

MEMBER BENEFITS GUIDE



Discover a wide world of benefits:

aarp.org/viewmybenefits



GET THE MOST OUT OF YOUR MEMBERSHIP.



Create your online account:

aarp.org/createaccount



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

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AARP TRAVEL CENTER POWERED BY EXPEDIA

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

AVIS RENT A CAR

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 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.

CRUISES, FLIGHTS, RAIL, TOURS & VACATION PACKAGES

BRITISH AIRWAYS

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.



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

TRAVEL

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.

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% 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™ 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. Choice Hotels is committed to building on longstanding cleanliness protocols and enhancing the existing program with guidance developed in response to the pandemic, including recommendations related to deep cleaning, disinfecting, hygiene and social distancing.

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.



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**



HILTON

855-227-7445

MOTEL 6 & STUDIO 6

motel6.com staystudio6.com 855-478-4752

RADISSON HOTELS AMERICAS

800-967-9919

TRIPBEAT, ENDLESS VACATION 844-367-6433

WYNDHAM HOTELS & RESORTS 800-364-6072 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. Hilton properties are committed to providing an even cleaner and safer stay from check-in to checkout. The Hilton CleanStay with Lysol Protection program delivers an industry-defining standard of cleanliness and disinfection.

Subject to availability. Other conditions may apply.

10% off the best available rates and late checkouts upon request (when available, up until 2 p.m.) at Motel 6 and Studio 6. To ensure a clean, comfortable stay, both properties have implemented the Clean@6 program of enhanced health and safety protocols.

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*, 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.

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

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™ protocols to enhance cleaning standards.



TRAVEL PLANNING

AARP TRAVEL

aarp.org/travel

Get an insider's view on great vacation ideas when you're ready to travel again 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 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.

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.

W HEALTH & WELLNESS

AARP° DENTAL INSURANCE PLAN ADMINISTERED BY DELTA DENTAL INSURANCE COMPANY

deltadentalins.com/aarp 866-583-2085

AARP° HEALTH SAVINGS ACCOUNT OFFERED BY OPTUM BANK°

myaarphsa.com 844-458-6738

AARP* HEARING CARE PROGRAM PROVIDED BY HEARUSA

aarphearingcare.com 800-203-7048

AARP HEARING CENTER aarp.org/hear

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.

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.

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.

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 your own home.

W HEALTH & WELLNESS

AARP LONG-TERM CARE OPTIONS FROM NEW YORK LIFE

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

AARP* MYVISION CARE PROVIDED THROUGH EYEMED

aarpmyvisioncare.com 844-243-4584

AARP° PRESCRIPTION DISCOUNTS PROVIDED BY OPTUMRX° 877-422-7718 AARP members have access to Staying Sharp, a program that provides you with Brain Health Challenges, interactive activities and videos, fun games and more designed to help engage and support your brain as you age.

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.

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:

- Kroger Co. Pharmacy
- Walmart Pharmacy
- Walgreens 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° 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.

**** HEALTH & WELLNESS**

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, 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 an extra \$10 off the purchase of a complete pair of eyeglasses or sunglasses (frames and lenses).

WALGREENS

walgreens.com/aarpcard 855-225-9225

When you link your AARP and myWalgreens™ memberships, you'll earn 10% Walgreens Cash rewards on Walgreens-branded health and wellness products and 3% Walgreens Cash rewards on eligible beauty purchases.

Exclusions and restrictions apply. More details are available at Walgreens.com/AARPcard.

WW (FORMERLY WEIGHT WATCHERS)

aarp.org/health/ healthy-living/myww 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

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.

M ENTERTAINMENT

AARP GAMES

aarp.org/games

ANCESTRY

ancestry.com/aarp

AUDIBLE

aarp.org/benefits-discounts/
audible

MOVIES FOR GROWNUPS AND TV FOR GROWNUPS

aarp.org/movies

REGAL

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.

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.

This year, AARP members who are new to Audible save \$2 a month on a monthly Audible membership. AARP members who are new to or currently Audible members can save \$30 on an annual Audible membership.

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

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 popcornand-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. Select theatres have already reopened, and additional theatres will be opening in the weeks to follow. Check the Regal website for the most up to date information on specific locations and safety information.



Visit **aarp.org/rewards** and sign up for **AARP Rewards** for access to members-only rewards and experiences. When you sign up, you earn 50% more points on every activity.

TI RESTAURANTS

Remember, some locations may be operating with reduced hours or capacity. Call ahead to double-check on COVID-19 procedures.

BONEFISH GRILL 10% off food and nonalcoholic beverages.

Dine in only. Restrictions apply. Offer subject to change.

BUBBA GUMP SHRIMP CO.° 10% off food and nonalcoholic beverages.

Restrictions apply.

