

MORE CHOICE UNMATCHED VALUE



2019 Benefits Preview

Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. Other limitations and exclusions may apply. Star ratings are current as of July 2018 and are subject to change in October. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group. Rx usage based on UHC April 2018 year to date data.

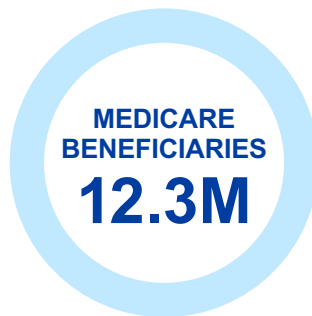


UnitedHealthcare

A trusted health care leader serving Medicare beneficiaries for over 40 years.



The number one Medicare Advantage insurer by enrollment



Proud to serve more Medicare beneficiaries than any other insurer



Recognized by Fortune as one of the world's most admired companies eight years in a row



Ranked number five on Fortune's 2018 list of top 500 companies



The only company to offer Medicare plans with the AARP® name

UnitedHealthcare

Every day we work to make investments where you've told us it matters, delivering unmatched value and continuing the distinctive UHC experience.

**More
Choice
More
Control**

When it comes to Medicare, one size does not fit all. That's why we offer a full portfolio of Medicare products designed to fit different health care needs.

**More
Value**

We've listened to our agents and members to invest where it matters and offer extra benefits and programs they want — from enhanced dental and fitness benefits to new benefits to support caregivers.

**Robust
Prescription
Drug
Coverage**

Our Medicare Advantage prescription drug coverage is more comprehensive than many stand-alone Part D plans with a broad formulary that includes many market-leading brands and 8 of our top 10 most commonly used generics on Tier 1.

**Enterprise
Capabilities**

Our partners in the UnitedHealth Group enterprise give us unrivaled flexibility to cater our benefits and programs to best meet our members' needs and maintain a distinctive experience you can rely on.

**Hassle-Free
Customer
Service**

We strive to provide a hassle-free experience for both our members and agents with cutting-edge customer service platforms and advocates trained to help with everything from simple billing questions to navigating through the complexities of managing a chronic condition.

**Member-
only
Health &
Wellness
Experience***

Renew® by UnitedHealthcare, our member-only health and wellness experience, helps our members live their best life through inspiring lifestyle tips, learning activities, health-related videos, recipes, interactive health tools and more — all at no additional cost.

***Renew by UnitedHealthcare is not available on all plans.**

Agent Partnership

We're committed to providing resources and tools that simplify and enhance the agent experience.



Agent Support & Training

We have a team of Agent Managers on the ground ready to support you. We also offer ongoing training on a diverse number of topics to help grow your knowledge and business.



LEAN

LEAN is your go-to enrollment tool for all UnitedHealthcare Medicare plans. Benefits include: Faster enrollment, easier processing and overall a better experience for you. Plus, it goes wherever you go, online or offline*.



Jarvis

An intuitive platform to help you find what you need to know and what you need to do – quickly & easily.

- Mobile responsive
- Application Status tracking
- All your tools in one place (UnitedHealthcare Toolkit, LEAN, training, prescription drug list, provider look-up and more!)
- Full portfolio information
- Updated Plan Search
- Provider/Pharmacy Locator
- Updated Prescription Drug Search
- Global search



UnitedHealthcare Toolkit

The UnitedHealthcare Toolkit is faster, easier to navigate and more reliable than ever. Find and order the materials you need to grow your business in a snap.

- **Improved site performance.** Faster load times, quicker ordering and enhanced site reliability
- **Marketing materials at your fingertips.** Three ways to find materials, so you can find what you're looking for quickly and easily
- **Simplified ordering process.** Fewer steps, allowing you to quickly download or request printed materials

*AARP Medicare Supplement applications can only be taken while online.

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West Region	Central Region	Northeast Region	Southeast Region*
<u>Arizona</u>	<u>Illinois</u>	<u>Connecticut</u>	<u>Alabama</u>
<u>California – North</u>	<u>Indiana</u>	<u>Delaware</u>	<u>Arkansas</u>
<u>California – South</u>	<u>Iowa</u>	<u>Maine</u>	<u>Florida – North & Central</u>
<u>Colorado</u>	<u>Kansas</u>	<u>Maryland</u>	<u>Georgia</u>
<u>Hawaii</u>	<u>Kentucky</u>	<u>Massachusetts</u>	<u>Louisiana</u>
<u>Idaho</u>	<u>Michigan</u>	<u>New Hampshire</u>	<u>Mississippi</u>
<u>Nevada</u>	<u>Minnesota</u>	<u>New Jersey</u>	<u>North Carolina</u>
<u>New Mexico</u>	<u>Missouri</u>	<u>New York</u>	<u>South Carolina</u>
<u>Oregon</u>	<u>Nebraska</u>	<u>Pennsylvania</u>	<u>Tennessee</u>
<u>Utah</u>	<u>Ohio</u>	<u>Rhode Island</u>	
<u>Washington</u>	<u>Oklahoma</u>	<u>Vermont</u>	
	<u>Texas</u>	<u>Virginia</u>	
	<u>Wisconsin</u>	<u>Washington D.C.</u>	
		<u>West Virginia</u>	

*South Florida plan details to be distributed at a later date.

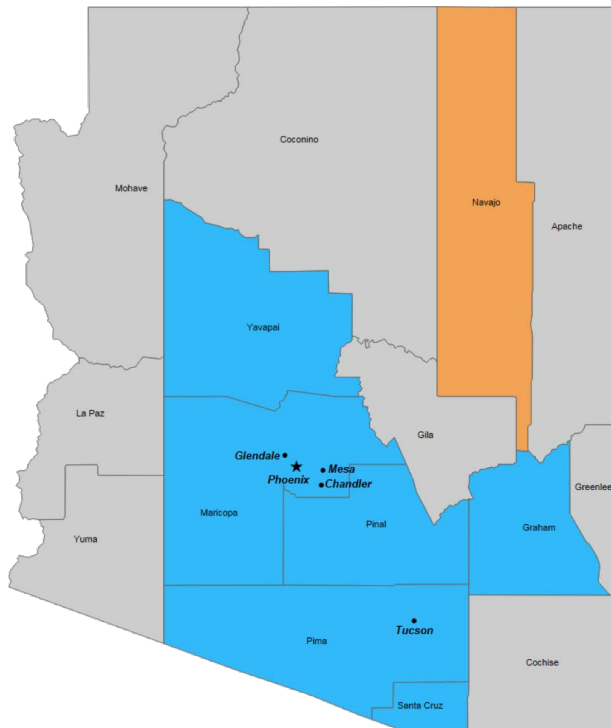


2019 Medicare Advantage Plans

West Region

Arizona

Medicare Advantage 2019 Service Area



● Current Footprint
 ● Dual Only Footprint
 ● Dual Only Expansion

State Landscape

Eligibles ¹	1,295,155
<i>Estimated Dual Eligibles²</i>	214,802
YOY Eligible Growth ¹	7.4%
MA Penetration ¹	33.7%
YOY MA Enrollment Growth ¹	4.8%
UHC Market Share ¹	42.8%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 45k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with 4.0 Star Plan offerings and over 30 years in the market
- Largest MA plan in the market
- \$0 premium plan with Optum Medical Network offers rich benefits with high performing doctors for consumers seeking value
- Legacy \$0 premium plan will continue to offer broad access to our competitive network with higher copays
- Both plans include UnitedHealth Passport® – great for snowbirds or members who travel
- Fixed outpatient copay now available on both plans
- New lower annual out-of-pocket limit on Plan 1
- OTC catalog added, \$80 credit per quarter on both plans



Rx Highlights

- No deductible and low copays for Tier 1 and Tier 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

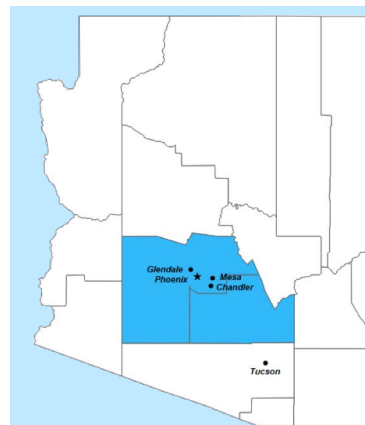
- Largest provider network within the market
- Comprehensive hospital network
- Provider Specific Plan with exclusive provider Optum Medical Network
- Banner Health Network is available under Plan 1
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	762,569
YOY Eligible Growth	7.2%
MA Non-SNP Penetration	28.7%
YOY MA Non-SNP Enrollment Growth	3.7%
UHC Non-SNP Market Share	37.9%

Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H0609-026	H0609-027
Plan Highlights	\$0 premium plan with rich ancillary benefits	Plan designed around OptumCare for coordinated care and lower out-of-pocket costs
Plan Type	HMO	HMO
Service Area	Arizona: Maricopa, Pinal	Arizona: Maricopa
Premium	\$0	\$0
PCP Copay	\$10	\$0
Specialist Copay	\$45	\$45
Referral Required	Y	Y
Inpatient Hospital	\$250 days 1-7	\$225 days 1-7
Outpatient Surgery	\$175	\$175
Max Out-of-Pocket	\$4,300	\$4,000
Lab Copay	\$5	\$5
Rx Copays	\$3/\$10/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$150 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealth Passport® on H5253-036 – great for snowbirds or members who travel
- HMO plan utilizes primary care providers to coordinate care for consistency and improved health
- New lower annual out-of-pocket limit on H5253-036
- Fitness benefit included for no additional cost
- 4.0 Star Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs on H5253-036
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

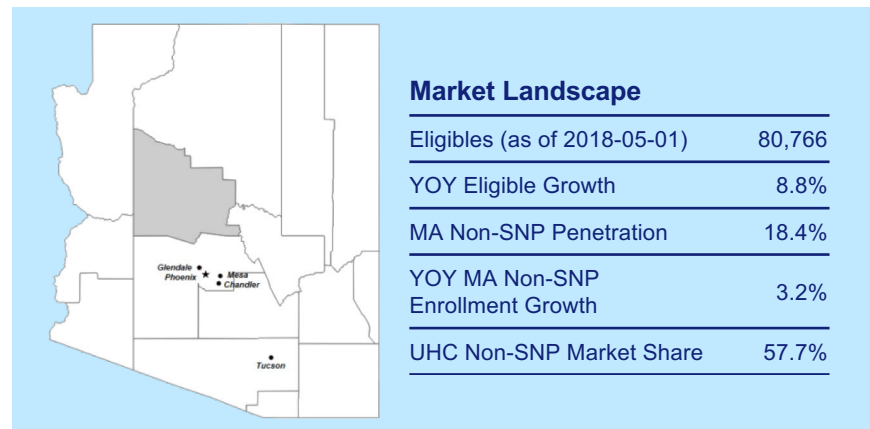
- Strong network, including Yavapai Regional Medical Center, Chino Valley Medical, and Thumb Butte
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H5253-036	H0271-008
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	New! Plan designed for those with both Medicare and Medicaid – best for Full Duals
Plan Type	HMO	Local PPO
Service Area	Arizona: Yavapai	Arizona: Graham, Santa Cruz, Yavapai
Premium	\$44	\$0 for Full Duals
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$0 for Full Duals
Referral Required	Y	N
Inpatient Hospital	\$295 days 1-5	\$0 for Full Duals
Outpatient Surgery	20%	\$0 for Full Duals
Max Out-of-Pocket	\$5,500	\$0 for Full Duals
Lab Copay	\$5	\$0
Rx Copays	\$4/\$12/\$45/\$95/28%	\$0 for Full Duals
Rx Deductible	\$245 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area aided by large commercial presence and longevity in the market
- Largest MA plan in the market
- Portfolio of MA plan choices to meet a variety of needs
- Premium lowered on HMO-POS plan
- UnitedHealth Passport® – great for snowbirds or members who travel, available on H0609-025 and H5253-035
- Preventive dental included with HMO plan for even richer benefits
- Primary care physician provides consistency and accuracy in members overall care
- 4.0 Star Plan
- OTC catalog added, \$80 credit per quarter offered on H0609-025
- Local Medicare Store with Agents on site



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs, on H0609-025 and H5253-035
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Comprehensive provider network:
 - Arizona Community Physicians
 - Carondelet Medical Group
 - Northwest Allied Physicians
 - Arizona Connected Care
- Consult the Provider Directory for the full list of providers

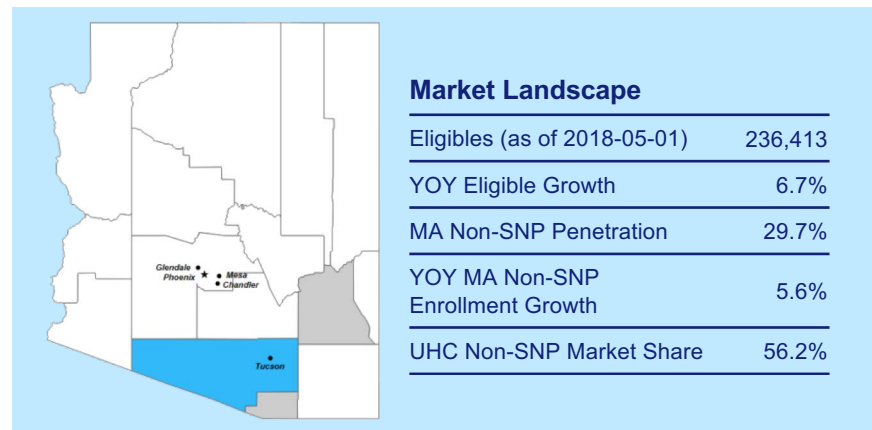


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete® Plus	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0609-025	H5253-035	H0271-008
Plan Highlights	\$0 premium plan with rich ancillary benefits	Lower premium plan with broader network access	New! Plan designed for those with both Medicare and Medicaid – best for Full Duals
Plan Type	HMO	HMO-POS	Local PPO
Service Area	Arizona: Pima	Arizona: Graham, Pima, Santa Cruz	Arizona: Graham, Santa Cruz, Yavapai
Premium	\$0	\$10	\$0 for Full Duals
PCP Copay	\$0	\$10	\$0
Specialist Copay	\$35	\$45	\$0 for Full Duals
Referral Required	Y	N	N
Inpatient Hospital	\$275 days 1-7	\$225 days 1-7	\$0 for Full Duals
Outpatient Surgery	\$175	20%	\$0 for Full Duals
Max Out-of-Pocket	\$2,800	\$4,500	\$6,700
Lab Copay	\$5	\$5	\$0
Rx Copays	\$3/\$12/\$45/\$95/33%	\$2/\$8/\$45/\$95/28%	\$0 for Full Duals
Rx Deductible	\$0	\$225 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available, Virtual Mental Health Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

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Plan Name	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®
H-PBP	H0321-002	H5008-012
Plan Highlights	<ul style="list-style-type: none"> Increased hearing benefit credits to \$2500 for hearing aid(s) every 2 years OTC Catalog credits increased to \$250 per quarter Increased Dental \$3500 per year for covered preventive and comprehensive dental services 	<ul style="list-style-type: none"> Added Meal Package Benefit \$1750 toward hearing aids every 2 years Increased Dental \$3500 per year for covered preventive and comprehensive dental services
Plan Type	HMO	HMO
Service Area	Arizona: Apache, Cochise, Coconino, Graham, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Pinal, Santa Cruz, Yavapai, Yuma	Arizona: Gila
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Introducing a new plan designed for members with both Medicare and full Medi-Cal – ideal for Duals
- Fixed copay on diagnostic procedures/tests
- Broadest coverage of geography relative to competitors
- Dental Rider available with H0543-146 and H0543-089
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs (excludes H0543-184 and H0543-185)
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Sutter Medical Foundation is the premier provider network with an exclusive agreement with UnitedHealthcare on the lower cost \$30 premium plan
- Plan 1 offers a full provider network with Sutter Health, Hill Physicians, & Dignity Health Medical Foundation
- Consult the online Provider Directory for a full list of providers

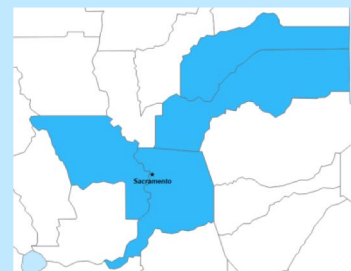


UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: Sacramento, Placer, Yolo, and Nevada



Market Landscape

Eligibles (as of 2018-05-01)	404,333
YOY Eligible Growth	6.5%
MA Non-SNP Penetration	22.4%
YOY MA Non-SNP Enrollment Growth	5.3%
UHC Non-SNP Market Share	25.0%

Current Non-SNP Footprint



NORTH SACRAMENTO VALLEY

2019

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-146	H0543-089	H0543-185
Plan Highlights	Plan designed around Sutter Health for coordinated care and lower out-of-pocket costs	Higher premium plan with lower out-of-pocket costs	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO	HMO
Service Area	California: Placer, Sacramento, Yolo	California: Placer, Sacramento, Yolo	California: Placer, Sacramento, Yolo
Premium	\$30	\$90	\$0 for Full Duals
PCP Copay	\$10	\$10	\$0 for Full Duals
Specialist Copay	\$25	\$15	\$0 for Full Duals
Referral Required	Y	Y	Y
Inpatient Hospital	\$220 days 1-8	\$150 days 1-3	\$0 for Full Duals
Outpatient Surgery	\$195	\$75	\$0 for Full Duals
Max Out-of-Pocket	\$4,900	\$4,900	\$6,700
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$100/28%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 *Copay amounts vary by LIS/Medi-Cal eligibility
Rx Deductible	\$195 Tier(s) 3,4,5	\$225 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support , Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support , Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

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 New Plan



NORTH SACRAMENTO VALLEY

2019

Plan Name	AARP® MedicareComplete® SecureHorizons®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-086	H0543-184
Plan Highlights	Premium plan serving Nevada County	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO
Service Area	California: Nevada	California: Nevada
Premium	\$99	\$0 for Full Duals
PCP Copay	\$10	\$0 for Full Duals
Specialist Copay	\$30	\$0 for Full Duals
Referral Required	Y	Y
Inpatient Hospital	\$395 days 1-4	\$0 for Full Duals
Outpatient Surgery	\$370	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/26%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 <i>*Copay amounts vary by LIS/Medi-Cal eligibility</i>
Rx Deductible	\$350 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, Transportation, NurseLine, Caregiver Support



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Look to leverage strong relationship choice of two full network plans designed to meet different needs
- Introducing a new plan designed for members with both Medicare and full Medi-Cal – ideal for Duals
- Fixed copay on diagnostic procedures/tests
- Platinum Dental Rider available (excludes H0543-182 and H0543-187)
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs (excludes H0543-182 and H0543-187)
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Sutter Gould Medical Foundation
- AllCare IPA
- Tenet
- Consult the online Provider Directory for the full list of providers

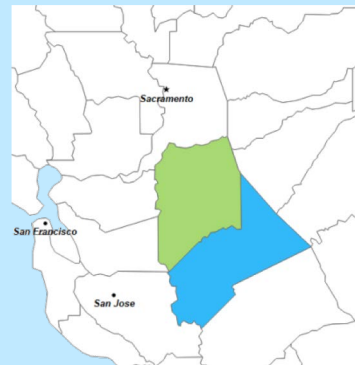


UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: San Joaquin and Stanislaus



Market Landscape

Eligibles (as of 2018-05-01)	199,346
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	29.5%
YOY MA Non-SNP Enrollment Growth	5.5%
UHC Non-SNP Market Share	16.1%

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-147	H0543-036	H0543-182
Plan Highlights	Low premium plan for those who are cost conscious and want affordable coverage	Higher premium plan with lower out-of-pocket costs	New! Full network plan designed for Duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO	HMO
Service Area	California: Stanislaus	California: Stanislaus	California: Stanislaus
Premium	\$10	\$97	\$0 for Full Duals
PCP Copay	\$10	\$0	\$0 for Full Duals
Specialist Copay	\$25	\$10	\$0 for Full Duals
Referral Required	Y	Y	Y
Inpatient Hospital	\$220 days 1-8	\$200 per admit	\$0 for Full Duals
Outpatient Surgery	\$195	\$0	\$0 for Full Duals
Max Out-of-Pocket	\$4,900	\$3,400	\$6,700
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 *Copay amounts vary by LIS/Medi-Cal eligibility
Rx Deductible	\$225 Tier(s) 3,4,5	\$220 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support , Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, NurseLine, Caregiver Support , Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

Plan Name	AARP® MedicareComplete® SecureHorizons®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-177	H0543-187
Plan Highlights	New! 2019 plan available in San Joaquin County	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO
Service Area	California: San Joaquin	California: San Joaquin
Premium	\$59	\$0 for Full Duals
PCP Copay	\$10	\$0 for Full Duals
Specialist Copay	\$20	\$0 for Full Duals
Referral Required	Y	Y
Inpatient Hospital	\$275 days 1-5	\$0 for Full Duals
Outpatient Surgery	\$250	\$0 for Full Duals
Max Out-of-Pocket	\$4,900	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 <i>*Copay amounts vary by LIS/Medi-Cal eligibility</i>
Rx Deductible	\$225 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Introducing new 2019 plans in Marin and Solano county
- Fixed copay on diagnostic procedures/tests
- Platinum Dental Rider available
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Sutter Pacific Medical Foundation & Sutter Medical Foundation
- Meritage
- Consult the Provider Directory for the full list of providers

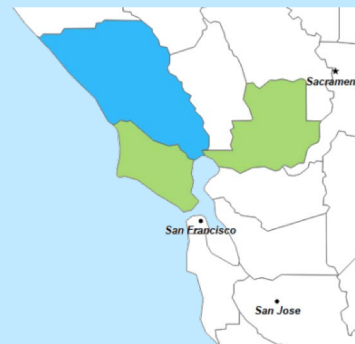


UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: Solano, Marin and Sonoma



Market Landscape

Eligibles (as of 2018-05-01)	245,603
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	25.1%
YOY MA Non-SNP Enrollment Growth	4.4%
UHC Non-SNP Market Share	3.1%

NORTH BAY AREA

2019

Plan Name	AARP® MedicareComplete® SecureHorizons®	AARP® MedicareComplete® SecureHorizons®	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-148	H0543-176	H0543-179
Plan Highlights	Plan designed around Sutter Health for coordinated care and lower out-of-pocket costs	New! 2019 plan available in Marin County	New! 2019 plan available in Solano County
Plan Type	HMO	HMO	HMO
Service Area	California: Sonoma	California: Marin	California: Solano
Premium	\$49	\$80	\$80
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$25	\$25	\$20
Referral Required	Y	Y	Y
Inpatient Hospital	\$220 days 1-5	\$345 days 1-5	\$395 days 1-4
Outpatient Surgery	\$195	\$195	\$370
Max Out-of-Pocket	\$4,900	\$4,900	\$6,700
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$325 Tier(s) 3,4,5	\$250 Tier(s) 3,4,5	\$350 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support , Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Platinum Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Introducing a new plan designed for members with both Medicare and full Medi-Cal – ideal for Duals
- Provider Specific Plan with John Muir in Contra Costa
- Platinum Dental Rider available
- 4.5 Star plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs (excludes H0543-183)
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Sutter East Bay
- John Muir
- Stanford/Affinity
- Alta Bates Physicians
- Consult the online Provider Directory for the full list of Providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: Alameda and Contra Costa



Market Landscape

Eligibles (as of 2018-05-01)	444,304
YOY Eligible Growth	6.0%
MA Non-SNP Penetration	25.0%
YOY MA Non-SNP Enrollment Growth	3.5%
UHC Non-SNP Market Share	7.6%

Current Non-SNP Footprint



EAST BAY AREA

2019

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-163	H0543-070	H0543-183
Plan Highlights	Plan designed around John Muir Health for coordinated care and lower out-of-pocket costs. Plan now includes a built in fitness benefit	Full network premium plan serving Alameda and Contra Costa counties	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO	HMO
Service Area	California: Contra Costa	California: Alameda, Contra Costa	California: Alameda, Contra Costa
Premium	\$65	\$105	\$0 for Full Duals
PCP Copay	\$10	\$10	\$0 for Full Duals
Specialist Copay	\$15	\$15	\$0 for Full Duals
Referral Required	Y	Y	Y
Inpatient Hospital	\$290-days 1-5	\$395 days 1-4	\$0 for Full Duals
Outpatient Surgery	\$200	\$370	\$0 for Full Duals
Max Out-of-Pocket	\$3,200	\$5,900	\$6,700
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/26%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 *Copay amounts vary by LIS/Medi-Cal eligibility
Rx Deductible	\$250 Tier(s) 3,4,5	\$350 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, Transportation, NurseLine, Caregiver Support

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 New Plan





Market Highlights

- Introducing new 2019 plans in San Francisco county, including a plan designed for members with both Medicare and full Medi-Cal
- Lab services \$0 copay; Radiological Services low copays
- Platinum Dental Rider available on H0543-175 for a low additional cost
- Extensive Preventive Services and Annual Physical available at \$0 copay



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

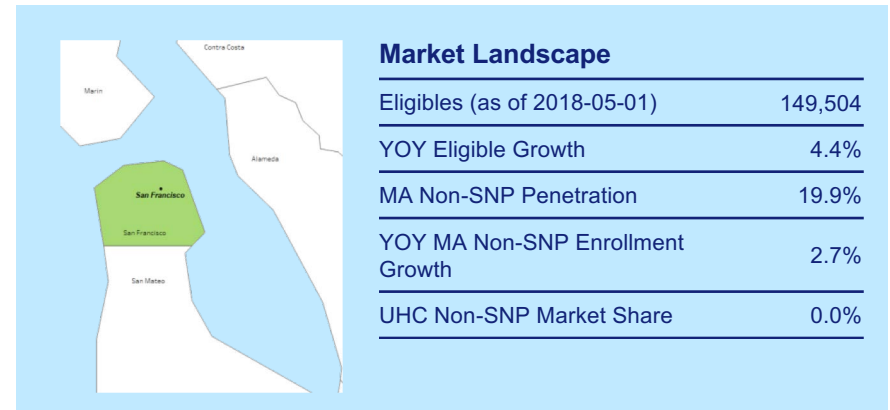
- Brown and Toland Physicians
- Consult the online Provider Directory for a full list of Providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® SecureHorizons®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-175	H0543-186
Plan Highlights	New! 2019 plan available in San Francisco County	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO
Service Area	California: San Francisco	California: San Francisco
Premium	\$55	\$0 for Full Duals
PCP Copay	\$10	\$0 for Full Duals
Specialist Copay	\$20	\$0 for Full Duals
Referral Required	Y	Y
Inpatient Hospital	\$345 days 1-5	\$0 for Full Duals
Outpatient Surgery	\$195	\$0 for Full Duals
Max Out-of-Pocket	\$4,900	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 <i>*Copay amounts vary by LIS/Medi-Cal eligibility</i>
Rx Deductible	\$250 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Introducing new 2019 plan in Santa Cruz county
- Introducing a new plan designed for members with both Medicare and full Medi-Cal – ideal for Duals in Santa Clara county
- Choice in San Mateo county: \$57 premium Sutter PSP with robust benefits, or \$105 broader network plan with lower copays
- Fixed copay on diagnostic procedures/tests
- Most plans have dental rider options available
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Sutter Palo Alto Medical Foundation
- Brown & Toland
- Sutter Medical Foundation Santa Cruz
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: San Mateo, Santa Clara, and Santa Cruz



Market Landscape

Eligibles (as of 2018-05-01)	450,635
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	22.1%
YOY MA Non-SNP Enrollment Growth	3.9%
UHC Non-SNP Market Share	10.3%

SOUTH BAY AREA

2019

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1
H-PBP	H0543-158	H0543-028
Plan Highlights	Plan designed around Sutter Health for coordinated care and lower out-of-pocket costs	Full network plan with lower out-of-pocket costs
Plan Type	HMO	HMO
Service Area	California: San Mateo	California: San Mateo
Premium	\$57	\$105
PCP Copay	\$10	\$10
Specialist Copay	\$25	\$20
Referral Required	Y	Y
Inpatient Hospital	\$250 days 1-5	\$200 per admit
Outpatient Surgery	\$250	\$0
Max Out-of-Pocket	\$4,900	\$4,900
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$360 Tier(s) 3,4,5	\$360 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Platinum Dental Rider Available

SOUTH BAY AREA

2019

Plan Name	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-178
Plan Highlights	New! 2019 plan available in Santa Cruz County
Plan Type	HMO
Service Area	California: Santa Cruz
Premium	\$80
PCP Copay	\$10
Specialist Copay	\$20
Referral Required	Y
Inpatient Hospital	\$395 days 1-4
Outpatient Surgery	\$370
Max Out-of-Pocket	\$6,700
Lab Copay	\$0
Rx Copays	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$350 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Platinum Dental Rider Available

SOUTH BAY AREA

2019

Plan Name	AARP® MedicareComplete® SecureHorizons®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-029	H0543-180
Plan Highlights	Premium plan serving Santa Clara County	New! Full network plan designed for Duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO
Service Area	California: Santa Clara	California: Santa Clara
Premium	\$99	\$0 for Full Duals
PCP Copay	\$10	\$0 for Full Duals
Specialist Copay	\$20	\$0 for Full Duals
Referral Required	Y	Y
Inpatient Hospital	\$350 days 1-5	\$0 for Full Duals
Outpatient Surgery	\$325	\$0 for Full Duals
Max Out-of-Pocket	\$5,900	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/ 26%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 <i>*Copay amounts vary by LIS/Medi-Cal eligibility</i>
Rx Deductible	\$355 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, NurseLine, Caregiver Support , Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, Transportation, NurseLine, Caregiver Support



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Introducing a new plan designed for members with both Medicare and full Medi-Cal – ideal for Duals
- \$0 copay for primary care visits on H0543-035
- Fixed copay on diagnostic procedures/tests
- \$0 copay for lab services across HMO plans
- Platinum Dental Rider is an option on H0543-035
- 4.5 Star Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Sante Physicians Medical Group
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: Mendocino, Amador, Merced, El Dorado and Tulare



Market Landscape

Eligibles (as of 2018-05-01)	165,661
YOY Eligible Growth	5.2%
MA Non-SNP Penetration	22.4%
YOY MA Non-SNP Enrollment Growth	2.5%
UHC Non-SNP Market Share	5.8%

Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® SecureHorizons®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-035	H0543-181
Plan Highlights	Premium plan serving Fresno and Madera counties	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO
Service Area	California: Fresno, Madera	California: Fresno, Madera
Premium	\$78	\$0 for Full Duals
PCP Copay	\$0	\$0 for Full Duals
Specialist Copay	\$10	\$0 for Full Duals
Referral Required	Y	Y
Inpatient Hospital	\$450 days 1-4	\$0 for Full Duals
Outpatient Surgery	\$365	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/26%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 <i>*Copay amounts vary by LIS/Medi-Cal eligibility</i>
Rx Deductible	\$315 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support , Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, Transportation, NurseLine, Caregiver Support



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Fixed copay on diagnostic procedures/tests
- Dental Rider and Fitness options available for additional premium
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Sutter Medical Foundation
- Direct contract with local provider networks
- Consult the online Provider Directory for the full list of providers

