE CORPS**

[aarp.org/giving-back](https://aarp.org/giving-back)

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 FOUNDATION**

[aarpfoundation.com](https://aarpfoundation.com)

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 STATE OFFICES**

[aarp.org/states](https://aarp.org/states)

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**

[createthegood.aarp.org](https://createthegood.aarp.org)

Find virtual volunteer opportunities to share your life experiences, skills, and passions in your community. Post your own service projects and recruit helping hands for free.

# 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.*

## 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.

**By mail:** If possible, please include your mailing label from AARP The Magazine or AARP Bulletin with 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](https://moversguide.usps.com).

**Online:** You can also update your address and account information anytime when you visit [aarp.org/membership](https://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 email 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.

## CONTACT US

**888-687-2277** (For TTY, dial 711 and ask for 877-434-7598, a toll-free call.)

**AARP, 3200 East Carson Street, Lakewood, CA 90712**

**[member@aarp.org](mailto:member@aarp.org)**

Our privacy policy is included in this guide. But for more detailed information about our privacy practices, please visit [aarp.org/privacy](https://aarp.org/privacy). To exercise your choices or ask questions about your membership, please contact us by mail, phone, or email.

# 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 [www.aarp.org/privacy](https://www.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

Except as highlighted below, we do not share your personal data with unaffiliated entities (entities that are not owned or controlled by AARP) without your consent. We do 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 also occasionally share personal data with select, unaffiliated nonprofit organizations for use in their social missions. We also 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 provide you control over how we communicate with you, among other choices.

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

**Email us at:** [member@aarp.org](mailto:member@aarp.org)

**Use our online form:** [aarp.org/about-aarp/aarp-privacy-policy-opt-out](https://aarp.org/about-aarp/aarp-privacy-policy-opt-out)

**Call us at:** 888-OUR-AARP (888-687-2277)

**Write to us at:** AARP Membership Center, 3200 East Carson Street, Lakewood, CA 90712

Please visit [aarp.org/privacy](https://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.*