CARRABBA'S ITALIAN GRILL 10% off food and nonalcoholic beverages.

Dine in only. Restrictions apply. Offer subject to change.

CHART HOUSE° 10% off food and nonalcoholic beverages.

Restrictions apply.

CORNER BAKERY CAFE 10% off every day at participating locations.

Restrictions apply.

DENNY'S 15% off your check all day, every day at participating locations.

Restrictions apply.

JOE'S CRAB SHACK 10% off food and nonalcoholic beverages.

Restrictions apply.

LANDRY'S' INC.

10% off food and nonalcoholic beverages at participating restaurants, including

RESTAURANTS

Advarium Rabin's Seafood House Cadillac Bars Fish Tales The Flying Dutchn

Aquarium, Babin's Seafood House, Cadillac Bar, Fish Tales, The Flying Dutchman, Gandy Dancer, Grand Concourse, Grotto, 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.

Restrictions apply.

LANDRY'S SEAFOOD* 10% off food and nonalcoholic beverages.

Restrictions apply.

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.

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.

THE OCEANAIRE° 10% off food and nonalcoholic beverages.

SEAFOOD ROOM *Restrictions apply.*

SHOPPING & GROCERIES

CLOTHING & ACCESSORIES

TANGER OUTLETS

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

GROCERY COUPON CENTER POWERED BY COUPONS.COM

Access to hundreds of free printable coupons from leading brands.

SCHWAN'S HOME DELIVERY

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 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

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.

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.

NEW PERSONALIZATION MALL

866-386-8300

15% off personalized gifts for any occasion. Personalization is free, and items ship within 1-2 days.

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.



LIFE INSURANCE

AARP LIFE INSURANCE PROGRAM FROM NEW YORK LIFE

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 are also available.

PET INSURANCE

PETPLAN PET INSURANCE

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 comprised 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 FL, ND, WA, and CA.

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.

INSURANCE

AARP° MOBILE HOME INSURANCE PROGRAM FROM FOREMOST 844-592-1365, code X099 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 800-909-5191

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.

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

FINANCES

8-MONTH NO-PENALTY CD FROM MARCUS BY GOLDMAN SACHS°

marcus.com/aarp-npcd 833-956-2277

AARP* ANNUITY
MARKETPLACE POWERED
BY BLUEPRINT INCOME

aarpannuitymarketplace.com 800-484-0469

AARP° DIGITAL BANKING FROM MARCUS BY GOLDMAN SACHS°

marcus.com/us/en/aarp 833-956-2277

NEW AARP° ESSENTIAL
REWARDS MASTERCARD°
FROM BARCLAYS
866-419-0836

AARP FOUNDATION TAX-AIDE

aarp.org/taxaide 888-687-2277

AARP FRAUD WATCH NETWORK aarp.org/fraud

AARP FRAUD WATCH NETWORK HELPLINE 877-908-3360

AARP MONEY MAP™ aarp.org/moneymap

AARP PODCASTS: CLOSING THE SAVINGS GAP" WITH JEAN CHATZKY aarp.org/podcasts 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.

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.

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 US-based Contact Center for assistance. FDIC-insured.

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.

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.

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.

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, 7 a.m.-11 p.m. ET.

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

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.

§ FINANCES

AARP PODCASTS: *THE PERFECT SCAM*™

aarp.org/podcasts

MASTERCARD*FROM
BARCLAYS
866-755-8704

SAVI STUDENT LOAN REPAYMENT TOOL aarp.org/studentloans

AARP SOCIAL SECURITY RESOURCE CENTER aarp.org/socialsecurity

HIGH YIELD SAVINGS FROM MARCUS BY GOLDMAN SACHS°

marcus.com/aarp-savings 833-956-2277

MONEY TOOLS aarp.org/moneytools

PERSONAL LOANS FROM MARCUS BY GOLDMAN SACHS' marcus.com/aarp-loans

833-956-2277

RETIREMENT RESOURCES aarp.org/retirement

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.

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.

Understanding and navigating student loans alone can be overwhelming and confusing. The Savi Student Loan Repayment Tool can help you find out if you can lower your student loan payments or find forgiveness options.

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.

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.

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.

Members can receive special pricing when they apply for a no-fee personal loan ranging from \$3,500 to \$40,000.

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.

MORK & JOBS

AARP JOB BOARD

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 PROGRAMS

learn.aarp.org

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

AARP RESUME ADVISOR[™] POWERED BY TOPRESUME

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.

AARP WORK REIMAGINED

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.



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.