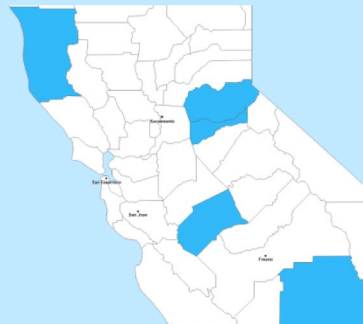


UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: Mendocino, Amador, Merced, El Dorado and Tulare



Market Landscape

Eligibles (as of 2018-05-01)	179,027
YOY Eligible Growth	6.5%
MA Non-SNP Penetration	12.2%
YOY MA Non-SNP Enrollment Growth	6.8%
UHC Non-SNP Market Share	36.6%

Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-140
Plan Highlights	Premium plan with fitness and dental riders available
Plan Type	HMO
Service Area	California: Amador, El Dorado, Mendocino, Merced, Tulare
Premium	\$59
PCP Copay	\$15
Specialist Copay	\$50
Referral Required	Y
Inpatient Hospital	\$395 days 1-4
Outpatient Surgery	\$370
Max Out-of-Pocket	\$6,700
Lab Copay	\$10
Rx Copays	\$3/\$12/\$47/\$100/28%
Rx Deductible	\$255 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, NurseLine, Caregiver Support , Platinum Dental Rider Available, Fitness Rider Available

SOUTHERN CALIFORNIA

2019

Southern California

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	3,605,297
YOY Eligible Growth	5.6%
MA Penetration	38.9%
YOY MA Enrollment Growth	4.3%
UHC Market Share	18.4%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- \$0 premium plan with rich benefits including low copays
- Introducing new Assure Plan, designed for members with both Medicare and Full Dual Medi-Cal – ideal for full duals



Rx Highlights

- \$0 copay on Tier 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs (excludes H0543-173)
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Network features Bakersfield Family Medical Center /Heritage Physician Network (BFMC/HPN)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: Kern



Market Landscape

Eligibles (as of 2018-05-01)	117,740
YOY Eligible Growth	6.1%
MA Non-SNP Penetration	24.9%
YOY MA Non-SNP Enrollment Growth	3.3%
UHC Non-SNP Market Share	12.4%

Current Non-SNP Footprint



PACIFIC CENTRAL COAST (KERN)

2019

Plan Name	AARP® MedicareComplete® SecureHorizons®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-019	H0543-173
Plan Highlights	\$0 premium plan with improved benefits	New! Plan designed around Bakersfield Family Medical Center/Heritage Physician Network for Duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO
Service Area	California: Kern	California: Kern
Premium	\$0	\$0 for Full Duals
PCP Copay	\$0	\$0
Specialist Copay	\$0	\$0
Referral Required	Y	Y
Inpatient Hospital	\$0 per admit	\$0 for Full Duals
Outpatient Surgery	\$0	\$0 for Full Duals
Max Out-of-Pocket	\$2,900	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$15/\$20/\$47/\$100/33%	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 <i>*Copay amounts vary by LIS/Medi-Cal eligibility</i>
Rx Deductible	\$0	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Low premium Medicare Advantage plans in all three full counties (all zip codes)
- Dental Rider available



Rx Highlights

- \$0 copay on Tier 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Exclusive carrier with Sansum Clinic in Santa Barbara
- Providence/ Facey Medical Group
- Regal Medical Group
- Seaview IPA
- Valley Care IPA
- Sansum Clinic
- Coastal Communities Physician Network (CCPN)
- Physicians Choice



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

Counties: Ventura, Santa, Barbara, and San Luis Obispo



Market Landscape

Eligibles (as of 2018-05-01)	288,266
YOY Eligible Growth	6.1%
MA Non-SNP Penetration	16.8%
YOY MA Non-SNP Enrollment Growth	5.5%
UHC Non-SNP Market Share	27.0%

Current Non-SNP Footprint



PACIFIC CENTRAL COAST

2019

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-167	H0543-032	H0543-022
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Premium Plan serving San Luis Obispo and Santa Barbara counties	Premium Plan with improved benefits and suitable for Low Income Subsidy (LIS) members
Plan Type	HMO	HMO	HMO
Service Area	California: San Luis Obispo	California: San Luis Obispo, Santa Barbara	California: Ventura
Premium	\$27	\$74	\$30
PCP Copay	\$10	\$10	\$5
Specialist Copay	\$15	\$20	\$15
Referral Required	Y	Y	Y
Inpatient Hospital	\$295 days 1-6	\$350 days 1-5	\$335 days 1-5
Outpatient Surgery	\$195	\$325	\$330
Max Out-of-Pocket	\$3,400	\$6,700	\$5,000
Lab Copay	\$0	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/25%	\$4/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$375 Tier(s) 3,4,5	\$375 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Dental Rider Available



Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Portfolio of MA plan choices to meet a variety of needs
- Introducing new Focus \$0 premium plan with \$1,500 MOOP, rich ancillary coverage and enhanced drug coverage
- Assure Plan, formerly Plan 3, tailored for Medicare and Medi-Cal members – ideal for Full Duals



Rx Highlights

- \$0 copay on Tier 1 & 2 when using Preferred Mail 90-day home delivery on H0543-164 and H0543-168
- Premier plan includes Viagra in Tier 2
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

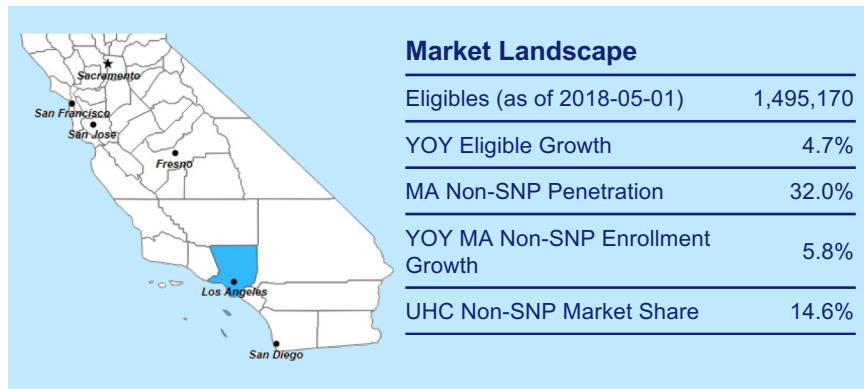
- Strong, broad network in the market featuring all major networks
- Focus Plan (Provider Specific Plan), Plan 1 (Full Network Plan), Plan 2 (Provider Specific Plan designed around HealthCare Partners), Premier Plan (Full Network Plan) and Assure Plan, formerly Plan 3 (Full Network Plan tailored towards the Medi-Cal population)
- Check the online Provider Directory for up-to-date providers on each plan



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® SecureHorizons® Focus	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Premier
H-PBP	H0543-168	H0543-001	H0543-151	H0543-164
Plan Highlights	New! Plan designed around Specific Provider Groups for coordinated care and lower out-of-pocket costs	\$0 premium plan with full network	Plan designed around HealthCare Partners for coordinated care and lower out-of-pocket costs	Full network plan with low out-of-pocket cost and rich ancillary benefits
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: Los Angeles	California: Los Angeles	California: Los Angeles	California: Los Angeles
Premium	\$0	\$0	\$0	\$26.70 (Varies by LIS Level)
PCP Copay	\$0	\$0	\$0	\$0
Specialist Copay	\$0	\$0	\$0	\$0
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit	\$0 per admit
Outpatient Surgery	\$0	\$0	\$0	\$0
Max Out-of-Pocket	\$1,500	\$3,400	\$1,250	\$1,500
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$2/\$12/\$47/\$100/33%	\$4/\$12/\$47/\$100/33%	\$2/\$12/\$47/\$100/33%	\$0/\$9/\$47/\$100/33% (Varies by LIS Level)
Rx Deductible	\$0	\$0	\$0	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Acupuncture/Chiropractic, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture, NurseLine, Caregiver Support, Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Dental Rider Available, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Acupuncture/Chiropractic, Transportation, NurseLine, Caregiver Support

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Plan Name	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-153
Plan Highlights	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO
Service Area	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0 for Full Duals
PCP Copay	\$0
Specialist Copay	\$0
Referral Required	Y
Inpatient Hospital	\$0 for Full Duals
Outpatient Surgery	\$0 for Full Duals
Max Out-of-Pocket	\$6,700
Lab Copay	\$0
Rx Copays	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 *Copay amounts vary by LIS/Medi-Cal eligibility
Rx Deductible	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support , Personal Emergency Response System



Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Portfolio of MA plan choices to meet a variety of needs
- Introducing new Focus \$0 premium plan with \$1,500 MOOP, rich ancillary coverage and enhanced drug coverage
- Assure Plan, formerly Plan 3, tailored for Medicare and Medi-Cal members – ideal for full duals



Rx Highlights

- \$0 copay on Tier 1 & 2 when using Preferred Mail 90-day home delivery (excludes H0543-153)
- Premier plan includes Viagra in Tier 2
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

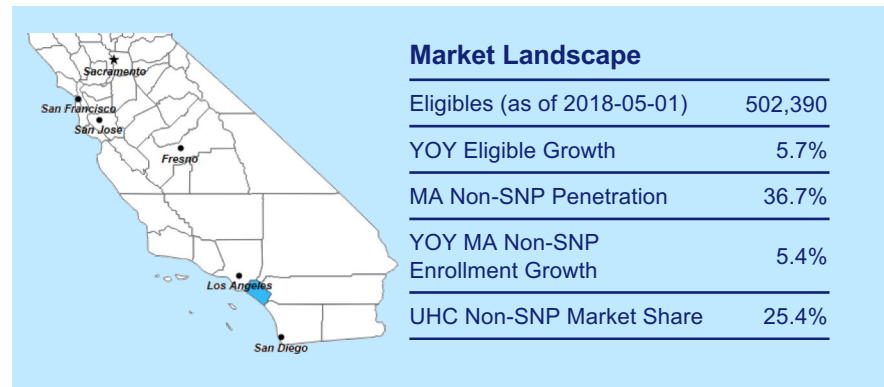
- One of the strongest networks in Orange County
- Focus Plan (Provider Specific Plan), Plan 2 (Full Network Plan), Premier Plan (Full Network Plan) and Assure Plan, formerly Plan 3 (Full Network Plan tailored towards the Medi-Cal population)
- Consult the on-line Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® SecureHorizons® Focus	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Premier	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-169	H0543-138	H0543-165	H0543-153
Plan Highlights	New! Plan designed around Specific Provider Groups for coordinated care and lower out-of-pocket costs	\$0 premium plan with full network	Full network plan with low out-of-pocket cost and rich ancillary benefits	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: Orange	California: Orange	California: Orange	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	\$28.50 (Varies by LIS Level)	\$0 for Full Duals
PCP Copay	\$0	\$0	\$0	\$0
Specialist Copay	\$0	\$0	\$	\$0
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit	\$0 for Full Duals
Outpatient Surgery	\$0	\$0	\$0	\$0 for Full Duals
Max Out-of-Pocket	\$1,500	\$2,200	\$1,500	\$6,700
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$0/\$9/\$47/\$100/33%	\$0/\$12/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%; (Varies by LIS Level)	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 *Copay amounts vary by LIS/Medi-Cal eligibility
Rx Deductible	\$0	\$0	\$0	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, Transportation, NurseLine, Caregiver Support, Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

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Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Portfolio of MA plan choices to meet a variety of needs
- Introducing new Focus \$0 premium plan with \$1,500 MOOP, rich ancillary coverage and enhanced drug coverage
- Assure, formerly Plan 3, tailored for Medicare and Medi-Cal members – ideal for full duals



Rx Highlights

- \$0 copay on Tier 1 & 2 when using Preferred Mail 90-day home delivery
- Premier plan includes Viagra in Tier 2
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Strong, broad network in the market featuring all major networks
- Focus Plan (Provider Specific Plan), Plan 2 (Full Network Plan), Premier Plan (Full Network Plan) and Assure Plan, formerly Plan 3 (Full Network Plan tailored towards the Medi-Cal population)
- Check the on-line Provider Directory for up-to-date providers on each plan
- Full network plans include Loma Linda University



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	674,755
YOY Eligible Growth	7.4%
MA Non-SNP Penetration	39.7%
YOY MA Non-SNP Enrollment Growth	4.9%
UHC Non-SNP Market Share	24.6%

Current Non-SNP Footprint



RIVERSIDE/SAN BERNARDINO

2019

Plan Name	AARP® MedicareComplete® SecureHorizons® Focus	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Premier	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-170	H0543-144	H0543-166	H0543-153
Plan Highlights	New! Plan designed around Specific Provider Groups for coordinated care and lower out-of-pocket costs	\$0 premium plan with full network	Full network plan with low out-of-pocket cost and rich ancillary benefits	New! Full Network plan designed for duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	\$24 (Varies by LIS Level)	\$0 for Full Duals
PCP Copay	\$0	\$0	\$0	\$0
Specialist Copay	\$0	\$0	\$0	\$0
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit	\$0 for Full Duals
Outpatient Surgery	\$0	\$0	\$0	\$0 for Full Duals
Max Out-of-Pocket	\$1,500	\$2,900	\$1,500	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$0/\$9/\$47/\$100/33%	\$0/\$12/\$47/\$100/33%	\$0/\$9/\$47/\$100/33% (Varies by LIS Level)	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 *Copay amounts vary by LIS/Medi-Cal eligibility
Rx Deductible	\$0	\$0	\$0	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Transportation, NurseLine, Caregiver Support, Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

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 New Plan





Market Highlights

- Introducing a new plan designed for members with both Medicare and full Medi-Cal – best for Duals
- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Portfolio of MA plan choices to meet a variety of needs with options that include both Sharp and Scripps health systems
- Stable core benefits and unique ancillary options
- Plans featuring Over-the-Counter Catalog benefit and Non-Emergency Medical Transportation
- Check the online Provider Directory for up-to-date providers on each plan



Rx Highlights

- \$0 copay on Tier 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible on most plans and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Network includes Sharp Healthcare and Scripps Health
- Check the online Provider Directory for up-to-date providers on each plan



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	526,976
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	34.4%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	32.7%

Current Non-SNP Footprint

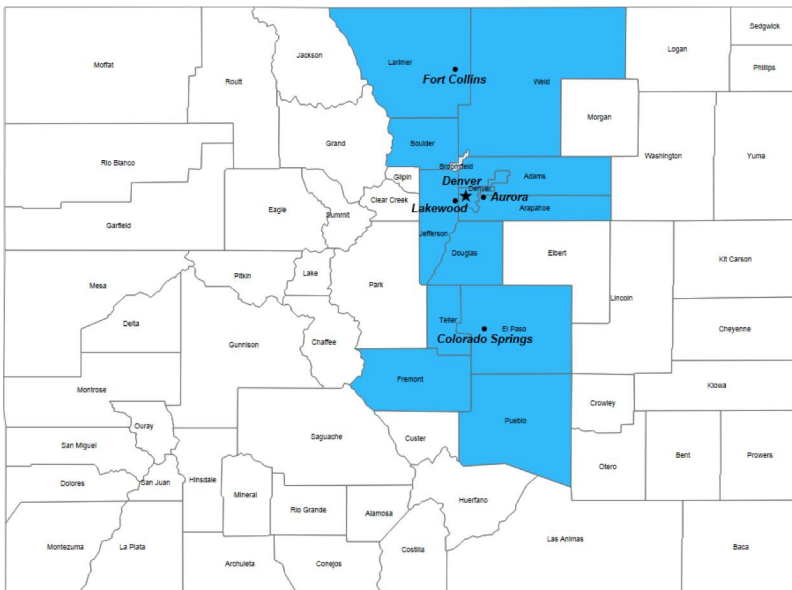


Plan Name	Sharp® SecureHorizons® Plan by UnitedHealthcare	AARP® MedicareComplete® SecureHorizons® Plan 4	AARP® MedicareComplete® SecureHorizons® Value	AARP® MedicareComplete® SecureHorizons® Premier
H-PBP	H0543-145	H0543-152	H0543-013	H0543-060
Plan Highlights	Plan designed around Sharp HealthCare for coordinated care and lower out-of-pocket costs	\$0 premium plan with full network	Full network plan for those shopping on value and lower out-of-pocket costs	Full network plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: San Diego	California: San Diego	California: San Diego	California: San Diego
Premium	\$0	\$0	\$26	\$70
PCP Copay	\$10	\$20	\$20	\$15
Specialist Copay	\$30	\$40	\$40	\$35
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$260-days 1-7	\$295 days 1-6	\$225 days 1-8	\$175 days 1-8
Outpatient Surgery	\$250	\$295	\$225	\$175
Max Out-of-Pocket	\$3,400	\$3,400	\$5,300	\$4,300
Lab Copay	\$5	\$5	\$10	\$5
Rx Copays	\$4/\$10/\$47/\$100/33%	\$5/\$11/\$47/\$100/32%	\$4/\$10/\$47/\$100/33%	\$4/\$10/\$47/\$100/33%
Rx Deductible	\$0	\$50 Tier(s) 3,4,5	\$0	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, OTC Catalog, Transportation, NurseLine, Caregiver Support, Dental Rider Available, Fitness Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Dental Rider Available, Fitness Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, NurseLine, Caregiver Support, Dental Rider Available

Plan Name	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0543-172
Plan Highlights	New! Plan designed around Sharp HealthCare for Duals. This is what members pay if they have Medicare and full Medi-Cal
Plan Type	HMO
Service Area	California: San Diego
Premium	\$0 for Full Duals
PCP Copay	\$0
Specialist Copay	\$0
Referral Required	Y
Inpatient Hospital	\$0 for Full Duals
Outpatient Surgery	\$0 for Full Duals
Max Out-of-Pocket	\$6,700
Lab Copay	\$0
Rx Copays	\$1.25/\$1.25/\$3.70/\$3.70/\$3.70 *Copay amounts vary by LIS/Medi-Cal eligibility
Rx Deductible	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

Colorado

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	745,469
<i>Estimated Dual Eligibles²</i>	93,514
YOY Eligible Growth ¹	8.7%
MA Penetration ¹	34.0%
YOY MA Enrollment Growth ¹	6.5%
UHC Market Share ¹	51.2%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 13k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- UnitedHealthcare network strength and customer service are key differentiators
- Stable benefits from 2018
- Reduced PCP copay to \$0 on Plan 2 (H0609-012)
- MA only plan is available with rich ancillary benefits and large network – well suited for a retired military population who have access to TRICARE Rx benefits
- 4.0 Star Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

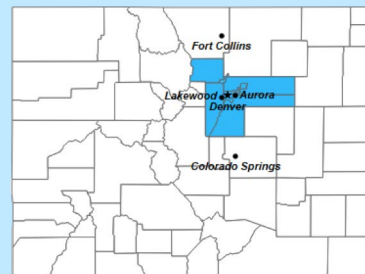
- Largest provider and hospital network in Denver metro area
- Key network providers include New West Physicians (Exclusive to UHC) and PHP Prime
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	474,886
YOY Eligible Growth	8.7%
MA Non-SNP Penetration	34.9%
YOY MA Non-SNP Enrollment Growth	5.3%
UHC Non-SNP Market Share	49.5%

Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Essential
H-PBP	H0609-012	H0609-007	H0609-018
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillary benefits	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO	HMO
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson
Premium	\$0	\$47	\$0
PCP Copay	\$5	\$5	\$5
Specialist Copay	\$50	\$25	\$50
Referral Required	Y	Y	Y
Inpatient Hospital	\$295 days 1-6	\$200 days 1-5	\$295 days 1-6
Outpatient Surgery	\$295	\$175	\$295
Max Out-of-Pocket	\$4,400	\$3,400	\$4,400
Lab Copay	\$0	\$0	\$0
Rx Copays	\$4/\$10/\$47/\$95/28%	\$4/\$10/\$47/\$95/29%	Not Covered
Rx Deductible	\$225 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- UnitedHealthcare network strength and customer service are key differentiators
- **Local call center and Medicare Store; In-person Member Services available at two locations in Colorado Springs**
- Stable benefits from 2018
- Lowered PCP copay to \$0 on Plan 1 (H0609-002)
- Fitness program included at no additional cost
- MA only plan is available in this market – provides additional benefits with a large network – well suited for a retired military population who have access to TRICARE Rx benefits
- Local Medicare Store with face-to-face Member Services available in Colorado Springs
- 4.0 Star Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

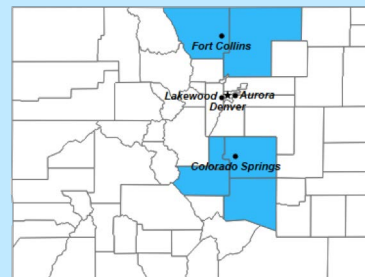
- Key network providers DaVita (formerly CSHP, Mtn. View Medical Group) and Centura – Southern CO
- Exclusive relationship with Centura hospitals in El Paso county
- Banner Health; Northern Colorado
- Contracted with all CO North hospitals, including University hospitals Poudre Valley and the new Longs Peak in Longmont
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	270,583
YOY Eligible Growth	8.6%
MA Non-SNP Penetration	26.9%
YOY MA Non-SNP Enrollment Growth	8.1%
UHC Non-SNP Market Share	51.8%

Current Non-SNP Footprint

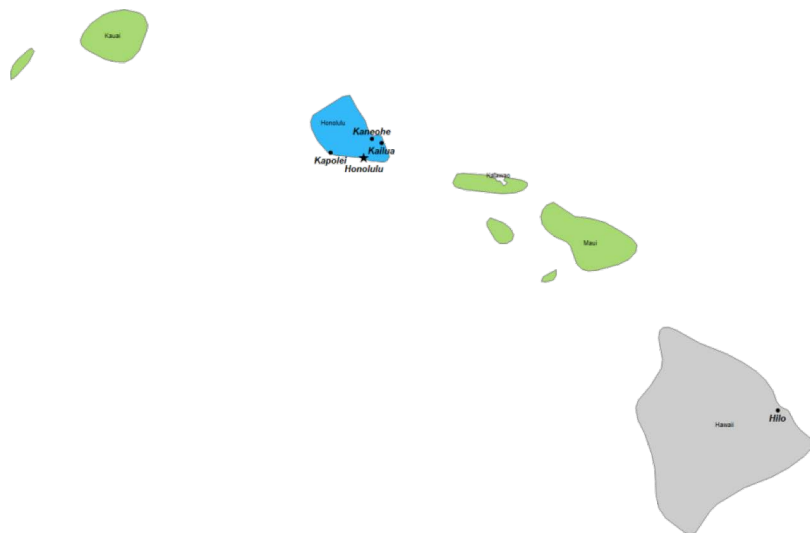


Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Essential
H-PBP	H0609-020	H0609-002	H0609-015
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO	HMO
Service Area	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld
Premium	\$0	\$40	\$0
PCP Copay	\$10	\$5	\$10
Specialist Copay	\$50	\$30	\$50
Referral Required	Y	Y	Y
Inpatient Hospital	\$295 days 1-6	\$200 days 1-6	\$295 days 1-6
Outpatient Surgery	\$240	\$175	\$240
Max Out-of-Pocket	\$4,700	\$3,700	\$4,700
Lab Copay	\$0	\$0	\$0
Rx Copays	\$4/\$10/\$47/\$95/28%	\$4/\$10/\$47/\$95/29%	Not Covered
Rx Deductible	\$240 Tier(s) 3,4,5	\$215 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0624-001
Plan Highlights	<ul style="list-style-type: none"> • Dental benefit increased to \$1,500 for covered services, including comprehensive services • Vision credits increased to \$200 for frames (standard lenses included) or contacts every 2 years • Added \$150 per quarter OTC Retail Debit Card or mail order, Personal Emergency Response System (PERS), \$1600 for unlimited hearing aid(s) every 2 years and SilverSneakers benefit
Plan Type	HMO
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Fremont, Jefferson, Larimer, Pueblo, Weld
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card, Transportation Assistance, NurseLine, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

Hawaii

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

State Landscape

Eligibles ¹	271,121
<i>Estimated Dual Eligibles²</i>	40,767
YOY Eligible Growth ¹	5.3%
MA Penetration ¹	34.0%
YOY MA Enrollment Growth ¹	4.0%
UHC Market Share ¹	31.5%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes approx. 5k partial duals who may or may not be eligible



Market Highlights

- UnitedHealthcare is re-entering the non-DSNP market in this area by introducing a new \$29 premium Local PPO
- Strong AARP brand recognition
- Acupuncture – providing options beyond traditional medical benefits
- Annual physical included at no extra charge
- Local Customer Service in Honolulu
- Dental Rider offers popular benefits for this market
- Dual Special Needs Plans with dental benefits offered on all islands. Please refer to enrollment kits for specific benefits



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery for non-DSNP plans
- No deductible and low copays for Tiers 1 & 2 for the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

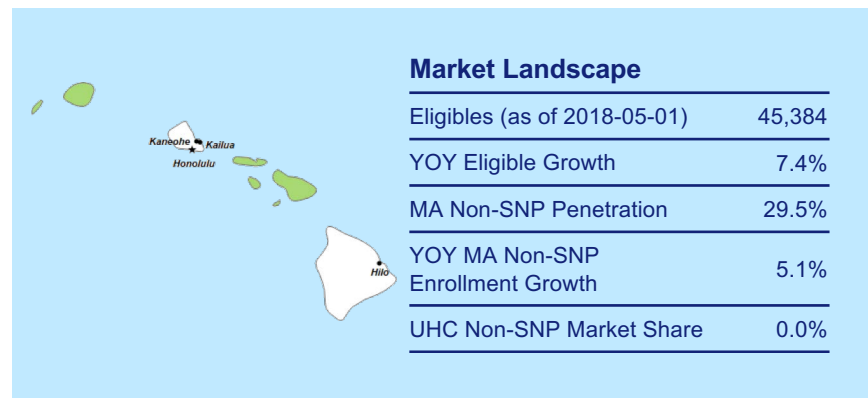
- Providers consistent across marketplace
- PPO product allows open access
- Consult the Provider Directory for a full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™ NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete Choice®
H-PBP	H2228-068
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	Local PPO
Service Area	Hawaii: Kauai, Maui
Premium	\$29
PCP Copay	\$0
Specialist Copay	\$40
Referral Required	N
Inpatient Hospital	\$340 days 1-4
Outpatient Surgery	20%
Max Out-of-Pocket	\$5,700
Lab Copay	\$25
Rx Copays	\$3/\$12/\$45/\$95/28%
Rx Deductible	\$250 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- Strong value of benefits with \$0 premium Local PPO option
- New \$59 premium Local PPO with enhanced benefits
- Strong & Stable – serving area for 10+ years
- Acupuncture – providing options beyond traditional medical benefits
- Annual physical included at no extra charge
- Local Customer Service in Honolulu
- Dental Rider offers popular benefits for this market
- 4.5 Star Plan
- Dual Special Needs Plans with dental benefits offered on all islands. Please refer to enrollment kits for specific benefits



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery for non-DSNP plans
- No deductible and low copays for Tiers 1 & 2 for the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

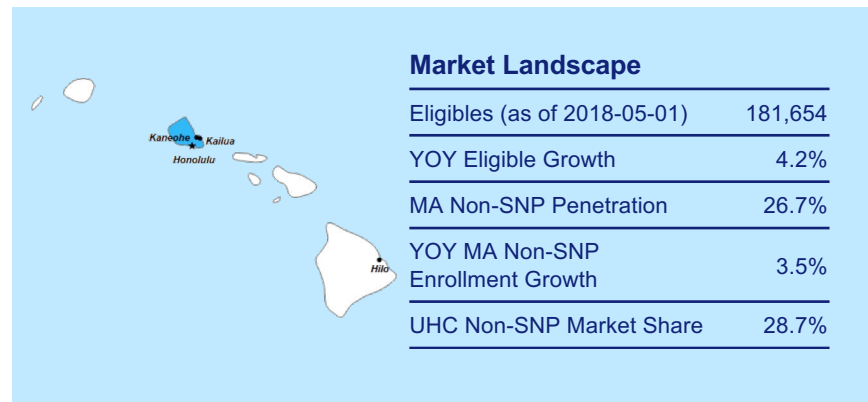
- Providers consistent across marketplace
- PPO product allows open access
- Consult the Provider Directory for a full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™ NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans

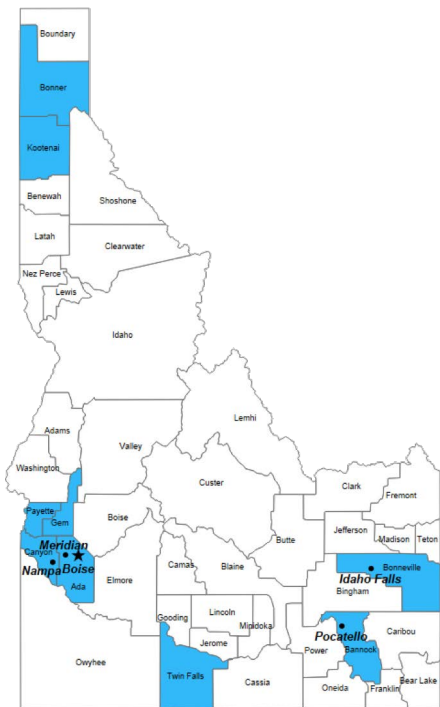


Plan Name	AARP® MedicareComplete Choice® Plan 2	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Essential
H-PBP	H2228-067	H2228-024	H2228-025
Plan Highlights	New! Low premium plan for those shopping on value and lower out-of-pocket costs	\$0 premium plan with rich ancillary benefits	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	Local PPO	Local PPO	Local PPO
Service Area	Hawaii: Honolulu	Hawaii: Honolulu	Hawaii: Honolulu
Premium	\$59	\$0	\$0
PCP Copay	\$0	\$15	\$15
Specialist Copay	\$30	\$50	\$50
Referral Required	N	N	N
Inpatient Hospital	\$300 days 1-5	\$450 days 1-4	\$450 days 1-4
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$5,100	\$6,700	\$6,700
Lab Copay	\$25	\$25	\$25
Rx Copays	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/26%	Not Covered
Rx Deductible	\$250 Tier(s) 3,4,5	\$315 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete® RP	UnitedHealthcare Dual Complete®
H-PBP	R3175-003	H2228-043
Plan Highlights	<ul style="list-style-type: none"> Increased Dental \$2000 per year for covered preventive and comprehensive dental services Increased Chiropractic and Acupuncture combined visits to 20 per year 	<ul style="list-style-type: none"> Dental credits increased to \$2,500 and root canals/crowns are added OTC Catalog credits increased to \$275 per quarter Increased Chiropractic and Acupuncture combined visits to 20 per year
Plan Type	Regional PPO	Local PPO
Service Area	Hawaii: Statewide	Hawaii: Honolulu
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, NurseLine, Foot Care & No Referrals Needed	Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Foot Care & No Referrals Needed

Idaho

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	224,065
YOY Eligible Growth	8.6%
MA Penetration	36.3%
YOY MA Enrollment Growth	6.9%
UHC Market Share	30.6%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- UnitedHealthcare® stability provides competitive advantage in these markets
- HMO plans in Boise, Northern and Southern Rural markets provide additional competitive choice to those seeking a coordinated care options
- Strong, comprehensive network that includes both the major provider systems, St. Luke's and St. Alphonsus
- No referral required to see specialists
- UnitedHealth Passport® – great for snowbirds or members who travel



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

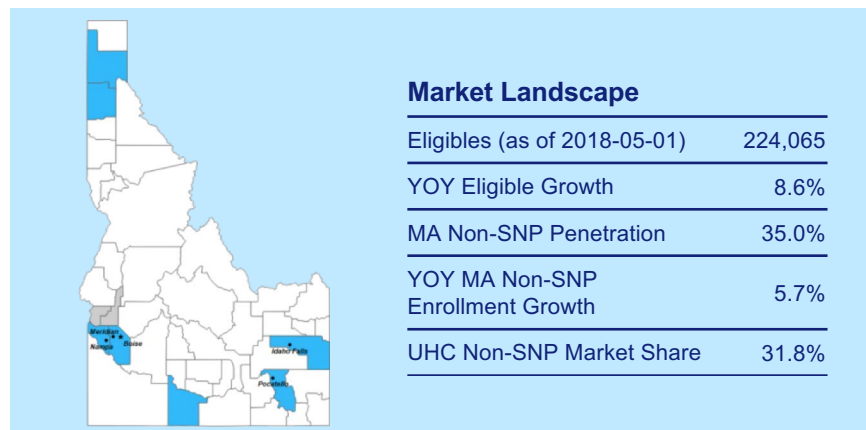
- Key differentiator in the market with both St. Luke's and St. Alphonsus Health Center in network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 2	AARP® MedicareComplete®
H-PBP	H2228-031	H4604-012	H2228-032	H4604-013
Plan Highlights	Lower premium plan with broader network access	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	Local PPO	HMO	Local PPO	HMO
Service Area	Idaho: Ada, Canyon	Idaho: Ada, Canyon, Gem, Payette	Idaho: Ada, Canyon	Idaho: Bonner, Kootenai
Premium	\$24	\$17	\$77	\$67
PCP Copay	\$5	\$5	\$5	\$10
Specialist Copay	\$40	\$40	\$35	\$40
Referral Required	N	N	N	N
Inpatient Hospital	\$350 days 1-4	\$350 days 1-4	\$295 days 1-5	\$295 days 1-6
Outpatient Surgery	\$350	\$350	\$295	\$275
Max Out-of-Pocket	\$4,700	\$5,300	\$3,900	\$5,500
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$190 Tier(s) 3,4,5	\$200 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5	\$200 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits

Plan Name	AARP® MedicareComplete®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H4604-014	H0271-002
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries	New! Full Network plan designed for full duals. This is what members pay if they have Medicare and full Medicaid
Plan Type	HMO	Local PPO
Service Area	Idaho: Bannock, Bonneville, Twin Falls	Idaho: Ada, Canyon, Gem, Payette
Premium	\$77	\$0 for Full Duals
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$0 for Full Duals
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$0 for Full Duals
Outpatient Surgery	\$275	\$0 for Full Duals
Max Out-of-Pocket	\$5,500	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/29%	\$0 for Full Duals
Rx Deductible	\$200 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support

Nevada

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	473,993
YOY Eligible Growth	8.1%
MA Penetration	35.1%
YOY MA Enrollment Growth	6.3%
UHC Market Share	45.6%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong brand recognition with over 50% market share
- Portfolio approach with two competitive \$0 premium products offering similar benefits with different brands and networks
- One lead product, H0609-028 AARP® MedicareComplete® Plan 1, which includes two premier providers to include Health Care Partners and Southwest Medical Associates
- Platinum Dental Rider is now an option on all plans
- New low premium product with a lower maximum out-of-pocket and enhanced acupuncture and chiropractic coverage
- New Renew Active™ fitness benefit



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 100-day home delivery
- 100-day supply available with retail or mail
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- OptumCare network, including Southwest Medical Associates and Health Care Partners network both available under AARP® MedicareComplete® Plan 1 (H0609-028)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	370,342
YOY Eligible Growth	8.1%
MA Non-SNP Penetration	34.4%
YOY MA Non-SNP Enrollment Growth	6.4%
UHC Non-SNP Market Share	56.8%

Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Premier	UnitedHealthcare® Medicare Focus
H-PBP	H0609-028	H0609-031	H0609-032 (Mapped from H2931-002)
Plan Highlights	\$0 premium plan with rich ancillary benefits	New! Low premium plan for those shopping on value and lower out-of-pocket costs	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Plan Type	HMO	HMO	HMO
Service Area	Nevada: Clark, Nye	Nevada: Clark, Nye	Nevada: Clark, Nye
Premium	\$0	\$25	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$0	\$0	\$0
Referral Required	Y	N	Y
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit
Outpatient Surgery	\$0	\$0	\$0
Max Out-of-Pocket	\$2,500	\$1,500	\$2,500
Lab Copay	\$0	\$0	\$0
Rx Copays	\$2/\$8/\$47/\$100/33%	\$2/\$8/\$47/\$100/33%	\$2/\$8/\$47/\$100/33%
Rx Deductible	\$0	\$0	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- Low premium plan with stable core benefits
- UnitedHealthcare works with primary care providers to coordinate care for consistency and improved health
- Enhanced Hearing aid coverage
- New transportation benefit
- New Renew Active™ fitness benefit



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 100-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

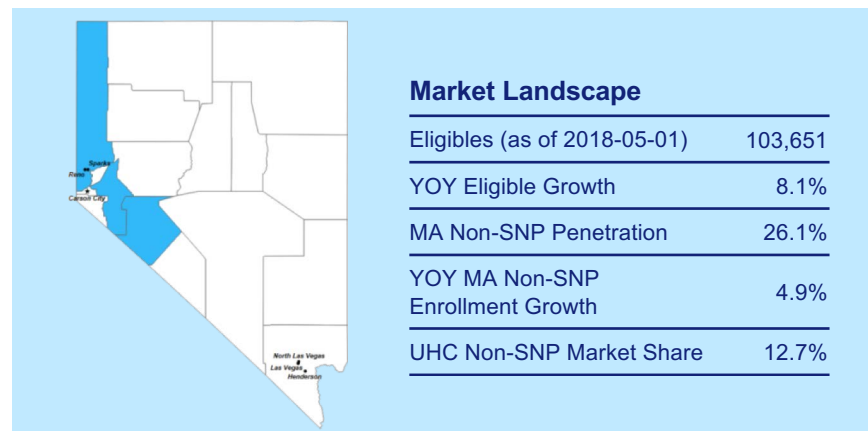
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

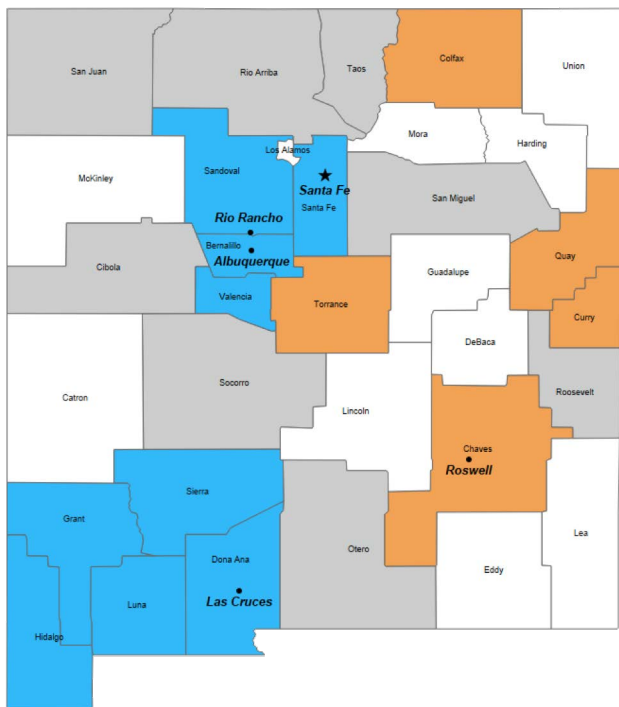
Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete®
H-PBP	H0609-033 (Mapped from H2931-004)
Plan Highlights	New! Low premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	HMO
Service Area	Nevada: Lyon, Mineral, Washoe
Premium	\$30
PCP Copay	\$10
Specialist Copay	\$45
Referral Required	Y
Inpatient Hospital	\$335 days 1-5
Outpatient Surgery	\$335
Max Out-of-Pocket	\$4,900
Lab Copay	\$0
Rx Copays	\$4/\$10/\$47/\$100/27%
Rx Deductible	\$290 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Transportation , NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

New Mexico

Medicare Advantage 2019 Service Area



- Current Footprint
- Dual Only Footprint
- Dual Only Expansion

State Landscape

Eligibles ¹	375,782
<i>Estimated Dual Eligibles²</i>	86,016
YOY Eligible Growth ¹	6.9%
MA Penetration ¹	30.0%
YOY MA Enrollment Growth ¹	6.7%
UHC Market Share ¹	29.0%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 9k partial duals who may or may not be eligible



Market Highlights

- UnitedHealthcare® is invested in Medicare Advantage across the nation including New Mexico
- \$0 HMO offering in four counties – new lower annual out-of-pocket limit
 - H6526-001: Bernalillo, Sandoval, Valencia
 - H6526-002: Santa Fe
- Portfolio approach with choice of MA plans to meet a variety of different needs
- UnitedHealth Passport® travel benefit great for snowbirds and those who travel
- Fitness benefit available on all plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1, 2 & 3 the most commonly used drugs (excludes H0271-010 and H0271-011)
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

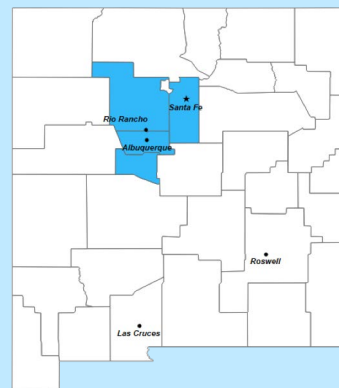
- Strong provider network with open access through LPPOs H2228-049 and H2228-047 with Lovelace, Davita and St. Vincent's accessed in-network
- Access to popular provider Lovelace network with new HMO H2526-001
- Access to popular provider St. Vincent's network with new HMO H2526-002
- See Provider Directory for complete listing



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	212,824
YOY Eligible Growth	7.3%
MA Non-SNP Penetration	30.9%
YOY MA Non-SNP Enrollment Growth	2.6%
UHC Non-SNP Market Share	5.9%

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice®	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H6526-002	H2228-049	H6526-001	H2228-047
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	\$14 premium plan for those who are cost conscious, but want provider choice	Low premium plan for those shopping on value and lower out-of-pocket costs	\$14 premium plan for those who are cost conscious, but want provider choice
Plan Type	HMO	Local PPO	HMO	Local PPO
Service Area	New Mexico: Santa Fe	New Mexico: Santa Fe	New Mexico: Bernalillo, Sandoval, Valencia	New Mexico: Bernalillo, Sandoval, Valencia
Premium	\$0	\$14	\$0	\$14
PCP Copay	\$0	\$10	\$0	\$10
Specialist Copay	\$50	\$40	\$50	\$40
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-6	\$295 days 1-6	\$295 days 1-6	\$295 days 1-6
Outpatient Surgery	\$295	\$295	\$295	\$295
Max Out-of-Pocket	\$4,500	\$3,500	\$4,500	\$3,500
Lab Copay	\$5	\$5	\$5	\$5
Rx Copays	\$2/\$12/\$47/\$100/30%	\$2/\$12/\$47/\$100/30%	\$2/\$12/\$47/\$100/30%	\$2/\$12/\$47/\$100/30%
Rx Deductible	\$150 Tier(s) 4,5	\$150 Tier(s) 4,5	\$150 Tier(s) 4,5	\$150 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available

Plan Name	UnitedHealthcare® MedicareComplete® Assure	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0271-010	H0271-011
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid – best for Full Duals	New! Plan designed for those with both Medicare and Medicaid – best for Full Duals
Plan Type	Local PPO	Local PPO
Service Area	New Mexico: Bernalillo, Sandoval, Santa Fe, Valencia	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra
Premium	\$0 for Full Duals	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$0	\$0
Referral Required	N	N
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
Outpatient Surgery	\$0 for Full Duals	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$0 for Full Duals	\$0 for Full Duals
Rx Deductible	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Meal Benefit, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Meal Benefit, Caregiver Support

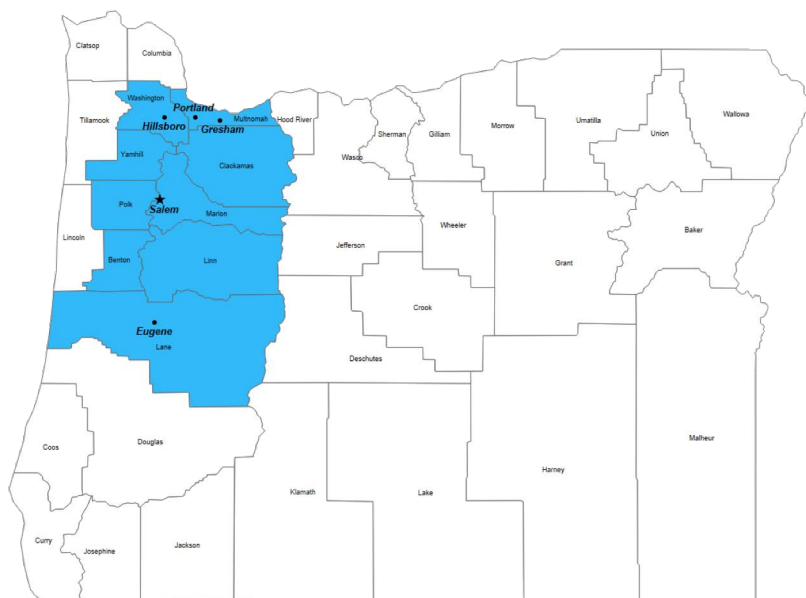
NEW MEXICO DUAL


2019

Plan Name	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®
H-PBP	H2228-042	H2228-046	H5008-009
Plan Highlights	<ul style="list-style-type: none"> Increased OTC Catalog benefit to \$225 per quarter Add Personal Emergency Response System (PERS) and Meal Benefit 		<ul style="list-style-type: none"> Increased transportation benefit to 36 one-way trips/plan approved locations
Plan Type	Local PPO	Local PPO	HMO-POS
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra	New Mexico: Bernalillo, Sandoval, Santa Fe, Valencia	New Mexico: Chaves, Cibola, Colfax, Curry, Otero, Quay, Rio Arriba, Roosevelt, San Juan, San Miguel, Socorro, Taos, Torrance
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed

Oregon

Medicare Advantage 2019 Service Area



 Current Footprint

State Landscape

Eligibles	541,023
YOY Eligible Growth	7.6%
MA Penetration	45.9%
YOY MA Enrollment Growth	4.8%
UHC Market Share	21.0%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Portfolio includes an affordable PPO option for those seeking open network access
- Fixed outpatient copay now available on all plan offerings
- Acupuncture and Chiropractic coverage on premium plans H3805-007 and H2228-029
- Renew Active™ available on all plans
- Hearing aid benefit built into all plans
- Platinum Dental Rider available on all plans
- 3.5 and 4.0 Star Plans



Rx Highlights

- \$0 copay on Tier 1 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- PeaceHealth
- Oregon Medical Group
- Sacred Heart
- McKenzie Willamette
- The Corvallis Clinic
- Good Samaritan
- Consult the Provider Directory for the full list of providers

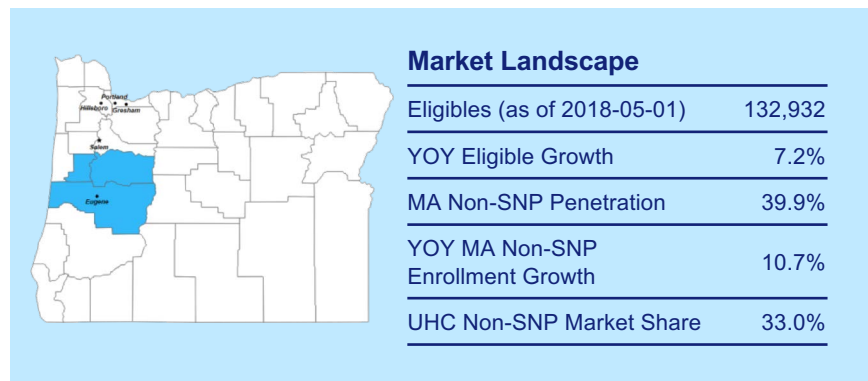


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3805-013	H3805-007	H2228-029
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Oregon: Benton, Lane, Linn	Oregon: Benton, Lane, Linn	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$56	\$36
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$40	\$30	\$30
Referral Required	Y	Y	N
Inpatient Hospital	\$425 days 1-4	\$195 days 1-7	\$350 days 1-5
Outpatient Surgery	\$350	\$175	\$350
Max Out-of-Pocket	\$4,100	\$2,900	\$4,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$245 Tier(s) 3,4,5	\$205 Tier(s) 3,4,5	\$200 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- UnitedHealthcare® has provider network advantage with Providence and recent addition of OHSU
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Portfolio includes an affordable PPO option for those seeking open network access
- Fixed outpatient copay now available on all plan offerings
- Acupuncture and Chiropractic coverage on premium plans H3805-001 and H2228-029
- Renew Active™ available on all plans
- Hearing aid benefit built into all plans
- 3.5 and 4.0 Star Plans



Rx Highlights

- \$0 copay on Tier 1 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Only plan in the market with all major hospital systems in-network
- Oregon Health & Science University (OHSU) – as of 6/1/2018
- Providence – unique in marketplace
- Legacy, Adventist, and Tuality Health Systems
- NW Primary Care and Portland Clinic
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



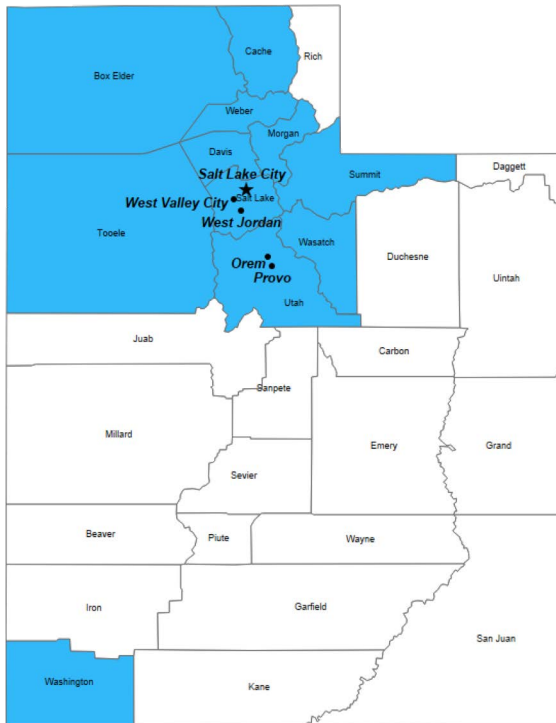
Market Landscape

Eligibles (as of 2018-05-01)	408,091
YOY Eligible Growth	7.8%
MA Non-SNP Penetration	43.0%
YOY MA Non-SNP Enrollment Growth	5.9%
UHC Non-SNP Market Share	19.3%

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3805-012	H3805-001	H2228-029
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$75	\$36
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$40	\$25	\$30
Referral Required	Y	Y	N
Inpatient Hospital	\$430-days 1-4	\$285 days 1-7	\$350 days 1-5
Outpatient Surgery	\$430	\$285	\$350
Max Out-of-Pocket	\$5,900	\$3,500	\$4,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$4/\$12/\$47/\$100/27%	\$4/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$275 Tier(s) 3,4,5	\$205 Tier(s) 3,4,5	\$200 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

UTAH

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	349,155
YOY Eligible Growth	7.0%
MA Penetration	36.7%
YOY MA Enrollment Growth	6.2%
UHC Market Share	58.1%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong UnitedHealthcare® brand recognition
- Enhanced year-over-year benefits
- Strong network with key providers including Intermountain Healthcare
- New benefits to include enhanced hearing aids, dental coverage, over the counter catalog benefit, and transportation
- New Renew Active™ fitness benefit



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 100-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Intermountain Healthcare
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	37,043
YOY Eligible Growth	9.7%
MA Non-SNP Penetration	22.3%
YOY MA Non-SNP Enrollment Growth	9.1%
UHC Non-SNP Market Share	57.6%

Current Non-SNP Footprint



Plan Name	UnitedHealthcare® MedicareComplete Choice®
H-PBP	H2001-017
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	Local PPO
Service Area	Utah; Washington
Premium	\$39
PCP Copay	\$10
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$395 days 1-4
Outpatient Surgery	20%
Max Out-of-Pocket	\$5,900
Lab Copay	\$10
Rx Copays	\$3/\$10/\$45/\$100/29%
Rx Deductible	\$200 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest MA plan in the market with over 60% market share
- Stable year-over-year benefits
- Platinum Dental Rider available on H4604-003 and H4604-011
- Strong network with key providers including Intermountain Healthcare
- Enhanced hearing aid and new transportation benefit



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 100-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Distinct advantage in market – Long history of having a broad network to include both Intermountain HealthCare system and the University of Utah
- Moran Eye Clinic, Huntsman Cancer Institute
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	312,112
YOY Eligible Growth	6.7%
MA Non-SNP Penetration	35.9%
YOY MA Non-SNP Enrollment Growth	6.6%
UHC Non-SNP Market Share	62.1%

● New Non-SNP Plan Type



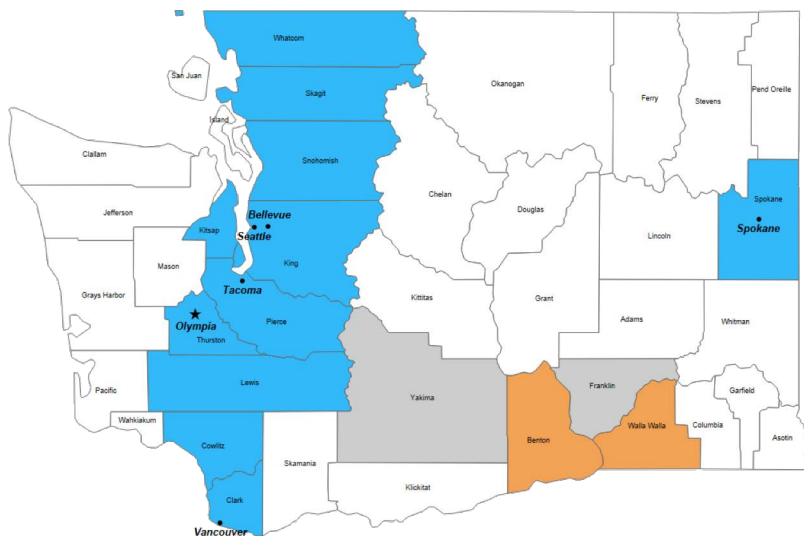
Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	UnitedHealthcare® MedicareComplete® Assure	AARP® MedicareComplete Essential®
H-PBP	H4604-003	H4604-011	H0271-003	H4604-005
Plan Highlights	Lower premium plan with broader network access	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	New! Full Network plan designed for full duals. This is what members pay if they have Medicare and full Medicaid	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO	Local PPO	HMO
Service Area	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$33	\$0	\$0 for Full Duals	\$0
PCP Copay	\$0	\$10	\$0	\$10
Specialist Copay	\$50	\$50	\$0 for Full Duals	\$50
Referral Required	N	Y	N	N
Inpatient Hospital	\$320 days 1-5	\$360-days 1-5	\$0 for Full Duals	\$360-days 1-5
Outpatient Surgery	\$250 / \$300	\$290 / \$340	\$0 for Full Duals	\$290 / \$340
Max Out-of-Pocket	\$4,900	\$5,900	\$6,700	\$5,900
Lab Copay	\$0	\$10	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%	\$0 for Full Duals	Not Covered
Rx Deductible	\$200 Tier(s) 3,4,5	\$200 Tier(s) 3,4,5	\$0 for Full Duals	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits

WASHINGTON

2019

Washington

Medicare Advantage 2019 Service Area



- Current Footprint
- Dual Only Footprint
- Dual Only Expansion

State Landscape

Eligibles ¹	1,134,578
<i>Estimated Dual Eligibles²</i>	166,804
YOY Eligible Growth ¹	7.1%
MA Penetration ¹	30.5%
YOY MA Enrollment Growth ¹	8.5%
UHC Market Share ¹	38.1%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes 22K partial duals who may or may not be eligible



Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 30% market share in the Seattle area
- Strong UnitedHealthcare and AARP® Brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Plan offerings designed for those with both Medicare and Medicaid – best for Full Duals
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tier 1 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

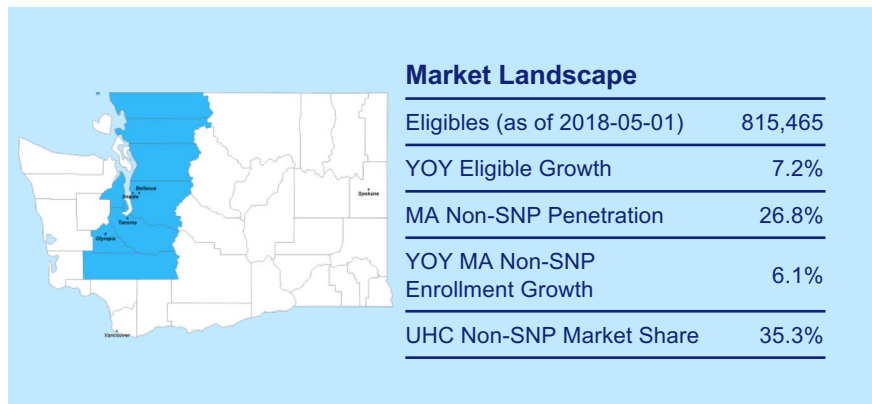
- Providence Health
- Swedish
- MultiCare Health System
- CHI Franciscan
- PeaceHealth Medical Group
- The Everett Clinic
- The Polyclinic
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost (H3805-015 & H3805-014)
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®
H-PBP	H3805-017	H3805-018	H3805-020	H3805-021
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	HMO	HMO	HMO	HMO
Service Area	Washington: King	Washington: Lewis, Thurston	Washington: Snohomish	Washington: Skagit, Whatcom
Premium	\$0	\$0	\$0	\$17
PCP Copay	\$15	\$15	\$15	\$15
Specialist Copay	\$50	\$50	\$50	\$50
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$440 days 1-4	\$440 days 1-4	\$440 days 1-4	\$440 days 1-4
Outpatient Surgery	20%	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700	\$6,700
Lab Copay	\$5	\$5	\$5	\$10
Rx Copays	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$275 Tier(s) 3,4,5	\$225 Tier(s) 3,4,5	\$275 Tier(s) 3,4,5	\$275 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 1
H-PBP	H3805-019	H3805-015	H3805-014
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Washington: Kitsap, Pierce	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston
Premium	\$25	\$49	\$89
PCP Copay	\$15	\$5	\$5
Specialist Copay	\$50	\$45	\$35
Referral Required	Y	Y	Y
Inpatient Hospital	\$440 days 1-4	\$375 days 1-4	\$250 days 1-7
Outpatient Surgery	20%	20%	\$245
Max Out-of-Pocket	\$6,700	\$5,900	\$4,200
Lab Copay	\$10	\$10	\$0
Rx Copays	\$3/\$12/\$47/\$100/29%	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/29%
Rx Deductible	\$200 Tier(s) 3,4,5	\$225 Tier(s) 3,4,5	\$185 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Dual Special Needs Plan available in Clark and Cowlitz counties for those with Medicare and Medicaid
- Acupuncture and Chiropractic coverage on premium plans H3805-014 and H3805-015
- Renew Active™ now available on all plans
- Hearing aid benefit built into all plans
- Platinum Dental Rider available on all plans
- 4.0 Star Plans



Rx Highlights

- \$0 copay on Tier 1 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

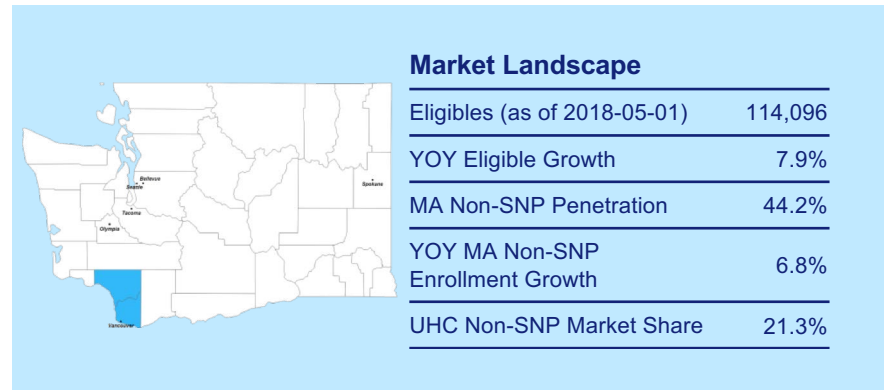
- Legacy Salmon Creek
- PeaceHealth Medical Group
- PeaceHealth St. Johns Medical Center
- PeaceHealth SW Washington Medical Center
- The Vancouver Clinic
- Hudson Bay
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 1
H-PBP	H3805-016	H3805-015	H3805-014
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Washington: Clark, Cowlitz	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston
Premium	\$0	\$49	\$89
PCP Copay	\$15	\$5	\$5
Specialist Copay	\$50	\$45	\$35
Referral Required	Y	Y	Y
Inpatient Hospital	\$440 days 1-4	\$375 days 1-4	\$250 days 1-7
Outpatient Surgery	20%	20%	\$245
Max Out-of-Pocket	\$6,700	\$5,900	\$4,200
Lab Copay	\$5	\$10	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/29%
Rx Deductible	\$225 Tier(s) 3,4,5	\$225 Tier(s) 3,4,5	\$185 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 50% market share in the Spokane area
- Strong UnitedHealthcare and AARP® Brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- New for 2019 – \$0 premium plan H1286-002
- Plan offerings designed for those with both Medicare and Medicaid – best for Full Duals
- No referral required to see a specialist (Dependent on 2019 benefits)
- Fitness benefit included with both plans
- 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

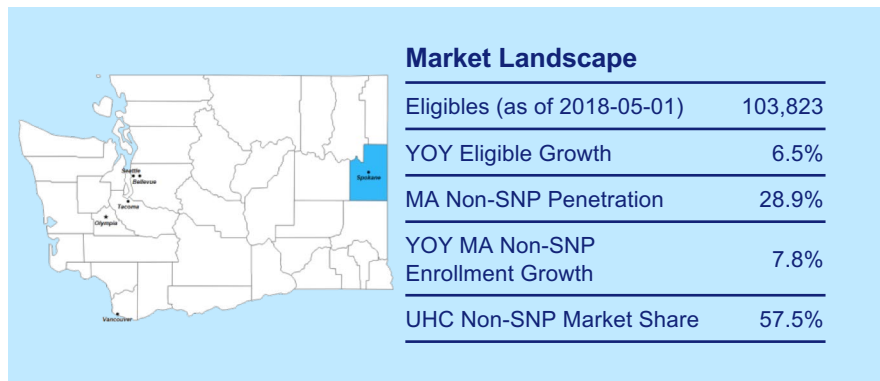
- Providence Hospital and Medical Group
- Deaconess Hospital and Medical Group (Rockwood Clinic)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations[™]
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete Essential®
H-PBP	H1286-002	H1286-009	H1286-003
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO	HMO
Service Area	Washington: Spokane	Washington: Spokane	Washington: Spokane
Premium	\$0	\$55	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$45	\$35	\$45
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$320 days 1-5	\$395 days 1-4
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$5,500	\$4,200	\$5,500
Lab Copay	\$5	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/29%	Not Covered
Rx Deductible	\$150 Tier(s) 3,4,5	\$180 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H5008-002
Plan Highlights	<ul style="list-style-type: none"> • 3 expansion counties with over 12k new eligibles • Added \$170 per quarter OTC Retail Debit Card or mail order benefit, doubled the transportation one-way rides to 48 and \$0 copay, 20 visits per year for Chiropractic and Acupuncture combined
Plan Type	HMO
Service Area	Washington: Benton, Clark, Cowlitz, Franklin, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Yakima
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Personal Emergency Response System, Foot Care & No Referrals Needed