FAMILY CAREGIVING

AARP FAMILY CAREGIVING

aarp.org/caregiving 877-333-5885

AARP PROGRAMS

learn.aarp.org

CARELINX IN-HOME CARE

carelinx.com/aarpbenefits 888-660-9794

GRANDPAD, POWERED BY CONSUMER CELLULAR

consumercellular.com/4118 877-202-4118

LIVELY MOBILE MEDICAL ALERT PLANS

greatcall.com/offers/aarp 800-650-4672

PHILIPS LIFELINE MEDICAL ALERT SERVICE

lifeline.philips.com/ aarp-member-benefit 855-345-0130

PREPARE TO CARE GUIDE

aarp.org/preparetocare

WAYFORTH HOME TRANSITION SOLUTIONS

wayforth.com/aarp-members 800-405-6671

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.

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

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.

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.

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

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.

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.

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.



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

ADVOCACY

GOVERNMENT ADVOCACY

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

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.

GAS & AUTO SERVICES

AARP AUTO

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

A smarter way to find a new or used car with the latest safety technology at a guaranteed upfront price, plus AARP members save more. Shop online for hundreds of vehicles-all from the comfort of home.

AARP DRIVER SAFETY

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

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 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.

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

GAS & AUTO SERVICES

CARFITSM car-fit.org

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

EXXON™ MOBIL™

exxon.com/aarprewards 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 DRIVERTEK⁵⁴ aarp.org/auto

WE NEED TO TALK aarp.org/driversafety

VALVOLINE INSTANT OIL CHANGE vioc.com/aarp

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.

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.

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.

HOME & REAL ESTATE

AARP® REAL ESTATE BENEFITS FROM REALOGY

aarprealestatebenefits.com 800-608-6819

HOUSING & MOBILITY RESOURCES

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.

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.

NEW PORCH HOME SERVICES FOR AARP MEMBERS porch.com/aarp 855-707-0141

Members save 5% on small jobs completed by a Porch handyman, and get enhanced property protection for both small jobs and major home improvements. Plus, you get complimentary access to a dedicated Porch Home Assistant team that can help you book and manage your projects, assist with moving services, and more.

SIMPLISAFE®

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

NEW AARP® IDENTITY THEFT PROTECTION BY NORTONLIFELOCK™

norton.com/AARPSAVE 844-506-4198

AT&T

att.com/aarp

NEW CC CONNECTPAD FROM CONSUMER CELLULAR

888-726-7951

CONSUMER CELLULAR

consumercellular.com/ aarpdiscounts 888-726-7951

NORTON™ 360 PROTECTION

norton.com/AARPNS 844-388-0379

NEW NORTON ULTIMATE HELP DESK

844-512-9365

THE UPS STORE* theupsstore.com/aarp

20% off the monthly rate of plans that offer identity theft protection and restoration, plus safeguards for your connected devices, and a secure VPN to help block cybercriminals from accessing your personal information when connected to Wi-Fi.

Terms apply.

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.

5% off monthly services of CC ConnectPad from Consumer Cellular, a tablet with an 8" screen that delivers cellular calling, email, internet browsing, apps, games, and more.

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.

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

Terms apply.

Up to 15% off remote IT help from Norton specialists who are available on-demand to help you troubleshoot issues with your computer, laptop, mobile device, and more.

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



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

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

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

AARP.ORG aarp.org

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 or in Spanish at aarp.org/espanol.

AARP BOOKSTORE

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 benefitsanytime, anywhere-by downloading our free app. Available for iOS and Android devices.

AARP REWARDS aarp.org/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.



EVENTS

AARP COMMUNITY CONNECTIONS

aarpcommunity connections.org Safely connect with a local group of neighbors lending a hand with everyday essential tasks in your community. Find support for a loved one or volunteer your time with a group near you.

AARP NEAR YOU local.aarp.org

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

AARP PROGRAMS learn.aarp.org

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

NEW AARP VIRTUAL COMMUNITY CENTER Explore a wide variety of free classes and online events designed for learning, selfimprovement, and fun. Whether it's entertainment, lectures and tours, exercise, job tips, or caregiving help, you can find it all here.

COMMUNITY

CONNECT2AFFECT

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.

LOCAL AARP CHAPTERS

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

AARP DRIVER SAFETY

aarp.org/giving-back

AARP FOUNDATION EXPERIENCE CORPS

aarp.org/giving-back

AARP FOUNDATION

aarpfoundation.org

AARP STATE OFFICES

aarp.org/states

CREATE THE GOOD createthegood.aarp.org

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.

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.

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.

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.

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**.

Online: You can also update your address and account information anytime when you visit 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

Our privacy policy is included in this guide. But for more detailed information about our privacy practices, please visit **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 **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:

Visit us at: help.aarp.org

Use our online form: aarp.org/about-aarp/aarp-privacy-policy-opt-out

Call us at: 888-687-2277

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

Write to us at: AARP Membership Center, 3200 East Carson Street, 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.