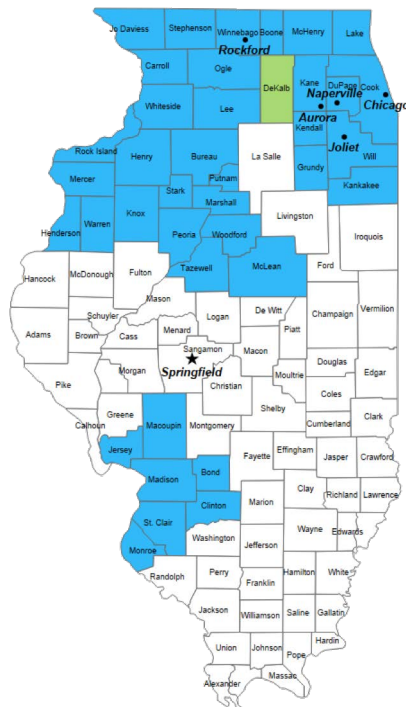


2019 Medicare Advantage Plans

Central Region

Illinois

Medicare Advantage 2019 Service Area



● Current Footprint ● Footprint Expansion

State Landscape

Eligibles	1,839,351
YOY Eligible Growth	5.0%
MA Penetration	17.0%
YOY MA Enrollment Growth	10.2%
UHC Market Share	14.9%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs now including HMO products and a new PPO product in Cook, Kane, and Will counties
- New unique benefit for consumers with unique needs (H0271-004)
- Fixed outpatient copay available on most plan options
- Modernized and upgraded many dental benefit options
- \$0 copay on eye exams and unique vision hardware options
- UnitedHealth Passport® - great for snowbirds or members who travel
- New Solutions for Caregivers respite care benefit on many plans
- Polish and Spanish materials widely available
- All Benefits are 4.0 Star HMO Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- No deductible for Tier 3 on H2802-025 and H2802-045
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- UnitedHealthcare's exclusive Advocate PSP expanded to Lake county
- NorthShore University, Illinois Health Partners, Northwestern Medicine, Presence Health, Loyola University and Mercy
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	1,468,433
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	12.6%
YOY MA Non-SNP Enrollment Growth	16.6%
UHC Non-SNP Market Share	14.9%

- Current Non-SNP Footprint
- New Non-SNP Plan Type
- Non-SNP Expansion



Plan Name	AARP® MedicareComplete® Access	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Plan 2
H-PBP	H2802-024	H2802-025	H8768-005	H2802-026
Plan Highlights	Plan designed around Advocate Health for coordinated care and lower out-of-pocket costs	Low premium plan for those shopping on value and lower out-of-pocket costs	New! Lower premium plan with broader network access	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	Local PPO	HMO
Service Area	Illinois: Cook, DuPage, Kane, Kendall, Lake, McHenry, McLean, Will	Illinois: Cook, DeKalb, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, Wil	Illinois: Cook, Kane, Will	Illinois: Cook, DeKalb, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, Will
Premium	\$0	\$27	\$39	\$77
PCP Copay	\$5	\$5	\$10	\$0
Specialist Copay	\$35	\$45	\$45	\$30
Referral Required	Y	Y	N	Y
Inpatient Hospital	\$250 days 1-6	\$295 days 1-6	\$295 days 1-6	\$195 days 1-6
Outpatient Surgery	\$250	\$295	\$295	\$195
Max Out-of-Pocket	\$3,600	\$3,900	\$3,900	\$3,400
Lab Copay	\$10	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/31%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$100 Tier(s) 3,4,5	\$230 Tier(s) 4,5	\$195 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits

Plan Name	UnitedHealthcare® MedicareComplete® Assure	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H0271-004	H2802-045	H8768-004
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid – best for Full Duals	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with broader network access
Plan Type	Local PPO	HMO	Local PPO
Service Area	Illinois: Cook	Illinois: Boone, Winnebago	Illinois: Boone, Winnebago
Premium	\$0 for Full Duals	\$39	\$77
PCP Copay	\$0 for Full Duals	\$5	\$0
Specialist Copay	\$0 for Full Duals	\$40	\$35
Referral Required	N	N	N
Inpatient Hospital	\$0 for Full Duals	\$325 days 1-5	\$275 days 1-5
Outpatient Surgery	\$0 for Full Duals	\$295	\$275
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400
Lab Copay	\$0	\$5	\$0
Rx Copays	\$0 for Full Duals	\$3/\$12/\$47/\$95/28%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0 for Full Duals	\$250 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Plan options to meet a variety of different needs supported by market leading Advocate4Me service model
- Fixed outpatient copay on all plans
- Modernized and upgraded dental benefits (H5253-046)
- \$0 copay on eye exams and unique vision hardware upgrades
- Generous OTC Catalog benefits
- New Solutions for Caregivers respite care benefit on many plans
- UnitedHealth Passport® – great for snowbirds or members who travel
- All benefits are 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs.
- Lowered deductible on H5253-046 and continued \$0 on H8768-003
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Methodist Hospital System
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	171,328
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	16.4%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	16.2%

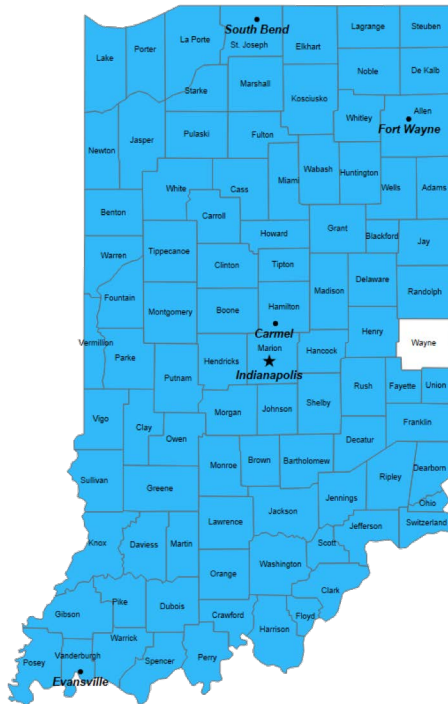
Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Access	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H2802-024	H5253-046	H8768-003
Plan Highlights	Plan designed around Advocate Health for coordinated care and lower out-of-pocket costs	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Illinois: Cook, DuPage, Kane, Kendall, Lake, McHenry, McLean, Will	Illinois: Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Lee, Marshall, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Woodford	Illinois: Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Woodford
Premium	\$0	\$37	\$77
PCP Copay	\$5	\$5	\$0
Specialist Copay	\$35	\$40	\$35
Referral Required	Y	N	N
Inpatient Hospital	\$250 days 1-6	\$325 days 1-5	\$275 days 1-5
Outpatient Surgery	\$250	\$295	\$275
Max Out-of-Pocket	\$3,600	\$3,900	\$3,400
Lab Copay	\$10	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/31%	\$3/\$12/\$47/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$100 Tier(s) 3,4,5	\$190 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available

Indiana

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	1,248,599
YOY Eligible Growth	5.5%
MA Penetration	21.7%
YOY MA Enrollment Growth	10.1%
UHC Market Share	38.5%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs
- Dual SNP offered in Vanderburgh, Warrick and Posey counties
- Expanding premium PPO at reduced \$19 to include all 12 counties in the southwest Evansville market
- All plans include a OTC Catalog benefit
- All plans include Fitness benefit, with PPO featuring a Fitbit
- PPO enhanced to include comprehensive dental, Epic Health for hearing aides, and personal emergency response system
- Fixed radiology copay now available in all non-SNP plans
- No medical deductibles and no referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery (excludes Dual plan)
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs (excludes Dual plan)
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Reduced deductible on both HMO and PPO
- No deductible on Tier 3 on H2228-022



Provider

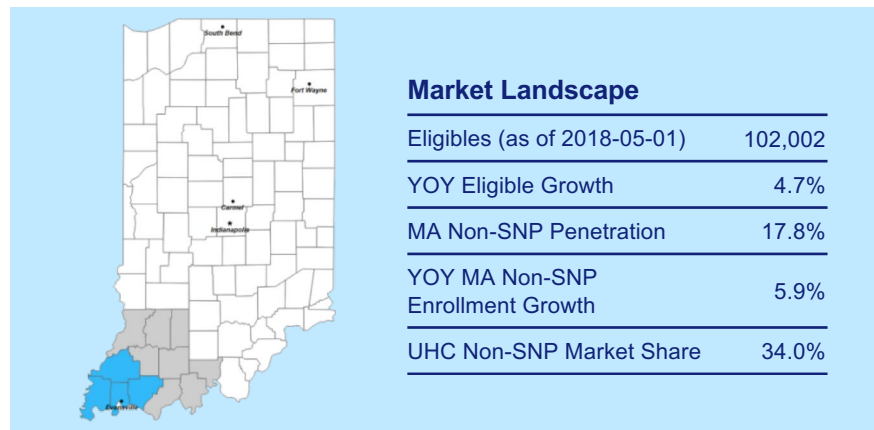
- Key providers are Ascension and Deaconess
- Overall network parity in Evansville market
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Plan 2
H-PBP	H2802-012	H2228-022	H2802-013
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	Local PPO	HMO
Service Area	Indiana: Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick		
Premium	\$0	\$19	\$77
PCP Copay	\$5	\$5	\$0
Specialist Copay	\$40	\$40	\$25
Referral Required	N	N	N
Inpatient Hospital	\$360-days 1-5	\$345 days 1-5	\$275 days 1-5
Outpatient Surgery	\$350	\$300	\$225
Max Out-of-Pocket	\$4,900	\$4,900	\$3,900
Lab Copay	\$5	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/30%	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$125 Tier(s) 3,4,5	\$50 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0271-005
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Plan Type	Local PPO
Service Area	Indiana: Adams, Allen, Brown, De Kalb, Elkhart, Grant, Hancock, Hendricks, Henry, Huntington, Jay, Johnson, Kosciusko, La Porte, Lagrange, Lake, Marion, Monroe, Montgomery, Morgan, Noble, Porter, Posey, St. Joseph, Steuben, Vanderburgh, Warrick, Wells, Whitley
Premium	\$0 for Full Duals
PCP Copay	\$0 for Full Duals
Specialist Copay	\$0 for Full Duals
Referral Required	N
Inpatient Hospital	\$0 for Full Duals
Outpatient Surgery	\$0 for Full Duals
Max Out-of-Pocket	\$6,700
Lab Copay	\$0
Rx Copays	\$0 for Full Duals
Rx Deductible	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Expanding PPO at reduced \$25 premium to 33 counties in the central Indiana market (excludes Jay county)
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs. Dual special needs plan available in the Indianapolis market
- All plans include a OTC Catalog benefit
- Enhancing PPO plans with Fitbit in the Fitness benefit, preventive dental, and personal emergency response system
- Fixed radiology copay now available on all plans
- No medical deductibles and no referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- No Deductible on Tier 3 on H2228-021



Provider

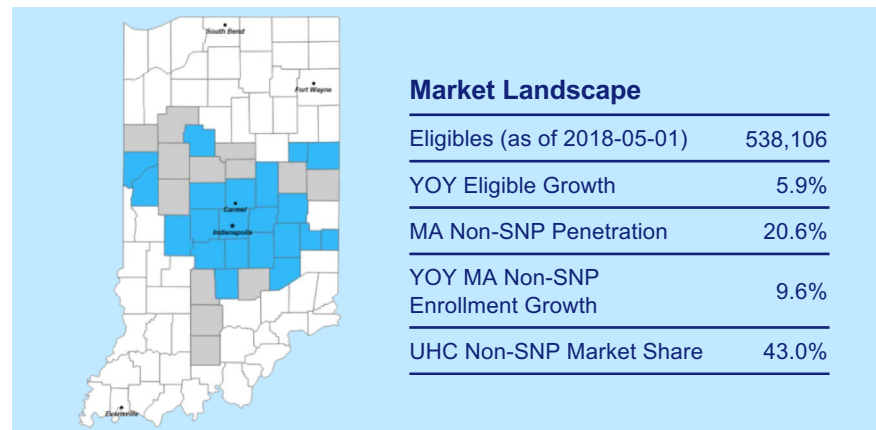
- Network includes all key providers include Eskenazi, IU Health, Franciscan Alliance, AHN, Community, and St. Vincent
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations[™]
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Plan 2
H-PBP	H2802-010	H2228-021	H2802-014
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	Local PPO	HMO
Service Area	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay (excluded from H2228-021), Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White		
Premium	\$0	\$25	\$77
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$40	\$25
Referral Required	N	N	N
Inpatient Hospital	\$360-days 1-5	\$370 days 1-5	\$350 days 1-5
Outpatient Surgery	\$320 / \$360	\$250 / \$350	\$300
Max Out-of-Pocket	\$4,900	\$5,900	\$3,900
Lab Copay	\$5	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$10/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$225 Tier(s) 3,4,5	\$185 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0271-005
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Plan Type	Local PPO
Service Area	Indiana: Adams, Allen, Brown, De Kalb, Elkhart, Grant, Hancock, Hendricks, Henry, Huntington, Jay, Johnson, Kosciusko, La Porte, Lagrange, Lake, Marion, Monroe, Montgomery, Morgan, Noble, Porter, Posey, St. Joseph, Steuben, Vanderburgh, Warrick, Wells, Whitley
Premium	\$0 for Full Duals
PCP Copay	\$0 for Full Duals
Specialist Copay	\$0 for Full Duals
Referral Required	N
Inpatient Hospital	\$0 for Full Duals
Outpatient Surgery	\$0 for Full Duals
Max Out-of-Pocket	\$6,700
Lab Copay	\$0
Rx Copays	\$0 for Full Duals
Rx Deductible	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of choices offering PPO and HMO options to meet a variety of needs. Dual SNP offered in Fort Wayne market. Entering Grant county with PPO (H2228-019)
- Two Provider Specific plan options (Lutheran and Parkview). Parkview plan to feature \$250 eyewear credit, Fitbit for members, transportation, and reduced max out-of-pocket
- PPO CHOICE plan to feature \$250 eyewear credit, personal emergency response system, and acupuncture & chiropractor visit benefit
- Fixed radiology copay now available on all plans
- All plans include a OTC Catalog benefit
- No medical deductibles and no referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- No deductible on Tier 3 for H2228-019



Provider

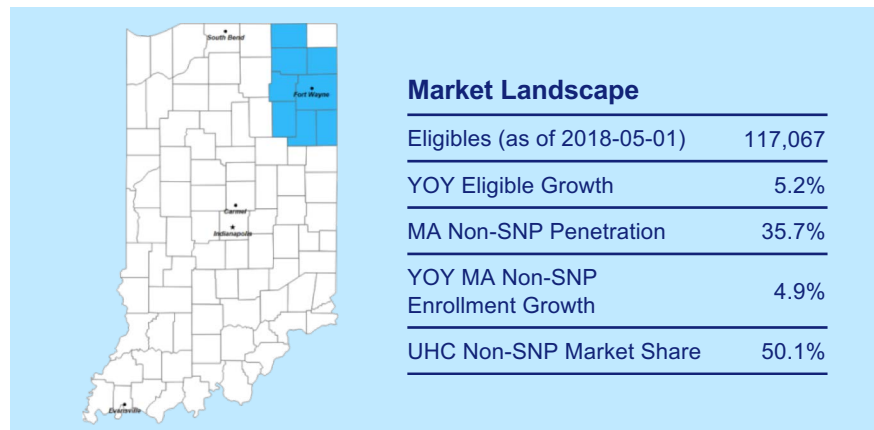
- Highly robust provider network
- Provider Specific plans with Parkview Health System and Lutheran Health System
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations[™]
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Profile	AARP® MedicareComplete® Plan 1
H-PBP	H2228-019	H2802-007	H2802-008
Plan Highlights	Plan includes all providers in network for wide access to providers and rich ancillaries	Plan designed around Parkview for coordinated care and lower out-of-pocket costs	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Plan Type	Local PPO	HMO	HMO
Service Area	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	Indiana: Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley	Indiana: Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells
Premium	\$27	\$0	\$0
PCP Copay	\$5	\$5	\$10
Specialist Copay	\$45	\$40	\$45
Referral Required	N	N	N
Inpatient Hospital	\$370 days 1-5	\$345 days 1-5	\$370 days 1-5
Outpatient Surgery	\$350	\$245	\$350
Max Out-of-Pocket	\$4,800	\$4,500	\$5,200
Lab Copay	\$5	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/31%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/29%
Rx Deductible	\$100 Tier(s) 4,5	\$225 Tier(s) 4,5	\$190 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	AARP® MedicareComplete® Focus	UnitedHealthcare Dual Complete®	AARP® MedicareComplete® Plan 2
H-PBP	H2228-020	H0271-005	H2802-015
Plan Highlights	Plan designed around Lutheran for coordinated care and lower out-of-pocket costs	New! Plan designed for those with both Medicare and Medicaid	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	Local PPO	Local PPO	HMO
Service Area	Indiana: Adams, Allen, Huntington, Kosciusko, Wells, Whitley	Indiana: Adams, Allen, Brown, De Kalb, Elkhart, Grant, Hancock, Hendricks, Henry, Huntington, Jay, Johnson, Kosciusko, La Porte, Lagrange, Lake, Marion, Monroe, Montgomery, Morgan, Noble, Porter, Posey, St. Joseph, Steuben, Vanderburgh, Warrick, Wells, Whitley	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$0	\$0 for Full Duals	\$77
PCP Copay	\$5	\$0 for Full Duals	\$0
Specialist Copay	\$40	\$0 for Full Duals	\$25
Referral Required	N	N	N
Inpatient Hospital	\$370 days 1-5	\$0 for Full Duals	\$275 days 1-5
Outpatient Surgery	\$360	\$0 for Full Duals	\$225
Max Out-of-Pocket	\$4,800	\$6,700	\$4,200
Lab Copay	\$5	\$0	\$0
Rx Copays	\$2/\$8/\$45/\$95/29%	\$0 for Full Duals	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$210 Tier(s) 3,4,5	\$0 for Full Duals	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- PPO available for \$25 in all 7 counties featuring dental benefits, \$250 eyewear credit, hearing aid benefit, Fitness with a Fitbit, and personal emergency response system
- Low premium HMO reduced to \$0 with enhanced benefits to include \$5 PCP copay, preventive dental, personal emergency response system, and acupuncture and chiropractor visits
- Dual Special Needs plan replaces Dual look-alike in Lake, LaPorte and Porter counties
- All plans include a OTC Catalog benefit
- Fixed radiology copay and EPIC Health available on all plans
- No referrals required to see specialist, and no medical deductibles



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Reduced deductible to \$150 on \$0 HMO
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

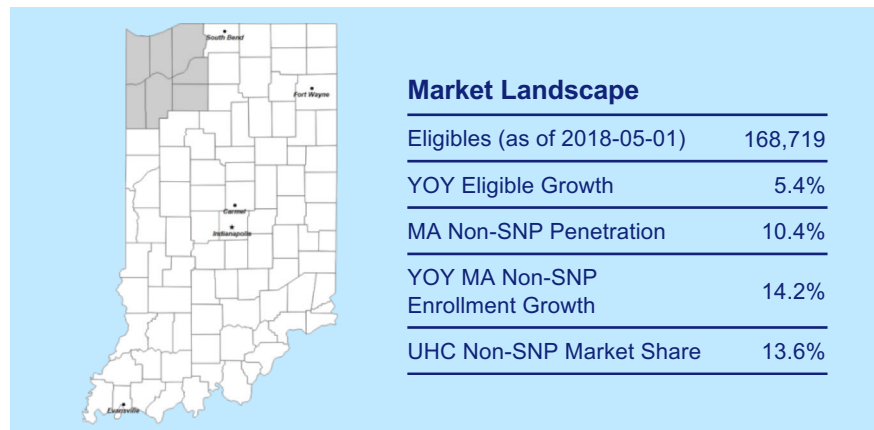
- Key providers are the Franciscans in Hammond and Crown Point, Laporte, Starke, Porter Memorial, and Pulaski
- Methodist in Gary and Merrillville are in network
- Oak Street Health locations are in network
- Community Health in Munster, Hobart, and East Chicago are non-par
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete Choice®
H-PBP	H2802-018	H2802-019	H2228-064
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke	Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke	Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke
Premium	\$0	\$77	\$25
PCP Copay	\$5	\$0	\$5
Specialist Copay	\$45	\$30	\$40
Referral Required	N	N	N
Inpatient Hospital	\$325 days 1-5	\$275 days 1-5	\$370 days 1-5
Outpatient Surgery	\$300	\$250	\$350
Max Out-of-Pocket	\$5,500	\$4,500	\$6,700
Lab Copay	\$5	\$0	\$5
Rx Copays	\$3/\$12/\$47/\$100/30%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/30%
Rx Deductible	\$150 Tier(s) 3,4,5	\$0	\$150 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0271-005
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Plan Type	Local PPO
Service Area	Indiana: Adams, Allen, Brown, De Kalb, Elkhart, Grant, Hancock, Hendricks, Henry, Huntington, Jay, Johnson, Kosciusko, La Porte, Lagrange, Lake, Marion, Monroe, Montgomery, Morgan, Noble, Porter, Posey, St. Joseph, Steuben, Vanderburgh, Warrick, Wells, Whitley
Premium	\$0 for Full Duals
PCP Copay	\$0 for Full Duals
Specialist Copay	\$0 for Full Duals
Referral Required	N
Inpatient Hospital	\$0 for Full Duals
Outpatient Surgery	\$0 for Full Duals
Max Out-of-Pocket	\$6,700
Lab Copay	\$0
Rx Copays	\$0 for Full Duals
Rx Deductible	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of plan offerings at different premium levels to meet a variety of needs
- PPO available at \$23 in all 13 counties featuring \$250 eyewear credit, preventive dental benefits, Fitness, personal emergency response system
- Popular \$0 HMO enhanced to include personal emergency response system and reduced \$5 PCP copay
- Fixed radiology copay available on all plans
- All plans include a OTC Catalog benefit
- No medical deductibles and no referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

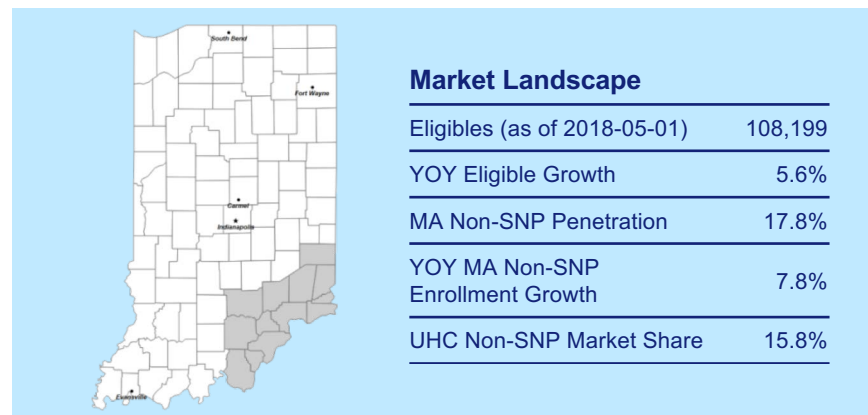
- American Health Network locations in New Albany area
- Norton and Baptist health systems located in Jefferson County, KY are accessible (without activating Passport)
- Border KY and Ohio contracted providers now available without activating Passport
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations[™]
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● New Non-SNP Plan Type



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Plan 2
H-PBP	H2802-016	H2228-065	H2802-017
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	New! Open access plan with low out-of-pocket costs and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	Local PPO	HMO
Service Area	Indiana: Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington	Indiana: Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington	Indiana: Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington
Premium	\$0	\$23	\$87
PCP Copay	\$5	\$5	\$0
Specialist Copay	\$40	\$40	\$25
Referral Required	N	N	N
Inpatient Hospital	\$360-days 1-5	\$350 days 1-5	\$225 days 1-5
Outpatient Surgery	\$350	\$350	\$225
Max Out-of-Pocket	\$4,900	\$4,900	\$3,900
Lab Copay	\$5	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/30%	\$3/\$10/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$125 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- PPO CHOICE plan to feature \$250 eyewear credit, personal emergency response system, and acupuncture & chiropractor visit benefit
- Featuring reduced premium \$0 HMO with Fitness Benefit, hearing aids, and rider available for dental
- Dual Special Needs plan available in St. Joseph, Elkhart, LaPorte, LaGrange, Noble and Kosciusko counties
- All plans include a OTC Catalog benefit
- Fixed radiology copay now available on all plans
- No medical deductibles and no referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- No deductible for Tier 3 on CHOICE PPO H2228-019
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Network includes all major health providers, including Beacon Health, St. Josephs Regional (Trinity), and South Bend Clinic
- Consult the Provider Directory for the full list of providers

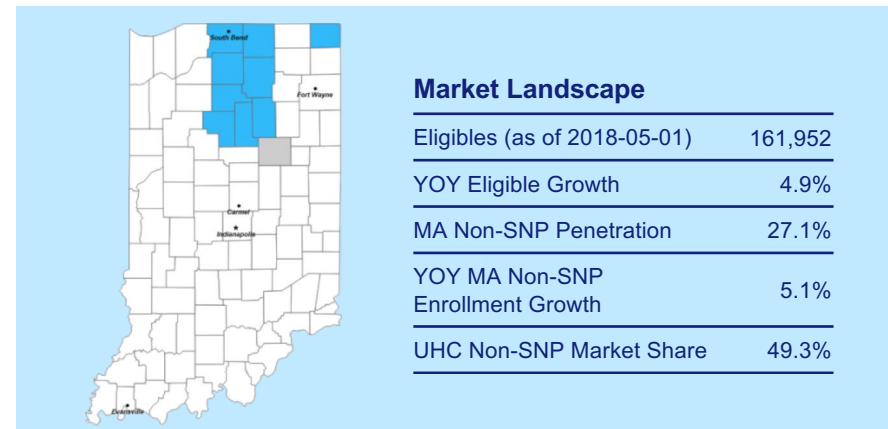


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
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- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations[™]
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
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- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Focus	AARP® MedicareComplete® Plan 2
H-PBP	H2802-008	H2228-019	H2228-020	H2802-015
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Plan includes all providers in network for wide access to providers and rich ancillaries	Plan designed around Lutheran for coordinated care and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	Local PPO	Local PPO	HMO
Service Area	Indiana: Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	Indiana: Adams, Allen, Huntington, Kosciusko, Wells, Whitley	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$0	\$27	\$0	\$77
PCP Copay	\$10	\$5	\$5	\$0
Specialist Copay	\$45	\$45	\$40	\$25
Referral Required	N	N	N	N
Inpatient Hospital	\$370 days 1-5	\$370 days 1-5	\$370 days 1-5	\$275 days 1-5
Outpatient Surgery	\$350	\$350	\$360	\$225
Max Out-of-Pocket	\$5,200	\$4,800	\$4,800	\$4,200
Lab Copay	\$5	\$5	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/29%	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$190 Tier(s) 3,4,5	\$100 Tier(s) 4,5	\$210 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support

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Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0271-005
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Plan Type	Local PPO
Service Area	Indiana: Adams, Allen, Brown, De Kalb, Elkhart, Grant, Hancock, Hendricks, Henry, Huntington, Jay, Johnson, Kosciusko, La Porte, Lagrange, Lake, Marion, Monroe, Montgomery, Morgan, Noble, Porter, Posey, St. Joseph, Steuben, Vanderburgh, Warrick, Wells, Whitley
Premium	\$0 for Full Duals
PCP Copay	\$0 for Full Duals
Specialist Copay	\$0 for Full Duals
Referral Required	N
Inpatient Hospital	\$0 for Full Duals
Outpatient Surgery	\$0 for Full Duals
Max Out-of-Pocket	\$6,700
Lab Copay	\$0
Rx Copays	\$0 for Full Duals
Rx Deductible	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Now offering \$0 HMO that includes Fitness, preventive dental, and hearing aids
- Offering PPO in entire region at \$23 featuring \$250 eyewear credit, preventive dental, hearing aids, fitness, personal emergency response system, and pharmacy OTC catalog benefit
- All plans include a OTC Catalog benefit
- Fixed radiology copay available on all plans
- No medical deductibles and no referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- PPO feature \$150 deductible on Tiers 3, 4 & 5
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

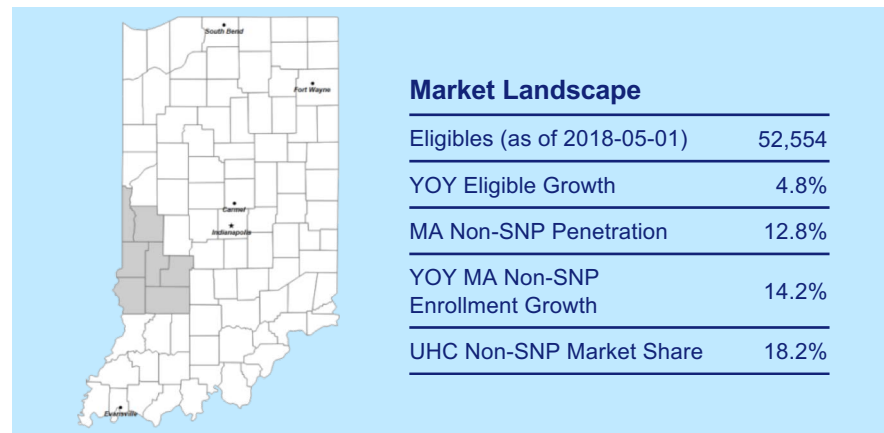
- All key providers are in the network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations[™]
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

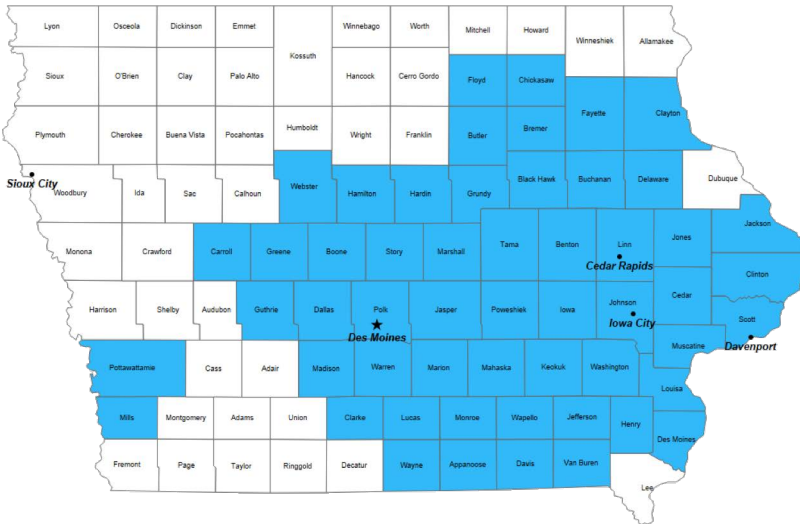
¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Plan 2
H-PBP	H2802-020	H2228-066	H2802-021
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	New! Open access plan with low out-of-pocket costs and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	Local PPO	HMO
Service Area	Indiana: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo	Indiana: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo	Indiana: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo
Premium	\$0	\$23	\$77
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$40	\$25
Referral Required	N	N	N
Inpatient Hospital	\$360-days 1-5	\$350 days 1-5	\$350 days 1-5
Outpatient Surgery	\$350	\$350	\$300
Max Out-of-Pocket	\$5,500	\$5,900	\$3,900
Lab Copay	\$5	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$10/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$240 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Iowa

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	453,952
<i>Estimated Dual Eligibles²</i>	24,428
YOY Eligible Growth ¹	5.5%
MA Penetration ¹	16.7%
YOY MA Enrollment Growth ¹	15.2%
UHC Market Share ¹	38.4%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 6k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Increasing benefits on all plans
- Silver Sneakers benefit changing to Renew Active™
- Adding Acupuncture, Chiropractic, and Virtual Visits to all plans
- Expanding DSNP into current MA footprint
- PPO Expanding into Dallas County for H8768-002
- DSNP adding Debit Card to Catalog Benefit and Hearing Aid Benefit
- Adding retail option to Hearing Aid Benefit
- UnitedHealth Passport® – Great for members who are snowbirds or like to travel
- 4.0 Star Plans (H5253)



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Deductible lowered on H5253-045



Provider

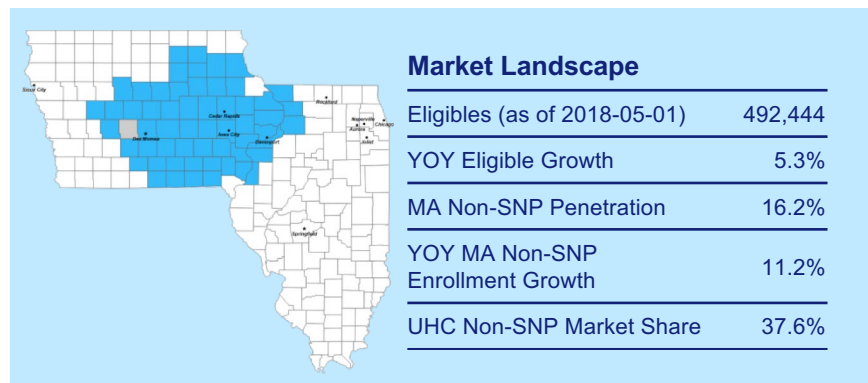
- Strong network that includes University of Iowa, Unity Point, Genesis, McFarland Clinic, The Iowa Clinic and Mercy
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



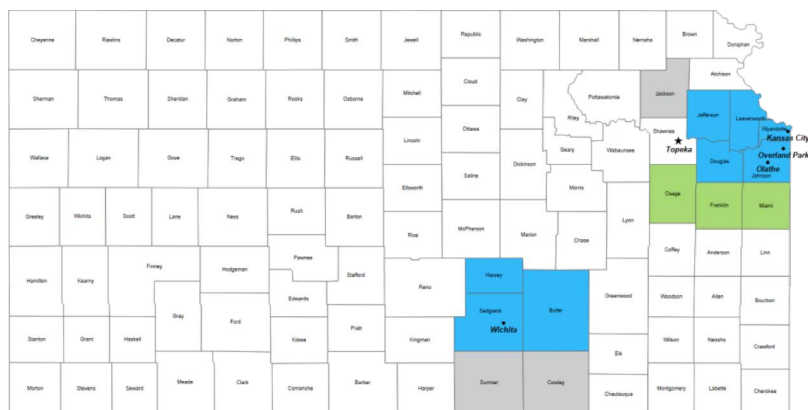
Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H5253-045	H5253-044	H8768-002
Plan Highlights	\$0 premium plan with rich ancillary benefits	Low premium plan for those shopping on value and lower out-of-pocket costs	\$0 premium plan for those who are cost conscious, but want provider choice
Plan Type	HMO	HMO	Local PPO
Service Area	Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Polk, Poweshiek, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster		Iowa: Appanoose, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Chickasaw, Clarke, Clayton, Dallas, Davis, Delaware, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Jasper, Jefferson, Keokuk, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Polk, Poweshiek, Story, Van Buren, Wapello, Warren, Wayne, Webster
Premium	\$0	\$34	\$0
PCP Copay	\$5	\$0	\$10
Specialist Copay	\$35	\$30	\$40
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-6	\$395 days 1-4
Outpatient Surgery	\$300	\$275	\$395
Max Out-of-Pocket	\$4,100	\$3,400	\$4,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$10/\$47/\$100/29%	\$3/\$10/\$47/\$100/33%	\$3/\$10/\$47/\$100/33%
Rx Deductible	\$195 Tier(s) 3,4,5	\$0	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available,	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available,

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete®
H-PBP	H8768-001	H5253-046
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Low premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	Local PPO	HMO
Service Area	Illinois: Henry, Mercer, Rock Island; Iowa: Benton, Cedar, Clinton, Des Moines, Henry, Iowa, Jackson, Johnson, Jones, Linn, Louisa, Muscatine, Scott, Tama, Washington	Illinois: Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Lee, Marshall, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Woodford
Premium	\$0	\$37
PCP Copay	\$10	\$5
Specialist Copay	\$40	\$40
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$325 days 1-5
Outpatient Surgery	\$395	\$295
Max Out-of-Pocket	\$4,900	\$3,900
Lab Copay	\$5	\$5
Rx Copays	\$3/\$10/\$47/\$100/33%	\$3/\$12/\$47/\$95/29%
Rx Deductible	\$0	\$190 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0169-001
Plan Highlights	<ul style="list-style-type: none"> • Added 47 new counties with over 40k dual eligibles • Added American Well virtual visit using online technology, \$250 per quarter OTC Retail Debit Card or mail order and \$2,000 for hearing aid(s) every 2 years
Plan Type	HMO
Service Area	Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Monroe, Muscatine, Polk, Pottawattamie, Poweshiek, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster
Premium	\$0 for Full Duals
Extra Benefits	Hearing Aids, Fitness Membership, OTC Debit Card, Virtual Doctor Visits, Personal Emergency Response System, Routine Hearing Exam, Foot Care & No Referrals Needed

Kansas

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

State Landscape

Eligibles ¹	294,179
<i>Estimated Dual Eligibles²</i>	33,182
YOY Eligible Growth ¹	6.5%
MA Penetration ¹	21.1%
YOY MA Enrollment Growth ¹	10.2%
UHC Market Share ¹	14.1%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 6k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Increased benefits on all plans
- Choice! \$0 premium for those shopping on value and premium plan for those looking for lower copays and more ancillary benefits
- \$37 premium HMO plan (H2802-033) offers lowest out-of-pocket max, \$0 PCP, flat copay for outpatient and Diagnostic, comprehensive dental and eyewear credit
- Adding Comprehensive Dental, Personal Emergency Response System (PERS) and more vision credit
- Silver Sneakers benefit changing to Renew Active™
- DSNP expansion into 5 new counties
- No referral required to see specialists
- New \$0 PPO plan available in 2 counties



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible on prescription drugs across all tiers
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

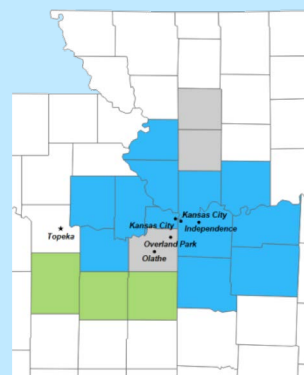
- Key providers include Kansas University Medical Center, St. Luke's, Encompass, Mosaic, Optum Health Clinic, Shawnee Mission & Olathe Medical
- Key providers specializing in eye care include Discover and Sabates
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	420,868
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	24.0%
YOY MA Non-SNP Enrollment Growth	6.5%
UHC Non-SNP Market Share	13.4%

- Current Non-SNP Footprint
- New Non-SNP Plan Type
- Non-SNP Expansion



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H2802-032	H2802-033	H2228-071
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	New! \$0 premium plan for those who are cost conscious, but want provider choice
Plan Type	HMO	HMO	Local PPO
Service Area	Kansas: Douglas, Franklin, Jefferson, Johnson, Leavenworth, Miami, Osage, Wyandotte; Missouri: Buchanan, Cass, Clay, Clinton, DeKalb, Jackson, Johnson, Lafayette, Platte, Ray	Kansas: Douglas, Franklin, Jefferson, Johnson, Leavenworth, Miami, Osage, Wyandotte; Missouri: Buchanan, Cass, Clay, Clinton, DeKalb, Jackson, Johnson, Lafayette, Platte, Ray	Kansas: Johnson; Missouri: Jackson
Premium	\$0	\$37	\$0
PCP Copay	\$5	\$0	\$10
Specialist Copay	\$45	\$40	\$50
Referral Required	N	N	N
Inpatient Hospital	\$300 days 1-5	\$275 days 1-7	\$305 days 1-5
Outpatient Surgery	\$300	\$275	\$250 / \$305
Max Out-of-Pocket	\$6,200	\$4,400	\$6,400
Lab Copay	\$5	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/33%	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$0	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- UnitedHealthcare® breadth of product options, strength, and stability provide competitive advantage
- Choice! \$0 premium for those shopping on value and two premium plans for those looking for lower copays and more ancillary benefits
- Hearing aid benefit, Fitness program, and Passport available on all plans
- Eyewear credit available on all plans
- Adding Personal Emergency Response System to all plans
- Adding comprehensive dental to mid premium plan
- Dental – Preventive and comprehensive dental coverage included for no additional cost on H2802-036



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

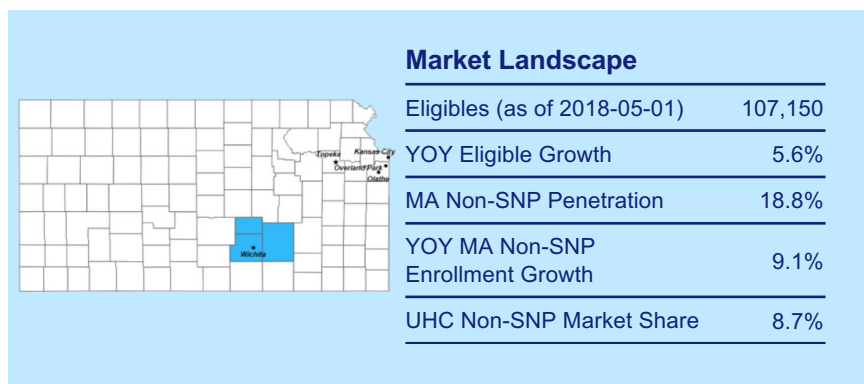
- Key providers include Via Christi, Wichita Clinic, Kansas Heart Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans

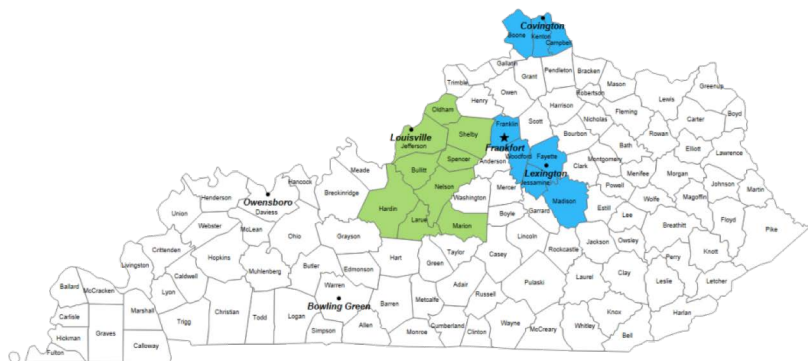


Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H2802-034	H2802-035	H2802-036
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick
Premium	\$0	\$37	\$77
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$40	\$30
Referral Required	N	N	N
Inpatient Hospital	\$325 days 1-5	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$245 / \$295	\$245 / \$295	\$200 / \$250
Max Out-of-Pocket	\$5,900	\$4,900	\$3,900
Lab Copay	\$5	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$250 Tier(s) 4,5	\$210 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H5322-029
Plan Highlights	Added American Well virtual visit using online technology, fitness benefit, meal benefit, and 24 one-way trips/plan approved locations
Plan Type	HMO-POS
Service Area	Kansas: Butler, Cowley, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Leavenworth, Miami, Osage, Sedgwick, Sumner, Wyandotte
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

Kentucky

Medicare Advantage 2019 Service Area



● Current Footprint ● Footprint Expansion

State Landscape

Eligibles ¹	385,195
<i>Estimated Dual Eligibles²</i>	53,424
YOY Eligible Growth ¹	5.8%
MA Penetration ¹	21.6%
YOY MA Enrollment Growth ¹	9.5%
UHC Market Share ¹	4.3%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 9k partial dual eligible who may or not be eligible.



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs. Stable or improved benefits for 2019
- Product choices supported by market leading Advocate4Me service model
- Fixed outpatient copay on all plans
- Comprehensive dental benefits included with Plan 2 and Platinum Dental Rider is an option with Plans 1 and Plan 3
- Unique vision options available for Plan 1 (H5253-067) and Plan 2 (H5253-068)
- New Solutions for Caregivers respite care benefit
- UnitedHealth Passport® – great for snowbirds or members who travel
- No referral required to see specialists
- All benefits are 4.0 Star Plans



Rx Highlights

- \$0 pharmacy deductible for all tiers with H5253-068 (Plan 2)
- No deductible for Tier 1-3 medications with H5253-067 (Plan 1)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Three months retail copay for two months premium for Tier 1 & 2 on many products
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

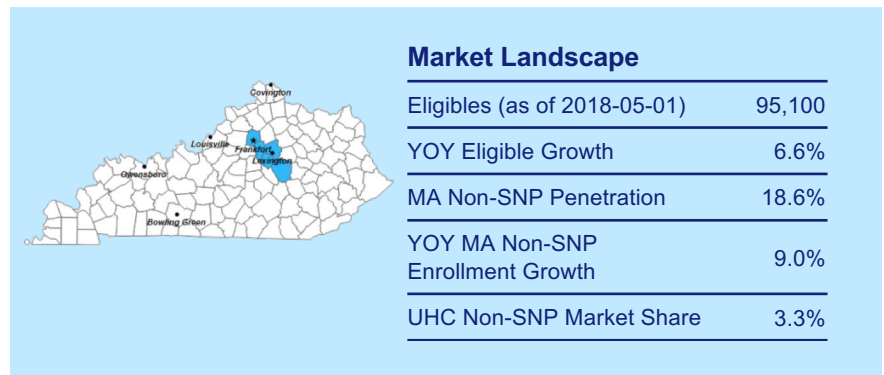
- Expansive network including KentuckyOne, Baptist Health, and many more
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-091	H5253-067	H5253-068
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford
Premium	\$0	\$27	\$74
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$275 days 1-5	\$225 days 1-4
Outpatient Surgery	\$395	\$275	\$225
Max Out-of-Pocket	\$6,300	\$5,300	\$4,100
Lab Copay	\$5	\$5	\$0
Rx Copays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 Tier(s) 3,4,5	\$170 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support



Market Highlights

- 2019 nine county expansion market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Product choices supported by market leading Advocate4Me service model
- Fixed outpatient copay on all plans
- Dental benefits included with Plan 2, and Platinum Dental Rider available for both plans
- Unique vision options available for Plan 2 (H5253-100)
- Solutions for Caregivers respite care benefit
- UnitedHealth Passport® – great for snowbirds or members who travel
- No referral required to see specialists
- All benefits are 4.0 Star Plans



Rx Highlights

- No deductible for Tier 3 medications with H5253-100 (Plan 2)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Three months retail copay for two months premium for Tier 1 & 2 on Plan 2 (H5253-100)
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

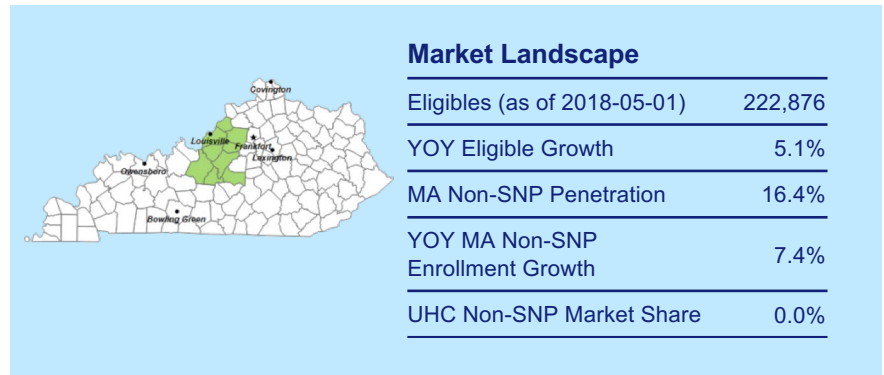
- Robust and very competitive network including Baptist Health, KentuckyOne, Norton Healthcare, and many more.
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● Non-SNP Expansion

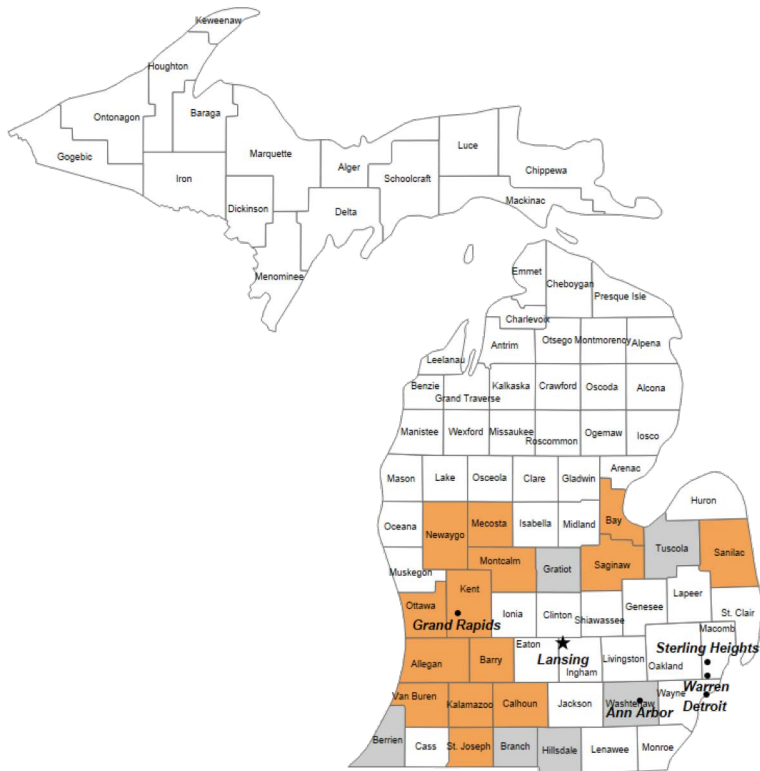


Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-099	H5253-100
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	New! Low premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	HMO	HMO
Service Area	Kentucky: Bullitt, Hardin, Jefferson, Larue, Marion, Nelson, Oldham, Shelby, Spencer	Kentucky: Bullitt, Hardin, Jefferson, Larue, Marion, Nelson, Oldham, Shelby, Spencer
Premium	\$0	\$27
PCP Copay	\$10	\$5
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$275 days 1-5
Outpatient Surgery	\$395	\$275
Max Out-of-Pocket	\$6,300	\$5,300
Lab Copay	\$5	\$5
Rx Copays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$255 Tier(s) 3,4,5	\$170 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H6595-001
Plan Highlights	<ul style="list-style-type: none"> • New Dual plan in 17 new counties with over 50k dual eligibles • Benefits include \$200 per Quarter OTC Retail Debit Card or mail order, fitness benefit, Personal Emergency Response System (PERS), 48 one-way trips/plan approved locations, dental, vision and hearing coverage
Plan Type	HMO
Service Area	Kentucky: Boone, Bullitt, Campbell, Fayette, Franklin, Hardin, Jefferson, Jessamine, Kenton, Larue, Madison, Marion, Nelson, Oldham, Shelby, Spencer, Woodford
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed

Michigan

Medicare Advantage 2019 Service Area



● Dual Only Footprint ● Dual Only Expansion

State Landscape

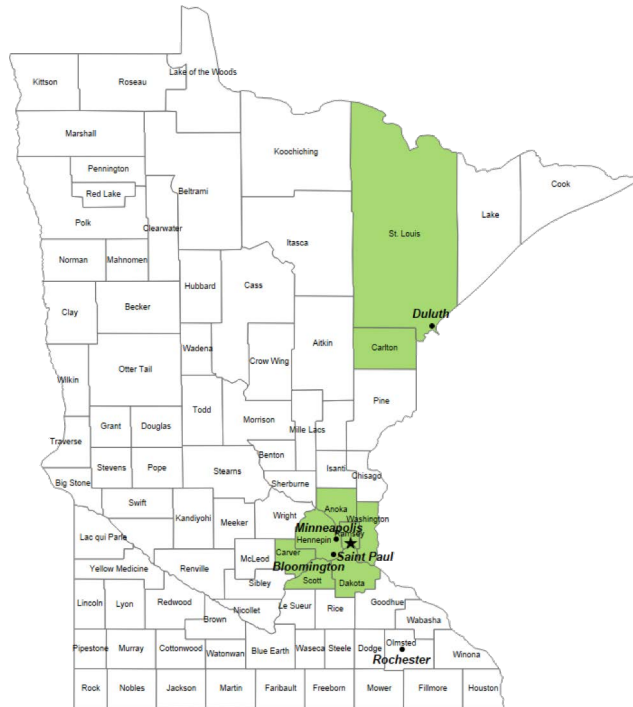
Eligibles ¹	562,680
<i>Estimated Dual Eligibles²</i>	<i>77,338</i>
YOY Eligible Growth ¹	5.5%
MA Penetration ¹	25.3%
YOY MA Enrollment Growth ¹	6.7%
UHC Market Share ¹	0.3%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 Footprint
²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 9k partial duals who may or may not be eligible

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H2247-001
Plan Highlights	<ul style="list-style-type: none"> • 14 expansion counties with over 58k new eligibles • New & improved plan benefits including \$270 per quarter OTC Retail Debit Card or mail order, American Well virtual visit using online technology and Meal Benefit Package
Plan Type	HMO
Service Area	Michigan: Allegan, Barry, Bay, Berrien, Branch, Calhoun, Gratiot, Hillsdale, Kalamazoo, Kent, Mecosta, Montcalm, Newaygo, Ottawa, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Washtenaw
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

Minnesota

Medicare Advantage 2019 Service Area



● Footprint Expansion

State Landscape

Eligibles	547,448
YOY Eligible Growth	6.7%
MA Penetration	50.8%
YOY MA Enrollment Growth	5.3%
UHC Market Share	0.0%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Introducing Medicare Advantage along with the existing Medicare Supplement and PDP offerings
- Medicare Advantage Plans will be PPO
- \$0 premium option available with drug coverage – No other \$0 premium with drugs available in the market in 2018
- Strong Formulary compared with competition
- Strong Ancillary benefits compared with competition – Including Renew Active™, Virtual Visits, Hearing Aids, and Solutions for Caregivers on all plans
- Dental Rider available on all plans
- Cost Plans will remain for 2019 – 17,000+ members as of 5/1/2018
- Core market strategy is long term stability



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Strong formulary compared with competition
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Essentia, St Luke's in network
- Mayo out of network
- Consult the Provider Directory for the full list of providers

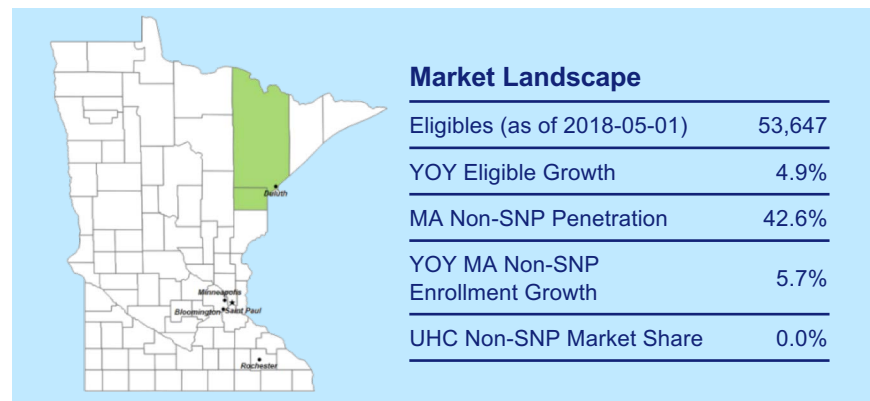


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Non-SNP Expansion



Plan Name	AARP® MedicareComplete® Headwaters	AARP® MedicareComplete® Lakeshore
H-PBP	H7404-005	H7404-006
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	Local PPO	Local PPO
Service Area	Minnesota: Carlton, St. Louis	Minnesota: Carlton, St. Louis
Premium	\$0	\$59
PCP Copay	\$25	\$15
Specialist Copay	\$50	\$45
Referral Required	N	N
Inpatient Hospital	\$450 days 1-4	\$350 days 1-5
Outpatient Surgery	20%	\$250 / \$350
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$95/25%	\$3/\$12/\$47/\$95/27%
Rx Deductible	\$395 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- Introducing Medicare Advantage along with the existing Medicare Supplement and PDP offerings
- Medicare Advantage Plans will be PPO
- Strong Formulary compared with competition
- Strong Ancillary benefits compared with competition – Including Renew Active™, Virtual Visits, Hearing Aids, and Solutions for Caregivers on all plans
- Dental Rider available on all plans
- Cost plans are set to close for 2019
- Core market strategy is long term stability



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Strong Formulary compared to competition
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Network includes Health Partners/Park Nicollet, Fairview, and North Memorial.
- CentraCare, Mayo are not in network
- Consult the Provider Directory for the full list of providers

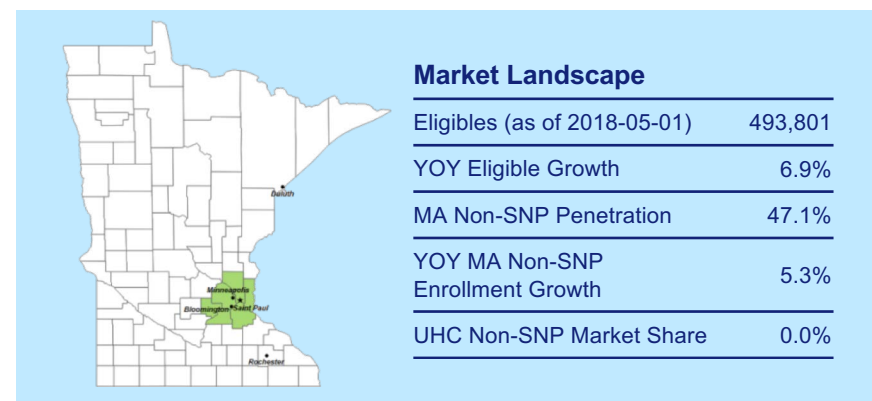


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance

¹HouseCalls eligibility varies by plan

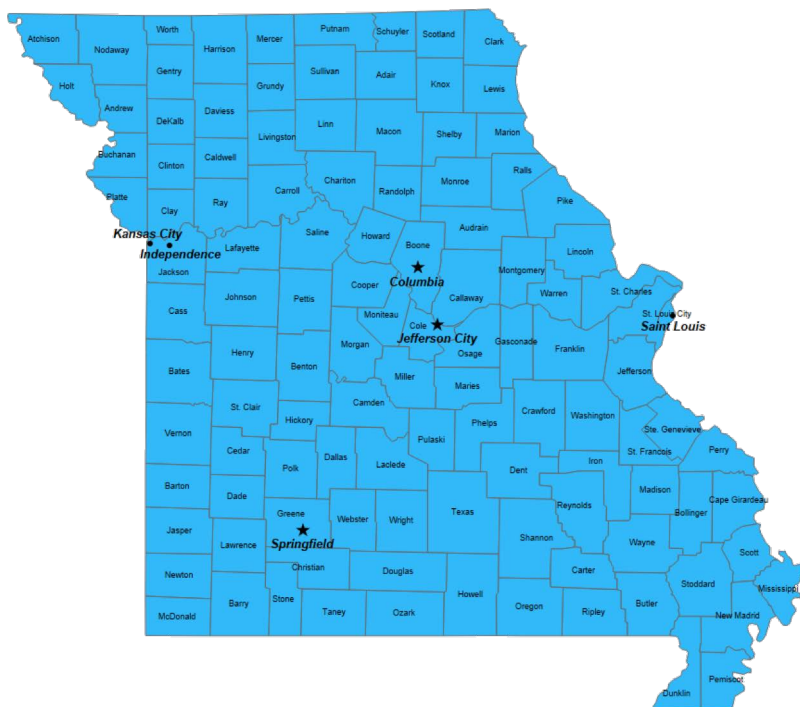
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Headwaters	AARP® MedicareComplete® Lakeshore
H-PBP	H7404-001	H7404-002
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	Local PPO	Local PPO
Service Area	Minnesota: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington	Minnesota: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington
Premium	\$25	\$59
PCP Copay	\$20	\$15
Specialist Copay	\$50	\$45
Referral Required	N	N
Inpatient Hospital	\$450 days 1-4	\$350 days 1-5
Outpatient Surgery	20%	\$250 / \$350
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$95/25%	\$3/\$12/\$47/\$95/27%
Rx Deductible	\$395 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Missouri

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	1,248,242
YOY Eligible Growth	5.6%
MA Penetration	27.8%
YOY MA Enrollment Growth	7.5%
UHC Market Share	36.1%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Choice! Introducing a new \$0 premium HMO plan for Central Missouri members shopping on value
- Expanding HMO plan offerings to Audrain, Camden and Montgomery counties providing more options in the market
- No referral required to see a specialist
- Care Improvement Plus plans available in all Missouri counties
- Dual Complete plan expansion! We are excited to announce we are expanding the DSNP in to: Audrain, Camden, Cooper, Howard, Iron, Madison, Maries, Moniteau, Monroe, Montgomery & Pike counties



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

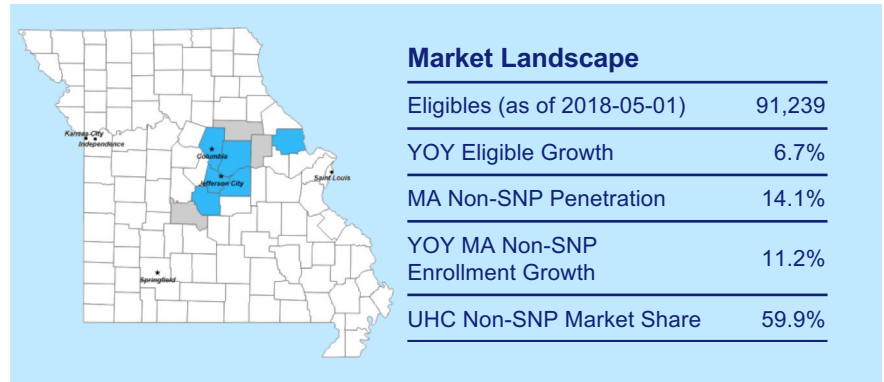
- Strong network with Boone Hospital, University of Missouri, Capital Region, Lake Regional and SSM all in network
- Members also have access to the St. Louis and Springfield network of hospitals and physicians
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (excludes RPPOs)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1
H-PBP	H2802-048	H2802-029
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	HMO	HMO
Service Area	Missouri: Audrain, Boone, Callaway, Camden, Cole, Lincoln, Miller, Montgomery, Osage	Missouri: Audrain, Boone, Callaway, Camden, Cole, Lincoln, Miller, Montgomery, Osage
Premium	\$0	\$19
PCP Copay	\$10	\$5
Specialist Copay	\$50	\$40
Referral Required	N	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-8
Outpatient Surgery	\$350	\$295
Max Out-of-Pocket	\$5,900	\$3,400
Lab Copay	\$5	\$5
Rx Copays	\$4/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/30%
Rx Deductible	\$250 Tier(s) 3,4,5	\$120 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage
- Portfolio of MA plan choices to meet a variety of needs
- Expanding HMO plans to Barry county providing new options in the market
- No referral required to see specialists
- 4.0 Star HMO Plans
- IHMO plans (H2802-030 and H2802-031) improved Benefits with Comprehensive Dental, Vision Credit and Lower Rx Deductibles
- HMO plans (H2802-030 and H2802-031) added Personal Emergency Response System and improved dental and vision coverage and premium plan adds transportation



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Strong network, including both Cox and Mercy
- Consult the Provider Directory for the full list of providers

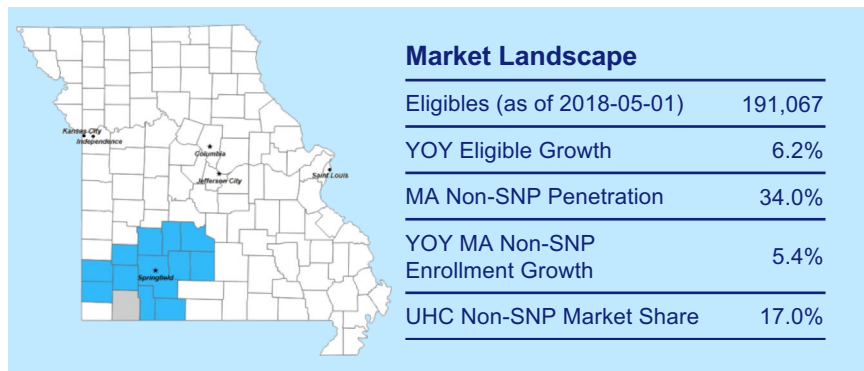


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (excludes RPPOs)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	UnitedHealthcare® MedicareComplete Choice®
H-PBP	H2802-030	H2802-031	R3444-012
Plan Highlights	\$0 premium plan with rich ancillary benefits	Low premium plan for those shopping on value and lower out-of-pocket costs	Statewide RPPO with Prescription Drugs offering access to all providers
Plan Type	HMO	HMO	Regional PPO
Service Area	Missouri: Barry, Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright	Missouri: Barry, Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright	Arkansas: Statewide Missouri: Statewide
Premium	\$0	\$21	\$44
PCP Copay	\$5	\$0	\$10
Specialist Copay	\$50	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-5	\$370 days 1-5
Outpatient Surgery	\$250 / \$325	\$200 / \$270	20%
Max Out-of-Pocket	\$5,900	\$3,400	\$6,700
Lab Copay	\$5	\$0	\$10
Rx Copays	\$3/\$12/\$47/\$100/31%	\$2/\$12/\$47/\$100/32%	\$4/\$15/\$47/\$100/29%
Rx Deductible	\$100 Tier(s) 4,5	\$50 Tier(s) 4,5	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide the competitive advantage in the St. Louis Market
- Philips Lifeline being offered on HMO plan at no additional cost!
- Solutions for Caregivers benefit added to all HMO and PPO plans including CIP
- HMO PCP copay reduced to \$0 copay!
- Transportation benefit added to the HMO plan
- Silver Sneakers benefit changing to Renew Active™ (excludes RPPO)
- Dual Complete plan adding Debit Card option to the Catalog Benefit
- Dual Complete plan expansion! Audrain, Camden, Cooper, Howard, Iron, Madison, Maries, Moniteau, Monroe, Montgomery & Pike counties are all new for 2019
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1, 2 & 3, the most commonly used drugs
- HMO (H2802-028) deductible reduced to \$50 on Tiers 4 & 5
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Strong network including all major St. Louis and Metro East hospital systems – BJC Health Care, Mercy, SSM, St. Anthony's Medical Center, St. Louis University Hospital, St. Luke's Hospital, and Des Peres Hospital
- Consult the Online Provider Directory for the full list of providers

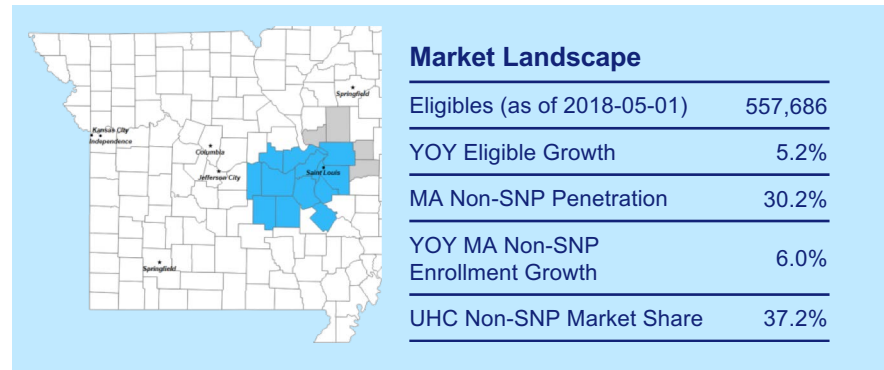


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (excludes RPPOs)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2	UnitedHealthcare® MedicareComplete Choice®
H-PBP	H2802-028	H2228-030	H2228-048	R3444-012
Plan Highlights	\$0 premium plan with rich ancillary benefits	Open access plan with low out-of-pocket costs and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	Statewide RPPO with Prescription Drugs offering access to all providers
Plan Type	HMO	Local PPO	Local PPO	Regional PPO
Service Area	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Arkansas: Statewide Missouri: Statewide
Premium	\$0	\$30	\$78	\$44
PCP Copay	\$0	\$5	\$0	\$10
Specialist Copay	\$35	\$45	\$35	\$50
Referral Required	Y	N	N	N
Inpatient Hospital	\$265 days 1-8	\$295 days 1-8	\$275 days 1-5	\$370 days 1-5
Outpatient Surgery	\$250	\$275	\$225	20%
Max Out-of-Pocket	\$2,900	\$4,400	\$3,400	\$6,700
Lab Copay	\$0	\$0	\$0	\$10
Rx Copays	\$2/\$12/\$47/\$100/32%	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$4/\$15/\$47/\$100/29%
Rx Deductible	\$50 Tier(s) 4,5	\$150 Tier(s) 4,5	\$0	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. Other limitations and exclusions may apply. Star ratings are current as of July 2018 and are subject to change in October. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group. Rx usage based on UHC April 2018 year to date data.

Plan Name	UnitedHealthcare® Medicare Gold	UnitedHealthcare® Medicare Silver	UnitedHealthcare® Medicare Complete Choice®
H-PBP	R3444-009	R3444-008	R3444-012
Plan Highlights	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Statewide RPPO with Prescription Drugs offering access to all providers
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	Arkansas: Statewide; Missouri: Statewide	Arkansas: Statewide; Missouri: Statewide	Arkansas: Statewide; Missouri: Statewide
Premium	\$29	\$0	\$44
PCP Copay	\$10	\$0	\$10
Specialist Copay	\$45	20%	\$50
Referral Required	N	N	N
Inpatient Hospital	\$335 days 1-5	Fee For Service Cost Share	\$370 days 1-5
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$0	\$10
Rx Copays	\$3/\$12/\$47/\$100/29%	25%/25%/25%/25%/25%	\$4/\$15/\$47/\$100/29%
Rx Deductible	\$195 Tier(s) 4,5	\$415	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

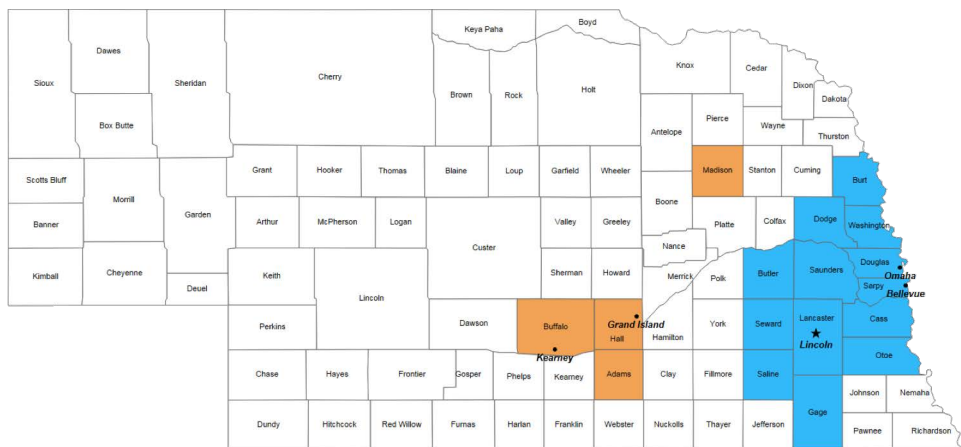
Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0169-002
Plan Highlights	<ul style="list-style-type: none"> • Added 21 expansion counties with over 11k new eligibles • Increased OTC Catalog benefit to \$200 per quarter and added Meal Benefit Package, American Well virtual visit using online technology and fitness benefit
Plan Type	HMO
Service Area	<p>Missouri: Andrew, Audrain, Barry, Barton, Bates, Boone, Buchanan, Caldwell, Callaway, Camden, Carroll, Cass, Christian, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, DeKalb, Franklin, Gasconade, Greene, Howard, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Lincoln, Madison, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Newton, Osage, Pike, Platte, Polk, Ray, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stone, Taney, Vernon, Warren, Washington, Webster, Wright</p>
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

NEBRASKA

2019

Nebraska

Medicare Advantage 2019 Service Area



● Current Footprint ● Dual Only Expansion

State Landscape

Eligibles ¹	234,547
<i>Estimated Dual Eligibles²</i>	21,307
YOY Eligible Growth ¹	5.9%
MA Penetration ¹	15.7%
YOY MA Enrollment Growth ¹	16.8%
UHC Market Share ¹	55.4%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 2k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Substantial increase in benefits year-over-year benefits on \$0 premium plan to include PERS, Comprehensive Dental, Vision and Hearing
- Introducing new PPO plan with competitive benefits for those seeking open access
- Strong history of supporting our broker partners
- 4.0 Star Plan
- DSNP Expansion into new counties providing new options in the market



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- No deductible on Tiers 1, 2 & 3



Provider

- Nebraska Medicine
- Nebraska Methodist Hospital
- CHI
- Consult the Provider Directory for the full list of providers

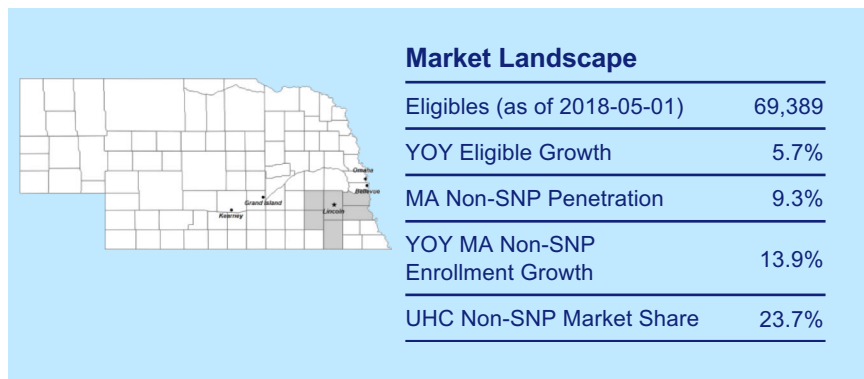


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H2802-022	H1278-002
Plan Highlights	\$0 premium plan with rich ancillary benefits	New! Lower premium plan with broader network access
Plan Type	HMO	Local PPO
Service Area	Nebraska: Cass, Gage, Lancaster, Otoe, Saline, Seward	Iowa: Mills, Pottawattamie; Nebraska: Burt, Butler, Dodge, Douglas, Sarpy, Saunders, Washington
Premium	\$0	\$29
PCP Copay	\$5	\$10
Specialist Copay	\$45	\$50
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
Outpatient Surgery	\$395	\$395
Max Out-of-Pocket	\$4,900	\$5,500
Lab Copay	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$100/28%	\$3/\$10/\$47/\$100/28%
Rx Deductible	\$250 Tier(s) 4,5	\$250 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, Acupuncture/Chiropractic, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Substantial increase in benefits year-over-year benefits on \$0 premium plan to include PERS, Comprehensive Dental, Vision and Hearing
- Introducing new PPO plan with competitive benefits for those seeking open access
- Strong history of supporting our broker partners
- 4.0 Star Plan
- DSNP Expansion into new counties providing new options in the market



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Deductible removed from Tier 3



Provider

- Nebraska Medicine
- Nebraska Methodist Hospital
- CHI
- Consult the Provider Directory for the full list of providers

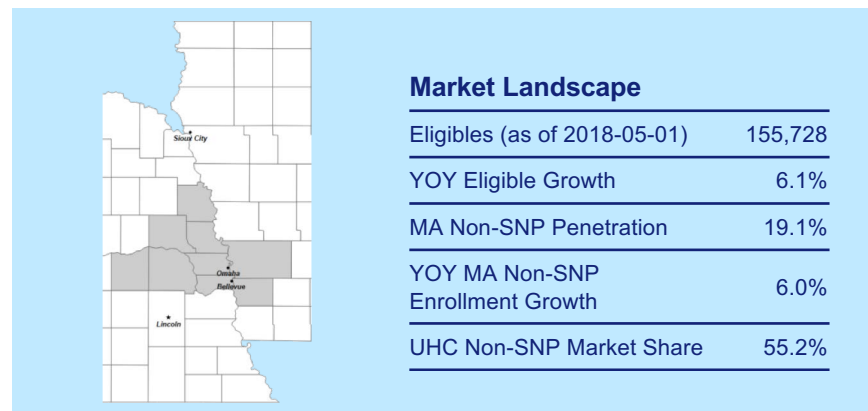


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans

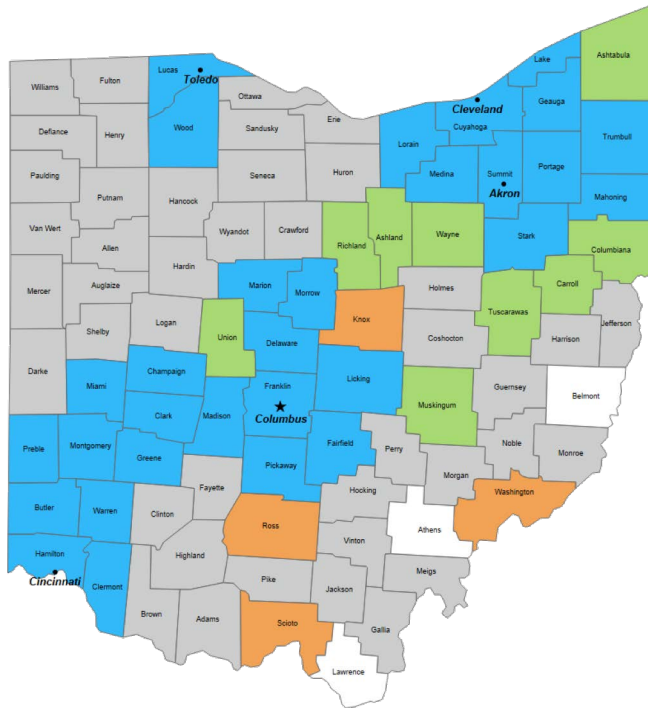


Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H2802-001	H1278-001
Plan Highlights	\$0 premium plan with rich ancillary benefits	New! Lower premium plan with broader network access
Plan Type	HMO	Local PPO
Service Area	Iowa: Mills, Pottawattamie; Nebraska: Burt, Butler, Dodge, Douglas, Sarpy, Saunders, Washington	Nebraska: Cass, Gage, Lancaster, Otoe, Saline, Seward
Premium	\$0	\$29
PCP Copay	\$5	\$10
Specialist Copay	\$45	\$50
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
Outpatient Surgery	\$395	\$395
Max Out-of-Pocket	\$4,900	\$5,500
Lab Copay	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$100/28%	\$3/\$10/\$47/\$100/28%
Rx Deductible	\$250 Tier(s) 4,5	\$250 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, Acupuncture/Chiropractic, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0169-003
Plan Highlights	<ul style="list-style-type: none"> • Added 12 expansion counties with over 7k new eligibles • Added \$140 per quarter OTC Retail Debit Card or mail order and Meal Benefit Package
Plan Type	HMO
Service Area	Nebraska: Adams, Buffalo, Burt, Cass, Dodge, Douglas, Gage, Hall, Lancaster, Madison, Otoe, Saline, Sarpy, Saunders, Seward, Washington
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed

Ohio

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint
- Dual Only Expansion

State Landscape

Eligibles ¹	2,304,100
<i>Estimated Dual Eligibles²</i>	367,531
YOY Eligible Growth ¹	4.7%
MA Penetration ¹	30.2%
YOY MA Enrollment Growth ¹	6.5%
UHC Market Share ¹	15.9%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 53k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs now including HMO and a new PPO product
- Stable or improved benefits three years in a row supported by market leading Advocate4Me service model
- Lower premium and MOOP on Plan 2; enhanced dental and catalog benefits on some products
- Fixed outpatient copay available on all plans
- \$0 copay on eye exams and unique vision hardware options available on Plan 2, Plan 3 and Plan 5
- New Solutions for Caregivers respite care benefit
- UnitedHealth Passport® – great for snowbirds or members who travel
- No referral required to see specialists
- All benefits are 4.0 Star plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Three months retail copay for two months premium for Tier 1 & 2 on many products
- Tier 1 & 2 gap coverage on many products
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

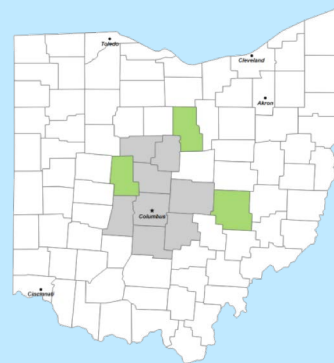
- Vast network including Ohio Health (Riverside, Grant Medical Center and Dublin Methodist), Mt. Carmel, Fairfield Medical
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	374,908
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	26.6%
YOY MA Non-SNP Enrollment Growth	4.9%
UHC Non-SNP Market Share	7.4%

Plan Name	AARP® MedicareComplete® Plan 5	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H5253-062	H5253-053	H5253-063
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	Kentucky: Boone, Campbell, Kenton; Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Muskingum, Pickaway, Preble, Richland, Union, Warren	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union
Premium	\$0	\$29	\$115
PCP Copay	\$10	\$5	\$5
Specialist Copay	\$45	\$35	\$30
Referral Required	N	N	N
Inpatient Hospital	\$375 days 1-4	\$325 days 1-4	\$225 days 1-4
Outpatient Surgery	\$375	\$295	\$225
Max Out-of-Pocket	\$6,000	\$4,500	\$3,600
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$225 Tier(s) 3,4,5	\$170 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits

Plan Name	AARP® MedicareComplete Choice®
H-PBP	H8768-007
Plan Highlights	New! Lower premium plan with broader network access
Plan Type	Local PPO
Service Area	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union
Premium	\$44
PCP Copay	\$5
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$350 days 1-4
Outpatient Surgery	\$325
Max Out-of-Pocket	\$4,500
Lab Copay	\$5
Rx Copays	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$170 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits three years in a row supported by market leading Advocate4Me service model
- \$0 copay on eye exams and unique vision options available on Plan 1, Plan 3, and Plan 7
- Fixed outpatient copay available on all plans
- New Solutions for Caregivers respite care benefit
- UnitedHealth Passport® – great for snowbirds or members who travel
- No referral required to see specialists
- All benefits are 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Three months retail copay for two months premium for Tier 1 & 2 on many products
- Tier 1 & 2 gap coverage on many products Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

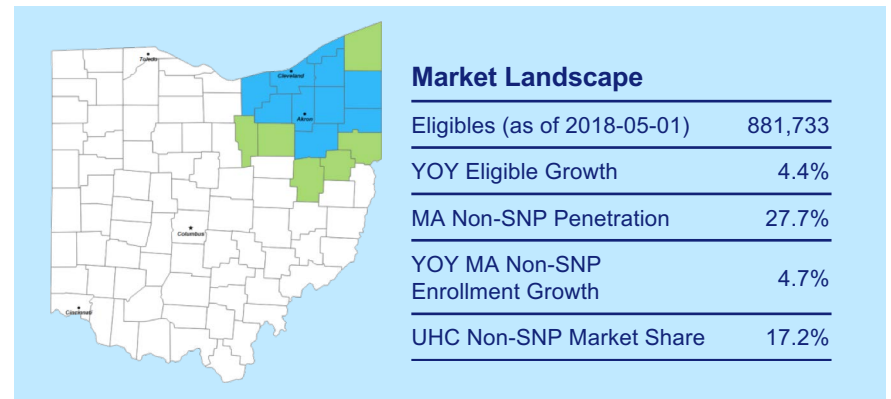
- Robust and very competitive network including Cleveland Clinic, MetroHealth, University Hospitals, Mercy Health, Akron General, ValleyCare Health, Summa Health
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 7	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 3
H-PBP	H5253-049	H5253-050	H5253-051
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Lake, Lorain, Lucas, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood
Premium	\$0	\$19	\$112
PCP Copay	\$10	\$5	\$5
Specialist Copay	\$45	\$25	\$25
Referral Required	N	N	N
Inpatient Hospital	\$340 days 1-5	\$295 days 1-4	\$225 days 1-4
Outpatient Surgery	\$340	\$295	\$225
Max Out-of-Pocket	\$4,500	\$3,600	\$3,200
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$225 Tier(s) 3,4,5	\$170 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs including HMO and a new PPO product
- Stable or improved benefits three years in a row supported by market leading Advocate4Me service model
- Fixed outpatient copay available on all plans
- \$0 copay on eye exams and unique vision options available on Plan 3, Plan 4, and Plan 8
- Enhanced many dental benefit features
- New Solutions for Caregivers respite care benefit
- UnitedHealth Passport® – great for snowbirds or members who travel
- No referral required to see specialists
- All benefits are 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Three months retail copay for two months premium for Tier 1 & 2 on many products
- Tier 1 & 2 gap coverage on many products
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Mercy Hospital System (St. Vincent, St. Charles, and St. Anne)
- University of Toledo
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	109,639
YOY Eligible Growth	4.3%
MA Non-SNP Penetration	23.7%
YOY MA Non-SNP Enrollment Growth	4.3%
UHC Non-SNP Market Share	7.7%

● New Non-SNP Plan Type



Plan Name	AARP® MedicareComplete® Plan 8	AARP® MedicareComplete® Plan 4	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H5253-057	H5253-056	H5253-051	H8768-006
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	New! Lower premium plan with broader network access
Plan Type	HMO	HMO	HMO	Local PPO
Service Area	Ohio: Lucas, Wood	Ohio: Lucas, Wood	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Lake, Lorain, Lucas, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Lucas, Wood
Premium	\$0	\$24	\$112	\$39
PCP Copay	\$10	\$5	\$5	\$5
Specialist Copay	\$45	\$35	\$25	\$45
Referral Required	N	N	N	N
Inpatient Hospital	\$340 days 1-5	\$295 days 1-4	\$225 days 1-4	\$325 days 1-4
Outpatient Surgery	\$340	\$295	\$225	\$325
Max Out-of-Pocket	\$4,500	\$3,600	\$3,200	\$3,900
Lab Copay	\$5	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$225 Tier(s) 3,4,5	\$200 Tier(s) 4,5	\$0	\$170 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits three years in a row supported by market leading Advocate4Me service model
- Lower premium and MOOP on Plan 2; enhanced dental and catalog benefits on some products
- Fixed outpatient copay now available on all plans
- \$0 copay on eye exams and unique vision options available on Plan 2, Plan 3 and Plan 6
- New Solutions for Caregivers respite care benefit
- UnitedHealth Passport® – great for snowbirds or members who travel
- No referral required to see specialists
- All benefits are 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Three months retail copay for two months premium for Tier 1 & 2 on many products
- Tier 1 & 2 gap coverage on many products
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Vast network including Mercy Health, Premier Health, TriHealth, St. Elizabeth's, Kettering Health Network, University of Cincinnati
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	576,811
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	28.4%
YOY MA Non-SNP Enrollment Growth	3.7%
UHC Non-SNP Market Share	17.3%

Current Non-SNP Footprint

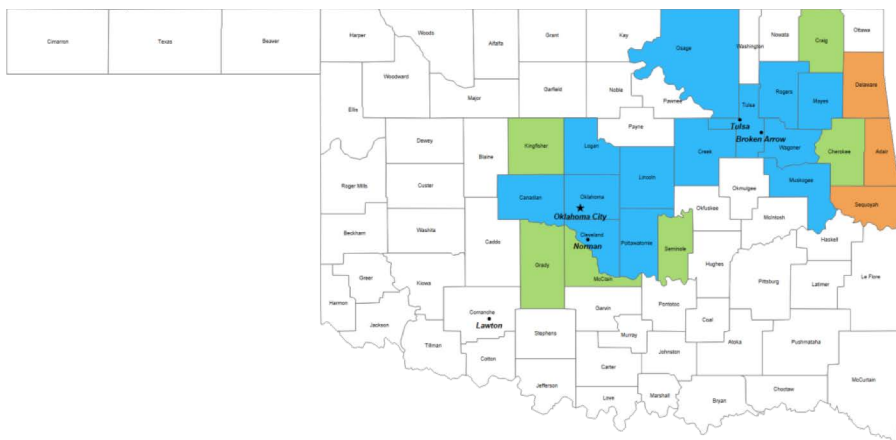


Plan Name	AARP® MedicareComplete® Plan 6	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H5253-052	H5253-053	H5253-054
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Kentucky: Boone, Campbell, Kenton; Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren	Kentucky: Boone, Campbell, Kenton; Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Muskingum, Pickaway, Preble, Richland, Union, Warren	Kentucky: Boone, Campbell, Kenton; Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren
Premium	\$0	\$29	\$112
PCP Copay	\$10	\$5	\$5
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$375 days 1-4	\$325 days 1-4	\$225 days 1-4
Outpatient Surgery	\$375	\$295	\$225
Max Out-of-Pocket	\$6,000	\$4,500	\$3,200
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$225 Tier(s) 3,4,5	\$170 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits

Plan Name	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®
H-PBP	H5253-059	H5322-028
Plan Highlights	Added \$250 per quarter OTC Retail Debit Card or mail order and Meal Benefit Package	Adding 5 counties with over 17k eligibles
Plan Type	HMO	HMO-POS
Service Area	Ohio: Butler, Clark, Cuyahoga, Franklin, Greene, Hamilton, Madison, Mahoning, Montgomery, Stark, Summit, Trumbull, Warren	Ohio: Adams, Allen, Ashland, Ashtabula, Auglaize, Brown, Carroll, Champaign, Clermont, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Fulton, Gallia, Geauga, Guernsey, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Licking, Logan, Lorain, Lucas, Marion, Medina, Meigs, Mercer, Miami, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Union, Van Wert, Vinton, Washington, Wayne, Williams, Wood, Wyandot
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

Oklahoma

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Expansion

State Landscape

Eligibles ¹	489,387
<i>Estimated Dual Eligibles²</i>	69,608
YOY Eligible Growth ¹	6.2%
MA Penetration ¹	20.4%
YOY MA Enrollment Growth ¹	5.5%
UHC Market Share ¹	33.0%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 13k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Serving Oklahoma for over 25 years with the largest MA plan in the market covering over 33,000 members
- 4.0 Star rating
- No referrals to see specialists
- NEW – LPPO for more choice and flexibility
- Additional value added benefits – PERS, Meal Benefit, improved dental and vision!
- Lower MOOP on new LPPO
- Fixed diagnostic copays (excludes H3749-018)



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day
- Home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Lower Rx Deductibles



Provider

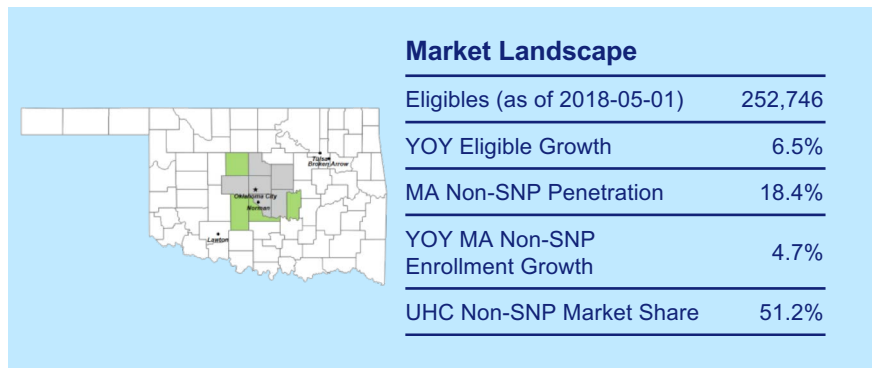
- Best in class network in Oklahoma City market
- Key providers include Integris, Mercy, Norman, OU Physicians, SSM Health and Alliance Health Physician Groups
- All local Oklahoma City hospitals are in network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (H8768-008)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



- New Non-SNP Plan Type
- Non-SNP Expansion



Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3749-018	H3749-001	H8768-008
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole
Premium	\$0	\$24	\$45
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$45	\$40	\$35
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$245 days 1-5	\$245 days 1-5
Outpatient Surgery	\$295	\$245	\$150 / \$245
Max Out-of-Pocket	\$5,900	\$5,400	\$4,400
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$95/30%	\$3/\$12/\$47/\$95/31%	\$3/\$12/\$47/\$95/30%
Rx Deductible	\$125 Tier(s) 3,4,5	\$95 Tier(s) 4,5	\$125 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Serving Oklahoma for over 25 years with over 33,000 members statewide
- 4.0 Star rating
- No referrals to see specialists
- NEW – DSNP plan for Dual eligibles
- NEW – LPPO for more choice and flexibility
- Additional value added benefits – PERS, Meal Benefit, improved dental and vision!
- Lower fixed diagnostic copays
- Lower inpatient and outpatient copays



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Lower RX Deductibles



Provider

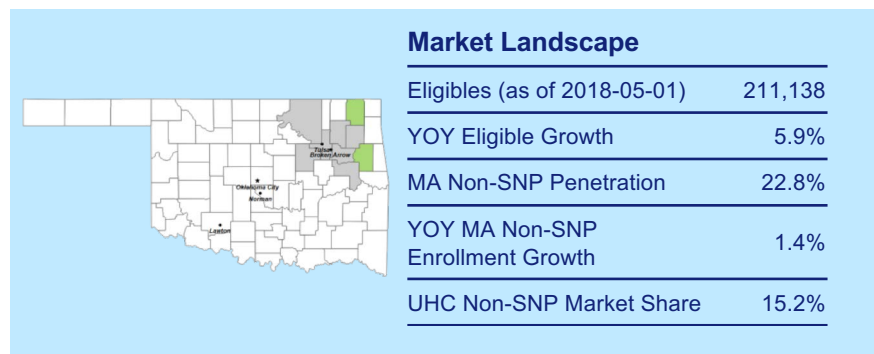
- Key provider partner is AHS Hillcrest Health System
- Other affiliated hospitals - Bailey Medical, Bristow, Eastar, Oklahoma Surgical, OSU, Wagoner, and Tulsa Spine
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (H8768-009)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● New Non-SNP Plan Type
 ● Non-SNP Expansion



Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3749-020	H3749-017	H8768-009
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner
Premium	\$0	\$32	\$25
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$45	\$35	\$40
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$245 days 1-5	\$295 days 1-5
Outpatient Surgery	\$350	\$245	\$295
Max Out-of-Pocket	\$5,900	\$4,900	\$4,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/31%	\$3/\$12/\$47/\$95/31%
Rx Deductible	\$125 Tier(s) 3,4,5	\$75 Tier(s) 4,5	\$100 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H5322-031
Plan Highlights	<ul style="list-style-type: none"> • 12 expansion counties with over 50k new eligibles • Benefit increases including OTC Catalog benefit to \$100 per quarter, \$2,000 for hearing aid(s) every 2 years, dentures included in dental package and \$200 credit for lenses/frames and contacts every year
Plan Type	HMO
Service Area	Oklahoma: Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Lincoln, Logan, McClain, Muskogee, Oklahoma, Osage, Pottawatomie, Seminole, Sequoyah, Tulsa, Wagoner
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Personal Emergency Response System, Foot Care & No Referrals Needed

Texas

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	4,133,587
<i>Estimated Dual Eligibles²</i>	605,712
YOY Eligible Growth ¹	7.2%
MA Penetration ¹	29.0%
YOY MA Enrollment Growth ¹	9.1%
UHC Market Share ¹	41.9%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest individual MA plan in Austin
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- New – Local PPO for more choice and flexibility
- \$0 premium plans with \$0 PCP copay
- Stable core benefits
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer
- 4.5 Star plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

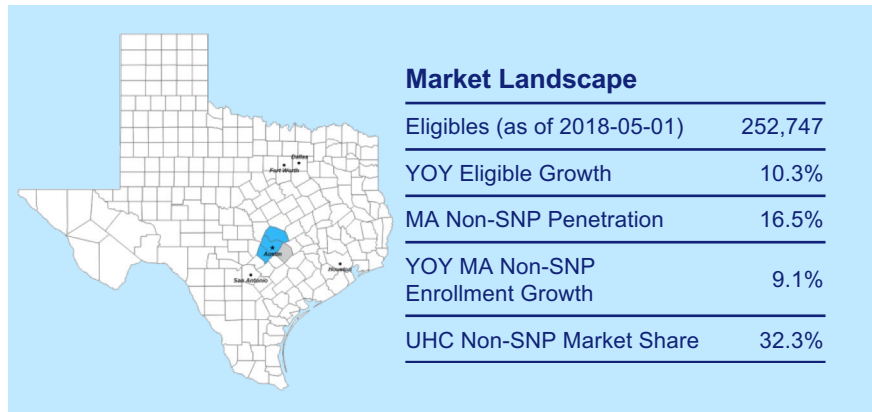
- WellMed
- Austin Regional Clinic
- Most local hospitals are part of the network including St. David's, Seton and Baylor Scott & White
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete Choice® Plan 2	AARP® MedicareComplete® Focus Essential
H-PBP	H4527-002	H1278-004	H4527-024
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	New! Open access plan with low out-of-pocket costs and additional ancillaries	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	Local PPO	HMO
Service Area	Texas: Bastrop, Hays, Travis, Williamson	Texas: Atascosa, Hays, Travis, Williamson	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0	\$16	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$45	\$40	\$20
Referral Required	Y	N	Y
Inpatient Hospital	\$260-days 1-6	\$300 days 1-6	\$100 days 1-5
Outpatient Surgery	\$260	\$275	\$90
Max Out-of-Pocket	\$4,900	\$6,000	\$3,900
Lab Copay	\$0	\$5	\$0
Rx Copays	\$3/\$14/\$47/\$100/26%	\$3/\$14/\$47/\$100/28%	Not Covered
Rx Deductible	\$355 Tier(s) 4,5	\$255 Tier(s) 4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Preventive Dental, Hearing Aids, Fitness Membership, Transportation, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition and the largest MA plan in Corpus Christi
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Plans offer differentiated ancillary benefits (see Product Overview) providing options to best meet member needs
- Strong partnerships and focus on the local community – hosting senior focused educational events and participation in senior communities and organizations throughout the year
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Key alliances with WellMed and HEB to support dynamic agent opportunities
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

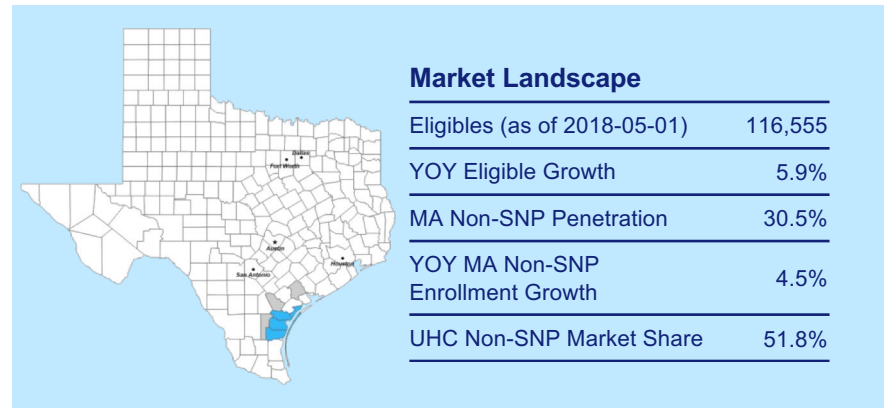
- WellMed - all clinics and physicians exclusive to UHC
- Contracted with all major hospitals including Christus-Spohn and Bay Area Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete® SecureHorizons®	AARP® MedicareComplete® Focus Essential
H-PBP	H4527-001	H4590-025	H4527-024
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO	HMO
Service Area	Texas: Aransas, Kleberg, Nueces, San Patricio, Victoria	Texas: Bee, Jim Wells, Nueces, San Patricio, Victoria	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$25	\$25	\$20
Referral Required	Y	N	Y
Inpatient Hospital	\$50 days 1-5	\$50 days 1-5	\$100 days 1-5
Outpatient Surgery	\$50	\$50	\$90
Max Out-of-Pocket	\$3,400	\$3,400	\$3,900
Lab Copay	\$0	\$5	\$0
Rx Copays	\$3/\$14/\$47/\$100/26%	\$3/\$14/\$47/\$100/26%	Not Covered
Rx Deductible	\$355 Tier(s) 4,5	\$355 Tier(s) 4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with a growing portfolio of plan choices
- Broad access and provider choice with RPPO and HMO products with multiple plan options designed to meet the needs of all income levels and complex health conditions
- Strong provider network including all major Smith & Gregg County hospital facilities
- Comprehensive Dental and over-the-counter benefits. Year round selling opportunity with new DSNP plan expansion
- Large Hispanic opportunities supported by Hispanic marketing campaigns
- 4.5 Star plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

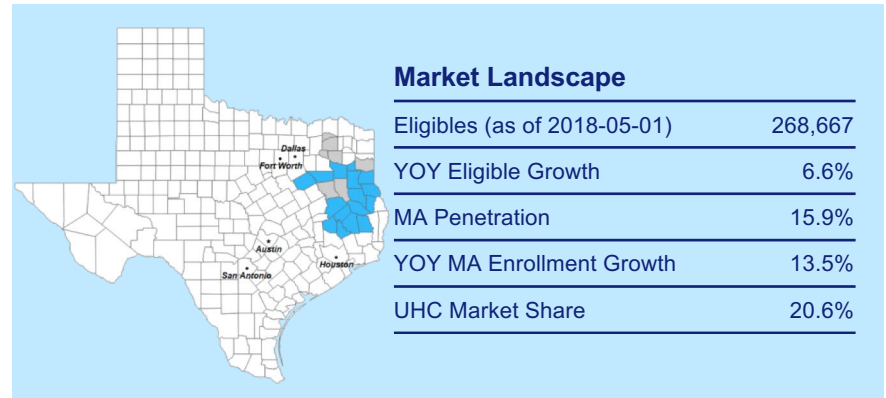
- Contracted with many major hospitals including Christus Trinity Mother Frances Hospitals and Clinics, BSW Texas Spine & Joint and UT Health East TX System, Good Shepherd Medical Center and Longview Regional
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete®
H-PBP	H4590-042
Plan Highlights	\$0 premium plan with rich ancillary benefits
Plan Type	HMO
Service Area	Texas: Anderson, Angelina, Cherokee, Delta, Gregg, Harrison, Henderson, Hopkins, Houston, Nacogdoches, Navarro, Panola, Polk, Rains, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker, Wood
Premium	\$0
PCP Copay	\$5
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$295 days 1-5
Outpatient Surgery	\$295
Max Out-of-Pocket	\$4,500
Lab Copay	\$5
Rx Copays	\$3/\$14/\$47/\$100/29%
Rx Deductible	\$200 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with a very broad portfolio of plans
- MA leader with approximately 50% market share
- Two MAPD \$0 premium plans offer competitive benefits and options to meet consumer needs
- Comprehensive dental offered on H2228-003 and H4527-024
- Fixed outpatient copay now on H2228-003 and H4527-024
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

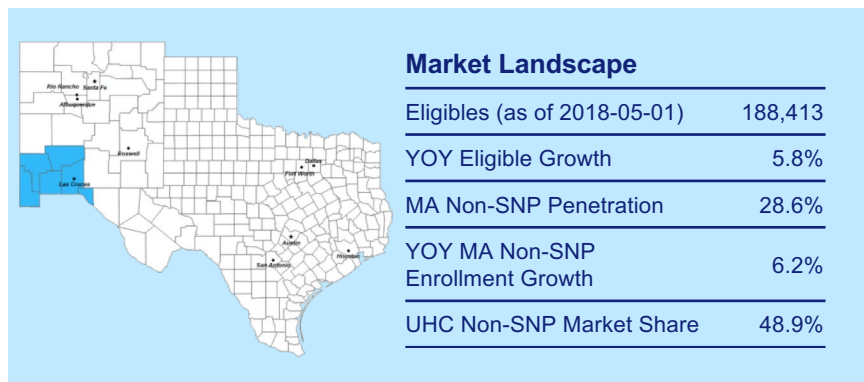
- All hospitals including key partners Tenet, HCA and UMC
- WellMed (HMO)
- WellMed and Texas Tech Physician group (PPO)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Focus	AARP® MedicareComplete® Focus Essential
H-PBP	H2228-023	H4527-005	H4527-024
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	Local PPO	HMO	HMO
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; Texas: El Paso	Texas: El Paso	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$40	\$35	\$20
Referral Required	N	Y	Y
Inpatient Hospital	\$225 days 1-5	\$125 days 1-5	\$100 days 1-5
Outpatient Surgery	\$200	\$125	\$90
Max Out-of-Pocket	\$3,900	\$3,400	\$3,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$2/\$14/\$47/\$100/26%	\$3/\$14/\$47/\$100/26%	Not Covered
Rx Deductible	\$355 Tier(s) 4,5	\$355 Tier(s) 4,5	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available

Plan Name	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H0271-011
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid – best for Full Duals
Plan Type	Local PPO
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra
Premium	\$0
PCP Copay	\$0
Specialist Copay	\$0
Referral Required	N
Inpatient Hospital	\$0 for Full Duals
Outpatient Surgery	\$0 for Full Duals
Max Out-of-Pocket	\$6,700
Lab Copay	\$0
Rx Copays	\$0 for Full Duals
Rx Deductible	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Meal Benefit, Caregiver Support



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with a strong portfolio of plans
- 4.5 Star Plan (H4527-037) includes: \$0 PCP, fixed copays for inpatient and outpatient services, fitness benefit, low Rx deductible, low-cost hearing aids, and preventive dental
- HMO plan expanding into Galveston, Brazos, Wharton, Matagorda, Orange and Grimes counties
- UnitedHealthcare is committed to a broad network of physicians and hospitals to meet market needs - network is a key differentiator and not restricted by a POD system
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- Large multicultural opportunities including Hispanic, Vietnamese, Chinese, and African-American



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

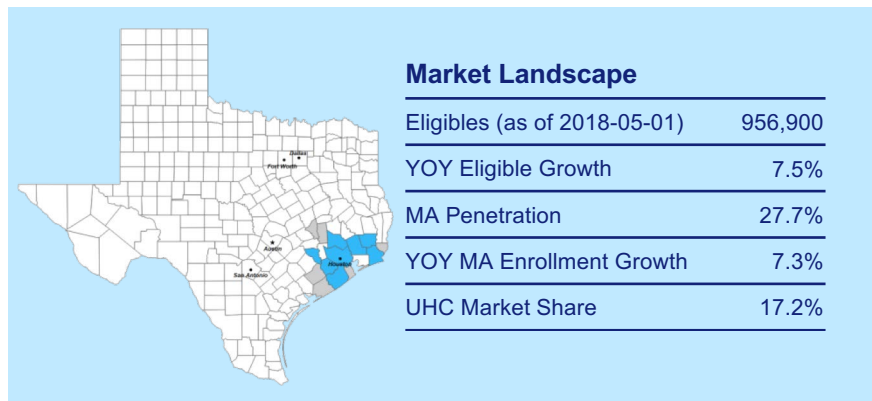
- One of the largest, most established provider networks in the Greater Houston area
- 75 key hospitals and over 11,000 participating providers including Memorial Herman, Methodist, CHI St. Luke's, Kindred, UT Physicians, and more
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H4527-037	H4514-007
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits
Plan Type	HMO	HMO
Service Area	Texas: Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery
Premium	\$0	\$0
PCP Copay	\$0	\$5
Specialist Copay	\$40	\$45
Referral Required	Y	Y
Inpatient Hospital	\$350 per admit	\$335 days 1-5
Outpatient Surgery	\$95 / \$200	20%
Max Out-of-Pocket	\$3,400	\$5,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$14/\$47/\$100/30%	\$3/\$14/\$47/\$100/29%
Rx Deductible	\$125 Tier(s) 3,4,5	\$195 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition and the largest MA plan in Dallas / Fort Worth
- Committed to the market for over 30 years
- HMO plans expanding into Fannin, Hunt and Parker counties
- \$74 premium plan with rich benefits designed to attract those looking for lower out-of-pocket costs and more predictability
- Our comprehensive network is a differentiator in the market and includes both Baylor, Texas Health Resources and UT Southwest
- We focus on working with health care delivery systems that are designed to help seniors live longer, healthier lives
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Essential Plan (H4590-027) with no Rx coverage available in this market
- 4.5 Star plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on H4590-041. Tier 1 only on H4590-012
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

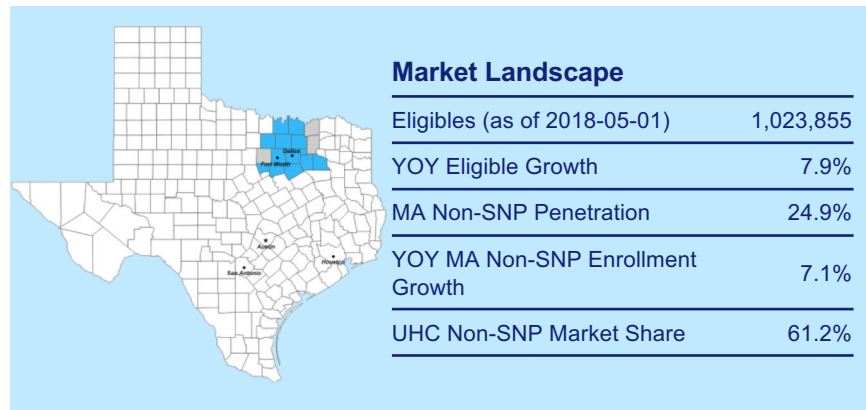
- One of the largest, most established provider networks in the Dallas / Fort Worth area
- 48 key hospitals including Baylor, Texas Physicians Group, Texas Health Resources, UT Southwest, North Texas Specialty Group, WellMed, and USMD
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2
H-PBP	H4590-012	H4590-041
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO
Service Area	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise
Premium	\$0	\$74
PCP Copay	\$0	\$0
Specialist Copay	\$35	\$20
Referral Required	Y	Y
Inpatient Hospital	\$275 days 1-5	\$150 per admit
Outpatient Surgery	\$275	\$150
Max Out-of-Pocket	\$4,900	\$3,500
Lab Copay	\$0	\$0
Rx Copays	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/31%
Rx Deductible	\$255 Tier(s) 4,5	\$75 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- HMO Plan partners with WellMed, a Senior focused physician group designed to coordinate care for consistency and better outcomes
- HMO plan with rich benefits including \$0 PCP copay, eyewear credit, transportation, low cost hearing aids, and comprehensive dental
- Strong partnerships and focus on the local community – hosting senior focused educational events and participation in senior communities and organizations throughout the year
- Large Hispanic opportunities supported by Hispanic marketing campaigns
- Key alliances with WellMed and HEB to support dynamic agent opportunities
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer
- 4.5 Star Plan Highest Star Rating in Market



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

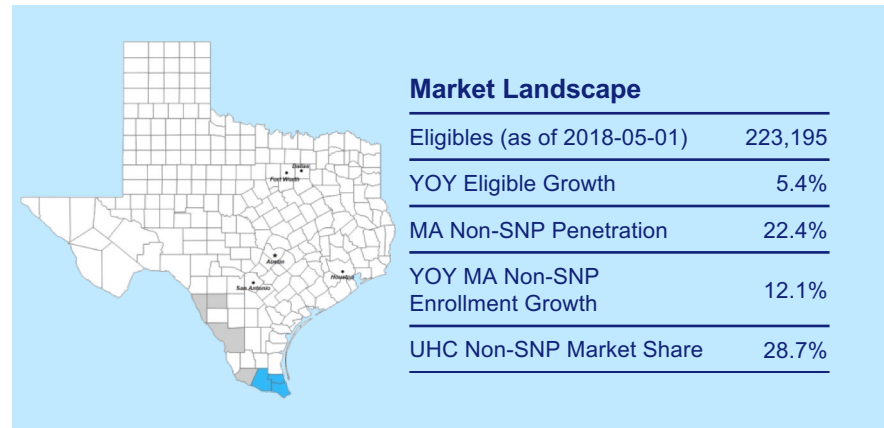
- WellMed
- Contracted with all major hospitals including Valley Baptist, McAllen Medical Center, Harlingen Medical Center, Valley Regional, McAllen Heart, Edinburg Regional, and more
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete® Focus Essential
H-PBP	H4527-013	H4527-024
Plan Highlights	\$0 premium plan with rich ancillary benefits	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO
Service Area	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$30	\$20
Referral Required	Y	Y
Inpatient Hospital	\$300 per admit	\$100 days 1-5
Outpatient Surgery	\$150	\$90
Max Out-of-Pocket	\$3,400	\$3,900
Lab Copay	\$0	\$0
Rx Copays	\$3/\$14/\$47/\$100/26%	Not Covered
Rx Deductible	\$355 Tier(s) 4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area with a very broad portfolio of plans including a CSNP, DSNP and MA-only offerings
- New – Local PPO for more choice and flexibility
- Largest Medicare Advantage plan and part of the San Antonio community for 30 years
- Key provider partnerships with WellMed and HealthTexas are an advantage in the market place. Includes partnerships with the city to co-sponsor/support multiple community centers
- Primary care physician provides consistency and accuracy in members' overall care
- Dedicated to investing in the local community. Committed to hosting open houses, educational events and participation in senior communities
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

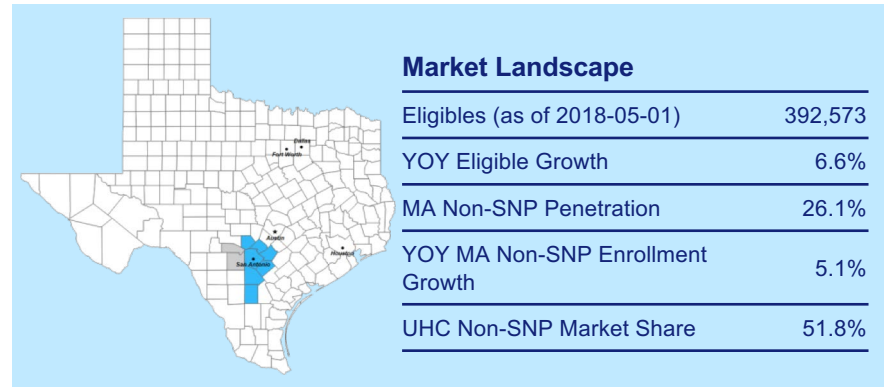
- WellMed specializes in senior care
- HealthTexas – Exclusive to UnitedHealthcare and does not participate in any other Medicare Advantage plans
- Gonzaba Physicians Group is the premier physician group in the Hispanic community
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® SecureHorizons®	AARP® MedicareComplete Choice® Plan 1	UnitedHealthcare® Chronic Complete	AARP® MedicareComplete® SecureHorizons® Essential
H-PBP	H4590-010	H1278-005	H4590-037	H4590-029
Plan Highlights	\$0 premium plan with rich ancillary benefits	New! Open access plan with low out-of-pocket costs and additional ancillaries	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	Local PPO	HMO	HMO
Service Area	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
Premium	\$0	\$16	\$0	\$0
PCP Copay	\$0	\$0	\$0	\$0
Specialist Copay	\$40	\$35	\$40	\$20
Referral Required	Y	N	Y	Y
Inpatient Hospital	\$100 days 1-7	\$300 days 1-6	\$100 days 1-7	\$50 days 1-5
Outpatient Surgery	\$95	\$275	\$95	\$45
Max Out-of-Pocket	\$3,900	\$6,000	\$3,400	\$3,900
Lab Copay	\$0	\$5	\$0	\$0
Rx Copays	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/28%	Not Covered
Rx Deductible	\$255 Tier(s) 4,5	\$255 Tier(s) 4,5	\$255 Tier(s) 4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. Other limitations and exclusions may apply. Star ratings are current as of July 2018 and are subject to change in October. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group. Rx usage based on UHC April 2018 year to date data.



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with a growing portfolio of plan choices
- New! - Introducing \$0 premium HMO MAPD product with a strong selection of ancillary services including dental, vision and transportation and affordable copays for medical services
- Broad access and provider choice with RPPO products with multiple plan options designed to meet the needs of all income levels and complex health conditions
- Strong provider network with Providence Health and Baylor Scott and White
- Comprehensive Dental and Over the counter benefits. Year round selling opportunity with new DSNP plan
- Large Hispanic opportunities supported by Hispanic marketing campaigns
- HEB and Walgreens Retail opportunities
- 4.5 Star plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Contracted with all major hospitals including Baylor Scott and White Hospitals and Clinics, BSW Temple and Providence Health System.
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	106,069
YOY Eligible Growth	7.9%
MA Non-SNP Penetration	21.9%
YOY MA Non-SNP Enrollment Growth	6.9%
UHC Non-SNP Market Share	15.0%

● New Non-SNP Plan Type



Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete® Focus Essential
H-PBP	H4527-038	H4527-024
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO
Service Area	Texas: Bell, Falls, Hill, McLennan	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$45	\$20
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-6	\$100 days 1-5
Outpatient Surgery	\$260	\$90
Max Out-of-Pocket	\$4,900	\$3,900
Lab Copay	\$0	\$0
Rx Copays	\$3/\$14/\$47/\$100/28%	Not Covered
Rx Deductible	\$255 Tier(s) 4,5	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Plans offer differentiated ancillary benefits (see Product Overview) providing options to best meet member needs
- Strong partnerships and focus on the local community – hosting senior focused educational events and participation in senior communities and organizations throughout the year
- We focus on working with health care delivery systems that are designed to help seniors live longer, healthier lives
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Multiple Plan Offerings include PPO, RPPO, DSNP and CSNP



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

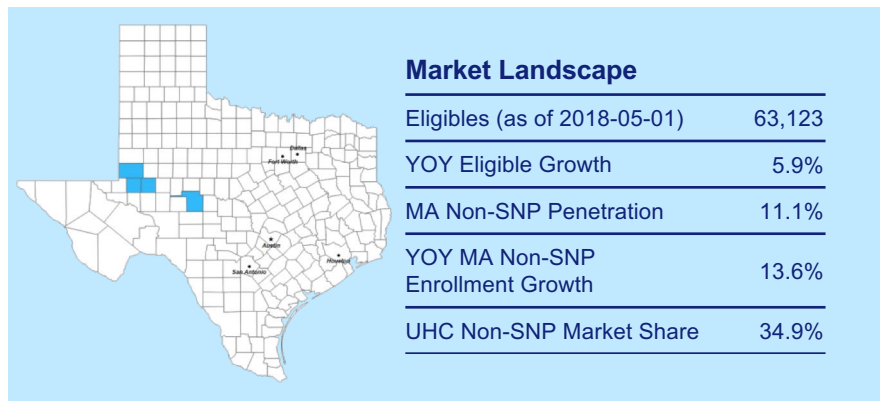
- UnitedHealthcare is committed to a broad network of physicians and hospitals to meet market needs
- One of the largest, most established provider networks in West Texas and the Panhandle
- Major Hospitals: Covenant Health Systems, UMC, Shannon Medical Centers, Midland Memorial and Odessa Regional
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete Choice®
H-PBP	H1278-003
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	Local PPO
Service Area	Texas: Andrews, Ector, Midland, Tom Green
Premium	\$19
PCP Copay	\$0
Specialist Copay	\$35
Referral Required	N
Inpatient Hospital	\$300 days 1-6
Outpatient Surgery	\$275
Max Out-of-Pocket	\$6,000
Lab Copay	\$5
Rx Copays	\$2/\$14/\$47/\$100/28%
Rx Deductible	\$255 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available

Plan Name	UnitedHealthcare® MedicareComplete Choice®	UnitedHealthcare® Medicare Gold	UnitedHealthcare® Medicare Silver
H-PBP	R6801-012	R6801-009	R6801-008
Plan Highlights	Open access plan for those seeking state-wide provider choice	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	Texas: Statewide	Texas: Statewide	Texas: Statewide
Premium	\$39	\$15	\$0
PCP Copay	\$10	\$10	\$0
Specialist Copay	\$45	\$45	\$0
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$264 days 1-7	Fee For Service Cost Share
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$0
Rx Copays	\$4/\$12/\$47/\$100/26%	\$4/\$12/\$47/\$100/27%	25%/25%/25%/25%/25%
Rx Deductible	\$325 Tier(s) 3,4,5	\$295 Tier(s) 4,5	\$415
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Transportation, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support

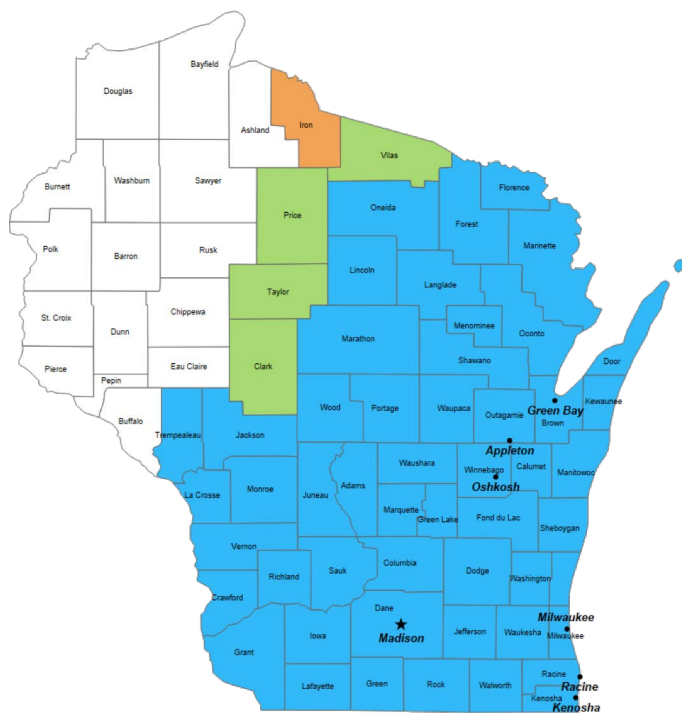
Plan Name	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete® Focus	UnitedHealthcare Dual Complete® Focus
H-PBP	H2228-041	H4514-001	H4527-003	H4527-004
Plan Highlights	<ul style="list-style-type: none"> • #1 in Market Share • Over 80k DSNP members statewide 			
Plan Type	Local PPO	HMO	HMO	HMO
Service Area	Texas: El Paso	Texas: Bastrop, Brazoria, Burnet, Caldwell, Fort Bend, Galveston, Harris, Hays, Henderson, Jefferson, Liberty, Montgomery, Polk, Smith, Travis, Van Zandt, Waller, Williamson, Wood	Texas: Hays, Travis, Williamson	Texas: Aransas, Kleberg, Nueces, San Patricio
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Fitness Membership, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance & NurseLine	Routine Hearing Exam, Eyewear Credit, Preventive Dental, OTC Catalog Credits, Transportation Assistance & NurseLine

Plan Name	UnitedHealthcare Dual Complete [®] Focus	UnitedHealthcare Dual Complete [®] Focus	UnitedHealthcare Dual Complete [®]	UnitedHealthcare Dual Complete [®]
H-PBP	H4527-006	H4527-015	H4590-020	H4590-022
Plan Highlights	<ul style="list-style-type: none"> • #1 in Market Share • Over 80k DSNP members statewide 			
Plan Type	HMO	HMO	HMO	HMO
Service Area	Texas: El Paso	Texas: Cameron, Hidalgo, Willacy	Texas: Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwall, Tarrant	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, OTC Catalog Credits, Transportation Assistance & NurseLine	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance & NurseLine	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine & Foot Care	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine & Foot Care

Plan Name	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete® Choice
H-PBP	H4590-033	H5322-025	H5322-026	R6801-011
Plan Highlights	<ul style="list-style-type: none"> • #1 in Market Share • Over 80k DSNP members statewide 	<ul style="list-style-type: none"> • Adding 24 new counties with over 50k dual eligibles 	<ul style="list-style-type: none"> • #1 in Market Share • Over 80k DSNP members statewide 	
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Texas: Bee, Jim Wells, Kleberg, Nueces, San Patricio	Texas: Anderson, Angelina, Bandera, Cherokee, Clay, Cooke, Delta, Ector, Falls, Fannin, Grayson, Gregg, Hardin, Harrison, Hill, Hood, Hopkins, Houston, Howard, Hunt, Matagorda, McLennan, Medina, Midland, Montague, Nacogdoches, Orange, Panola, Rains, Red River, Rusk, San Augustine, San Jacinto, Shelby, Starr, Tom Green, Trinity, Tyler, Victoria, Walker, Webb, Wharton, Wise, Zavala	Texas: Cameron, Hidalgo, Willacy	Texas: Statewide
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, OTC Catalog Credits, Transportation Assistance & NurseLine

Wisconsin

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Expansion

State Landscape

Eligibles ¹	1,037,256
<i>Estimated Dual Eligibles²</i>	147,847
YOY Eligible Growth ¹	5.6%
MA Penetration ¹	36.0%
YOY MA Enrollment Growth ¹	6.8%
UHC Market Share ¹	40.8%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes 10K partial duals who may or may not be eligible



Market Highlights

- Portfolio approach offers choice of \$0 premium for those shopping on value, and two premium plans for those looking for lower copays and more ancillary benefits
- All HMOs offer a flat outpatient copay for greater predictability
- No referral required to see specialists
- Marshfield Clinic's local HMO, Security Health Plan, is the main competitor
- 4.0 Star HMO Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- No deductible for Tier 3 on premium plans



Provider

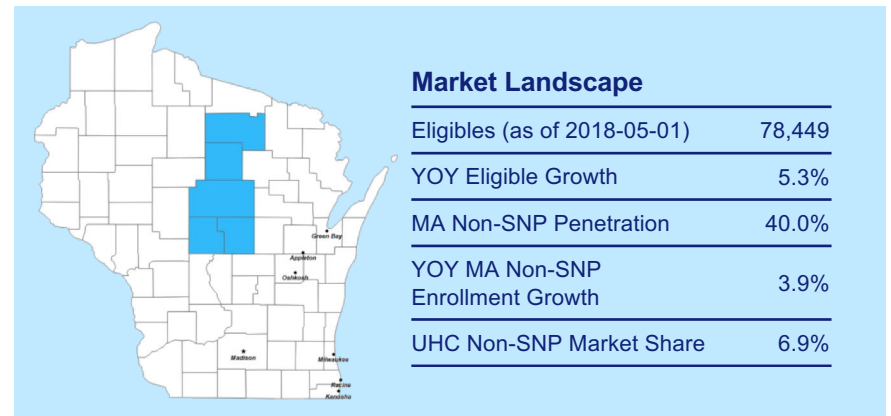
- Ascension and Aspirus are the two main hospital-owned systems - both are in the UHC market
- State-wide provider network available for all HMO, PPO and SNP plans
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Value	AARP® MedicareComplete®	AARP® MedicareComplete® Premier
H-PBP	H5253-072	H5253-073	H5253-074
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan with lower out-of-pocket costs and extra benefits	Higher premium plan with low out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood
Premium	\$0	\$27	\$76
PCP Copay	\$15	\$10	\$5
Specialist Copay	\$50	\$50	\$45
Referral Required	N	N	N
Inpatient Hospital	\$420 days 1-4	\$320 days 1-5	\$250 days 1-6
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$6,400	\$4,500	\$4,000
Lab Copay	\$5	\$5	\$5
Rx Copays	\$4/\$14/\$47/\$100/26%	\$4/\$12/\$47/\$95/28%	\$3/\$10/\$45/\$95/31%
Rx Deductible	\$355 Tier(s) 3,4,5	\$245 Tier(s) 4,5	\$100 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare® MedicareComplete® Open Essential	AARP® MedicareComplete Essential®
H-PBP	H0294-014	H5253-021
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	Local PPO	HMO
Service Area	Wisconsin: Adams, Clark, Columbia, Crawford, Dane, Iowa, Jackson, Juneau, La Crosse, Lafayette, Marquette, Monroe, Price, Richland, Sauk, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$0	\$0
PCP Copay	\$15	\$10
Specialist Copay	\$45	\$45
Referral Required	N	N
Inpatient Hospital	\$335 days 1-5	\$320 days 1-5
Outpatient Surgery	\$250	\$295
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$5
Rx Copays	Not covered	Not Covered
Rx Deductible		
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support

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2019

Plan Name	UnitedHealthcare® MedicareComplete® Open	UnitedHealthcare® MedicareComplete® Open Premier
H-PBP	H0294-011	H0294-012
Plan Highlights	Lower premium plan with broader network access	Open access plan with low out-of-pocket costs and additional benefits
Plan Type	Local PPO	Local PPO
Service Area	Wisconsin: Clark, Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Price, Richland, Taylor, Trempealeau, Vernon, Vilas, Wood	
Premium	\$45	\$110
PCP Copay	\$15	\$10
Specialist Copay	\$45	\$30
Referral Required	N	N
Inpatient Hospital	\$335 days 1-5	\$225 days 1-5
Outpatient Surgery	\$250	\$195
Max Out-of-Pocket	\$6,700	\$4,200
Lab Copay	\$10	\$5
Rx Copays	\$4/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/31%
Rx Deductible	\$385 Tier(s) 3,4,5	\$100 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Stability – Serving Green Bay area for over 10 years
- Portfolio approach offers choice of \$0 premium for those shopping on value, a moderate premium plan, and a high premium plan for those looking for lower copays and more ancillary benefits
- Affordable PPO option available for those seeking open network access
- All Plans offer flat outpatient and radiology copays for greater predictability
- No referral required to see specialists
- 4.0 Star HMO Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Deductible removed from Tier 3 on premium plans



Provider

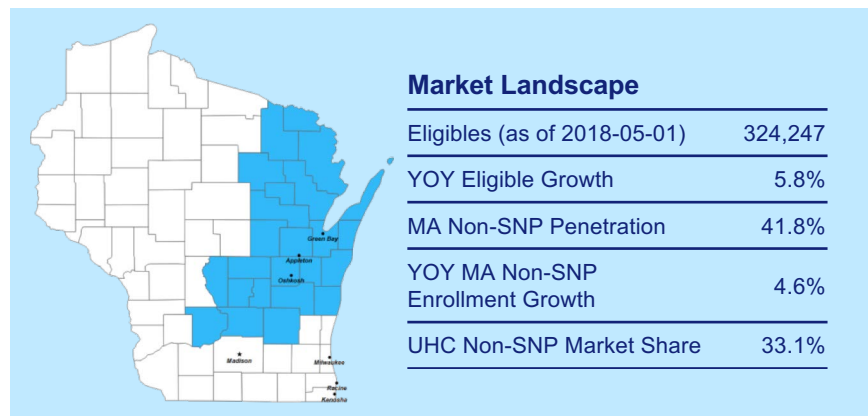
- Broad network that includes all healthcare systems, hospitals and major medical groups. Aurora, Agnesian, ThedaCare health care systems
- State-wide provider network available for all HMO, PPO and SNP plans
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Value	AARP® MedicareComplete®	AARP® MedicareComplete® Premier
H-PBP	H5253-034	H5253-011	H5253-076
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan with lower out-of-pocket costs and extra benefits	Higher premium plan with low out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago
Premium	\$0	\$27	\$76
PCP Copay	\$15	\$10	\$5
Specialist Copay	\$50	\$50	\$45
Referral Required	N	N	N
Inpatient Hospital	\$420 days 1-4	\$320 days 1-5	\$250 days 1-6
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$6,400	\$4,500	\$4,000
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$14/\$47/\$100/ 26%	\$3/\$12/\$45/\$95/28%	\$3/\$10/\$45/\$95/ 31%
Rx Deductible	\$355 Tier(s) 3,4,5	\$245 Tier(s) 4,5	\$100 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Transportation, NurseLine, Meal Benefit, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, OTC Catalog, Transportation, NurseLine, Meal Benefit, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare® MedicareComplete® Open	AARP® MedicareComplete Essential®
H-PBP	H0294-004	H5253-021
Plan Highlights	Lower premium plan with broader network access	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	Local PPO	HMO
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$45	\$0
PCP Copay	\$15	\$10
Specialist Copay	\$50	\$45
Referral Required	N	N
Inpatient Hospital	\$350 days 1-5	\$320 days 1-5
Outpatient Surgery	\$335	\$295
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$4/\$12/\$47/\$100/26%	Not Covered
Rx Deductible	\$325 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Stability – serving greater Milwaukee area for over 20 years
- Portfolio approach offers choice of \$0 premium for those shopping on value, a moderate premium plan with rich extra benefits, and a high premium plan for those looking for lower copays and more ancillary benefits
- Affordable PPO option available for those seeking open network access
- All plans offer flat outpatient and radiology copays for greater predictability
- No referrals required to see specialists
- 4.0 Star HMO Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- No deductible on Tier 3 for premium plans



Provider

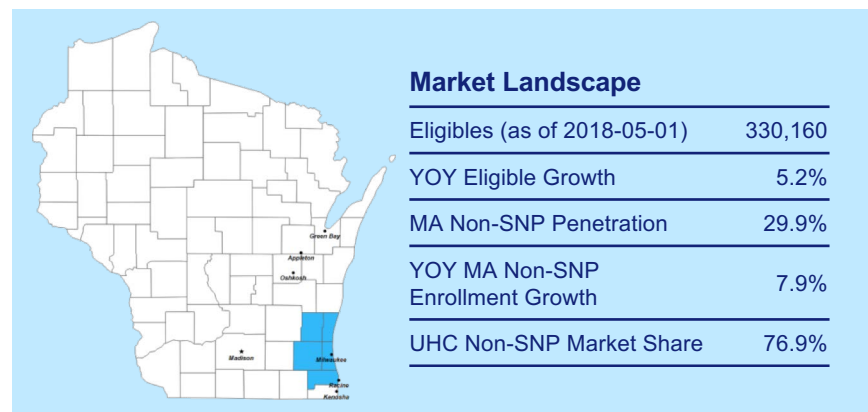
- Broad network of all healthcare systems, hospitals and major medical groups: Ascension (Columbia-St. Mary's and Wheaton-Franciscan), Aurora, Froedtert & the Medical College of WI, and ProHealth
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Value	AARP® MedicareComplete®	AARP® MedicareComplete® Premier
H-PBP	H5253-033	H5253-004	H5253-075
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan with lower out-of-pocket costs and extra benefits	Higher premium plan with low out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha
Premium	\$0	\$25	\$76
PCP Copay	\$15	\$10	\$10
Specialist Copay	\$50	\$45	\$45
Referral Required	N	N	N
Inpatient Hospital	\$410 days 1-4	\$320 days 1-5	\$250 days 1-6
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$5,900	\$4,900	\$4,200
Lab Copay	\$5	\$5	\$5
Rx Copays	\$4/\$14/\$47/\$100/27%	\$2/\$12/\$47/\$95/28%	\$2/\$10/\$47/\$95/31%
Rx Deductible	\$305 Tier(s) 3,4,5	\$265 Tier(s) 4,5	\$100 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Transportation, NurseLine, Meal Benefit, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, OTC Catalog, Transportation, NurseLine, Meal Benefit, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare® MedicareComplete® Open	AARP® MedicareComplete Essential®
H-PBP	H0294-004	H5253-021
Plan Highlights	Lower premium plan with broader network access	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	Local PPO	HMO
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$45	\$0
PCP Copay	\$15	\$10
Specialist Copay	\$50	\$45
Referral Required	N	N
Inpatient Hospital	\$350 days 1-5	\$320 days 1-5
Outpatient Surgery	\$335	\$295
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$4/\$12/\$47/\$100/26%	Not Covered
Rx Deductible	\$325 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Stability – serving Wisconsin for over 20 years
- Portfolio approach offers choice of \$0 premium plan, a moderate premium plan, and a high premium plan for those looking for lower copays and more ancillary benefits
- Portfolio includes an affordable PPO option for those seeking open network access
- Statewide provider network available for all HMO, PPO & SNP plans
- All plans offer flat outpatient and radiology copays for greater predictability
- No referral required to see specialists
- 4.0 Star HMO Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- No deductible on Tier 3 on premium plans



Provider

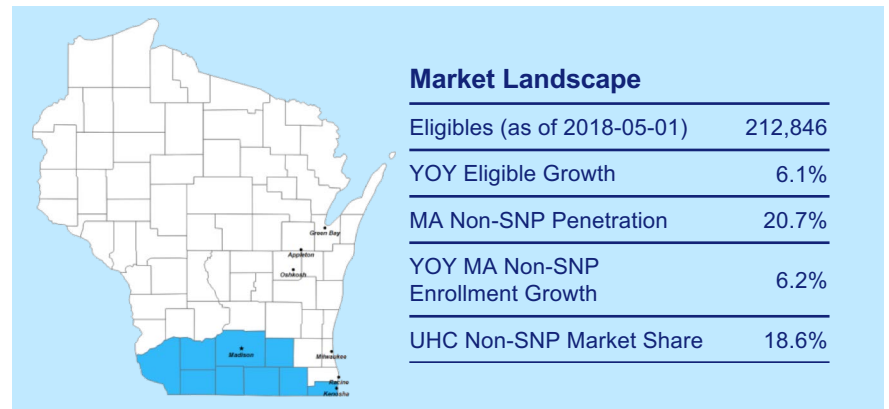
- Extensive provider network including Aurora, Beloit Memorial, Mercy, Monroe Clinic, Fort Health, UW Health, and United Hospital System in Kenosha
- Statewide provider network available for all HMO, PPO and SNP plans
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Current Non-SNP Footprint



SOUTHERN WISCONSIN

2019

Plan Name	AARP® MedicareComplete® Value	AARP® MedicareComplete®	AARP® MedicareComplete® Premier
H-PBP	H5253-097	H5253-030	H5253-077
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan with lower out-of-pocket costs and extra benefits	Higher premium plan with low out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth
Premium	\$0	\$27	\$76
PCP Copay	\$15	\$10	\$10
Specialist Copay	\$50	\$45	\$45
Referral Required	N	N	N
Inpatient Hospital	\$410 days 1-4	\$320 days 1-5	\$250 days 1-6
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$5,900	\$4,900	\$4,200
Lab Copay	\$10	\$5	\$5
Rx Copays	\$4/\$14/\$47/\$100/25%	\$4/\$12/\$47/\$95/27%	\$4/\$10/\$47/\$95/31%
Rx Deductible	\$405 Tier(s) 3,4,5	\$295 Tier(s) 4,5	\$100 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. Other limitations and exclusions may apply. Star ratings are current as of July 2018 and are subject to change in October. Confidential property of UnitedHealthcare Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealthcare Group. Rx usage based on UHC April 2018 year to date data.



Plan Name	UnitedHealthcare® MedicareComplete® Open	AARP® MedicareComplete Essential®
H-PBP	H0294-004	H5253-021
Plan Highlights	Lower premium plan with broader network access	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	Local PPO	HMO
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$45	\$0
PCP Copay	\$15	\$10
Specialist Copay	\$50	\$45
Referral Required	N	N
Inpatient Hospital	\$350 days 1-5	\$320 days 1-5
Outpatient Surgery	\$335	\$295
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$4/\$12/\$47/\$100/26%	Not Covered
Rx Deductible	\$325 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support



Market Highlights

- Second year in the La Crosse area, bringing new options to the market
- Portfolio approach offers choice of LPPO plans including a zero premium plan without drug coverage, a moderate premium plan with modest copays and a high premium plan with low copays
- Stability – over 20 years of serving the state of Wisconsin
- No specialist referral required
- Access to statewide and national networks



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



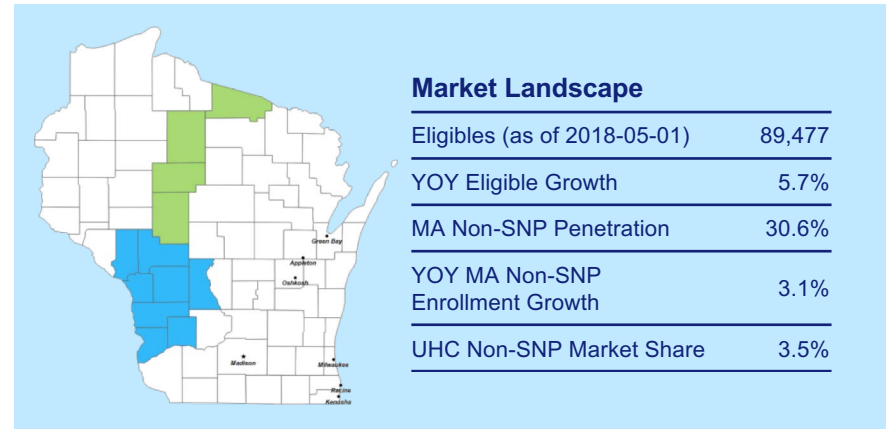
Provider

- Mayo Clinic Health System in La Crosse and Sparta
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovations™
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs



Plan Name	UnitedHealthcare® MedicareComplete® Open	UnitedHealthcare® MedicareComplete® Open Premier	UnitedHealthcare® MedicareComplete® Open Essential
H-PBP	H0294-011	H0294-012	H0294-014
Plan Highlights	Lower premium plan with broader network access	Open access plan with low out-of-pocket costs and additional benefits	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	Local PPO	Local PPO	Local PPO
Service Area	Wisconsin: Clark, Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Price, Richland, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Clark, Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Price, Richland, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Adams, Clark, Columbia, Crawford, Dane, Iowa, Jackson, Juneau, La Crosse, Lafayette, Marquette, Monroe, Price, Richland, Sauk, Taylor, Trempealeau, Vernon, Vilas, Wood
Premium	\$45	\$110	\$0
PCP Copay	\$15	\$10	\$15
Specialist Copay	\$45	\$30	\$45
Referral Required	N	N	N
Inpatient Hospital	\$335 days 1-5	\$225 days 1-5	\$335 days 1-5
Outpatient Surgery	\$250	\$195	\$250
Max Out-of-Pocket	\$6,700	\$4,200	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$4/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/31%	Not Covered
Rx Deductible	\$385 Tier(s) 3,4,5	\$100 Tier(s) 4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support

Plan Name	UnitedHealthcare® MedicareComplete® Assist	UnitedHealthcare® MedicareComplete® Assist
H-PBP	H0294-002	H0294-010
Plan Highlights	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes
Plan Type	Local PPO	Local PPO
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago	Wisconsin: Clark, Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Price, Richland, Taylor, Trempealeau, Vernon, Vilas, Wood
Premium	\$15	\$27
PCP Copay	\$10	\$15
Specialist Copay	\$45	\$50
Referral Required	N	N
Inpatient Hospital	\$320 days 1-5	\$295 days 1-6
Outpatient Surgery	\$295	\$295
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$10	\$10
Rx Copays	\$4/\$12/\$47/\$100/27%	\$4/\$12/\$47/\$100/26%
Rx Deductible	\$300 Tier(s) 4,5	\$345 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, NurseLine, Meal Benefit, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete® LP1	UnitedHealthcare Dual Complete® LP
H-PBP	H3794-002	H5253-024
Plan Highlights	<ul style="list-style-type: none"> Adding 5 new counties in 2019 Added \$200 per quarter OTC Retail Debit Card or mail order benefit, American Well virtual visit using online technology, Meal Package Benefit, dentures included dental package 	
Plan Type	HMO	HMO
Service Area	<p>Wisconsin: Adams, Brown, Calumet, Clark, Columbia, Crawford, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Portage, Price, Racine, Richland, Rock, Sauk, Shawano, Sheboygan, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood</p>	<p>Wisconsin: Brown, Calumet, Green Lake, Kewaunee, La Crosse, Milwaukee, Monroe, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Trempealeau, Vernon, Washington, Waukesha, Waupaca, Waushara, Winnebago</p>
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	<p>Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed</p>	<p>Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed</p>



2019 Medicare Advantage Plans

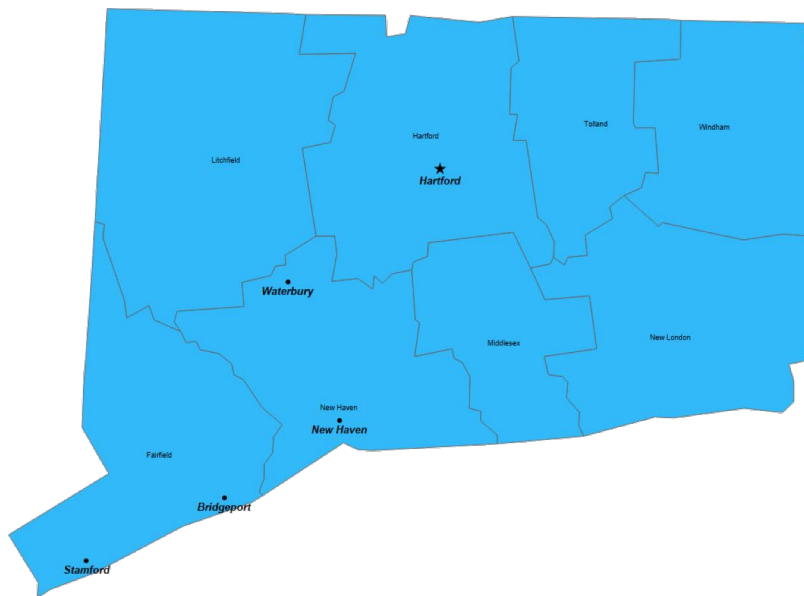
Northeast Region

CONNECTICUT

2019

Connecticut

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	684,364
YOY Eligible Growth	5.0%
MA Penetration	26.2%
YOY MA Enrollment Growth	7.9%
UHC Market Share	32.7%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealthcare is the market share leader in CT
- Robust portfolio with \$0 premium for those value shopping, and premium plans for those seeking lower copays and more ancillary benefits
- RPPO and DSNP are now part of the portfolio
- No medical deductible
- Improved benefits with reduced copay
- Breadth of network and value adds are key differentiators
- When comparing to competitors, focus on medical deductible, drug deductible and scope of network
- 4.0 Star Plans



Rx Highlights

- New for 2019 Generic Viagra will be covered
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- 90-day supply at retail for 60-day copay for Tiers 1 & 2
- No deductible and low copays for Tiers 1, 2, & 3 the most commonly used drugs (HMO Plans only)
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

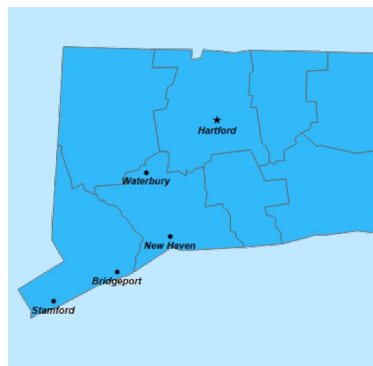
- Strong relationship with a broad network of providers, inclusive of most hospital systems and large provider organizations in the state
- Network includes: Yale-New Haven Hospital, Yale Medical Group, ProHealth, St. Francis, Integrated Care Partners (ICP), Northeast and West CT Medical Group, Soundview Medical, Starling, Stamford Health, CT State Medical Society IPA, and Community Medical Group (CMG)



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	684,364
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	22.1%
YOY MA Non-SNP Enrollment Growth	7.2%
UHC Non-SNP Market Share	36.5%

Current Non-SNP Footprint



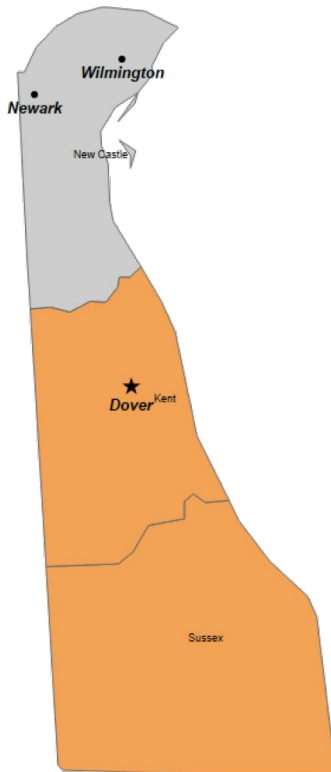
Plan Name	UnitedHealthcare® MedicareComplete® Plan 3	UnitedHealthcare® MedicareComplete® Plan 2	UnitedHealthcare® MedicareComplete® Plan 1
H-PBP	H0755-033	H0755-031	H0755-030
Plan Highlights	\$0 premium open access plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0	\$27	\$97
PCP Copay	\$15	\$10	\$5
Specialist Copay	\$45	\$40	\$30
Referral Required	N	N	N
Inpatient Hospital	\$430-days 1-4	\$395 days 1-4	\$345 days 1-5
Outpatient Surgery	\$300 / \$350	\$250 / \$300	\$200 / \$250
Max Out-of-Pocket	\$6,700	\$6,000	\$4,200
Lab Copay	\$2	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/29%	\$3/\$12/\$45/\$95/30%	\$3/\$12/\$45/\$95/31%
Rx Deductible	\$175 Tier(s) 4,5	\$150 Tier(s) 4,5	\$100 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available, Virtual Mental Health Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits

Plan Name	UnitedHealthcare® MedicareComplete Essential®	AARP® MedicareComplete Choice®
H-PBP	H0755-032	R7444-001
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage	Open access plan for those seeking provider choice state-wide and across the country
Plan Type	HMO	Regional PPO
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$48
PCP Copay	\$5	\$15
Specialist Copay	\$35	\$45
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
Outpatient Surgery	\$200 / \$250	20%
Max Out-of-Pocket	\$6,000	\$5,500
Lab Copay	\$10	\$10
Rx Copays	Not Covered	\$3/\$12/\$47/\$100/27%
Rx Deductible	Not Covered	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Platinum Dental Rider Available, Fitness Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0271-014
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Plan Type	Local PPO
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation Assistance & NurseLine

Delaware

Medicare Advantage 2019 Service Area



Dual Only Footprint
 Dual Only Expansion

State Landscape

Eligibles ¹	203,454
<i>Estimated Dual Eligibles²</i>	29,460
YOY Eligible Growth ¹	6.5%
MA Penetration ¹	8.3%
YOY MA Enrollment Growth ¹	23.8%
UHC Market Share ¹	13.1%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 Footprint

²CMS.gov Data (Jun 2017). Includes approx. 14k partial duals who may or may not be eligible

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H3113-011
Plan Highlights	<ul style="list-style-type: none"> • Adding Kent and Sussex counties • Added \$200 per quarter OTC Retail Debit Card or mail order \$150, SilverSneakers program and Fitness Activity Tracker benefit
Plan Type	HMO
Service Area	Delaware: Kent, New Castle, Sussex
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitness Activity Tracker, Preventive & Comprehensive Dental, Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Personal Emergency Response System, Foot Care & No Referrals Needed

Maine

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	339,189
YOY Eligible Growth	6.0%
MA Penetration	25.3%
YOY MA Enrollment Growth	16.5%
UHC Market Share	20.4%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- UnitedHealthcare® is the longest tenured MA plan in the market with excellent brand recognition and solid reputation
- Portfolio of MA plan choices with stable benefits
- New plan with rich ancillary benefits for those eligible for both Medicare and Medicaid – member pays \$0 premium
- RPPO has non-differential OON benefits (Non-commissionable in Aroostook, Hancock, Piscataquis, and Washington)
- No referral required to see specialists on any plan
- Fixed copays for outpatient and radiology services on all plans providing more predictability in cost share
- \$0 eye exam copay and reduced copays for mental health, physical therapy and occupational therapy services
- Dental rider and Telemental health benefit new in 2019
- 4.5 Star LPPOs, 4.0 Star RPPO



Rx Highlights

- No deductible on premium plans; no deductible on Tiers 1 & 2 on the \$0 premium plan
- \$0 copay on Tiers 1 & 2 with Preferred Mail 90-day home delivery
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Generic Viagra added to formulary Tier 2



Provider

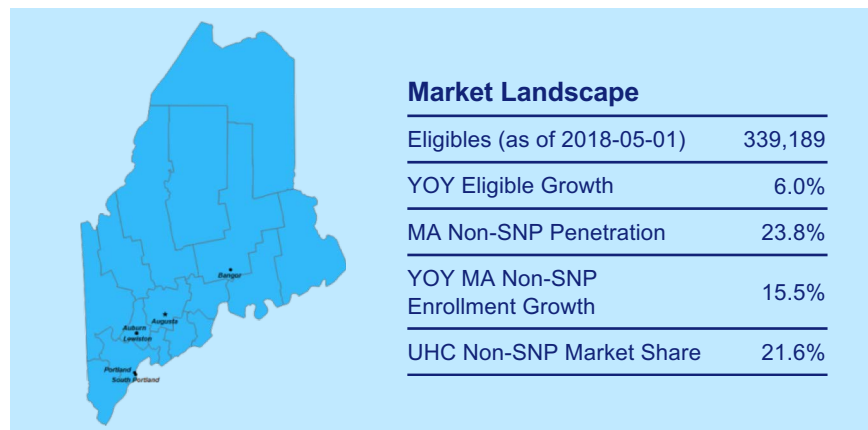
- Stable Provider network throughout service area and across New England
- Key providers include Maine Health, Maine General, Southern Maine Medical, York Hospital, and Intermed
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™]
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2	AARP® MedicareComplete Choice®
H-PBP	H2001-001	H2001-010	R5329-001
Plan Highlights	\$0 premium open access plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillary benefits	Open access plan for those seeking state-wide provider choice
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Statewide; New Hampshire: Statewide
Premium	\$0	\$49	\$81
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$35	\$30	\$30
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$225 days 1-7	\$295 days 1-6
Outpatient Surgery	\$295	\$225	\$275
Max Out-of-Pocket	\$5,900	\$4,700	\$5,500
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$10/\$47/\$100/28%	\$3/\$10/\$47/\$100/33%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$250 Tier(s) 3,4,5	\$0	\$0
Extra Benefits	\$0 Eye Exams, Routine Hearing Exam, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Fitness Rider Available, Platinum Dental Rider Available	\$0 Eye Exams, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	\$0 Eye Exams, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available

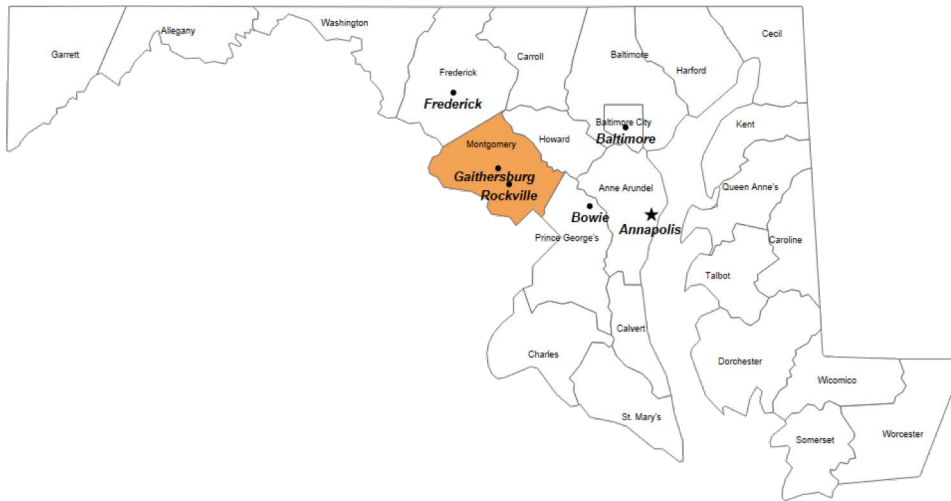
Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0271-006
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Plan Type	Local PPO
Service Area	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine & Personal Emergency Response System

MARYLAND

2019

Maryland

Medicare Advantage 2019 Service Area



● Dual Only Expansion

State Landscape

Eligibles ¹	164,463
<i>Estimated Dual Eligibles²</i>	21,005
YOY Eligible Growth ¹	6.6%
MA Penetration ¹	8.4%
YOY MA Enrollment Growth ¹	11.3%
UHC Market Share ¹	6.0%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 2k partial duals who may or may not be eligible

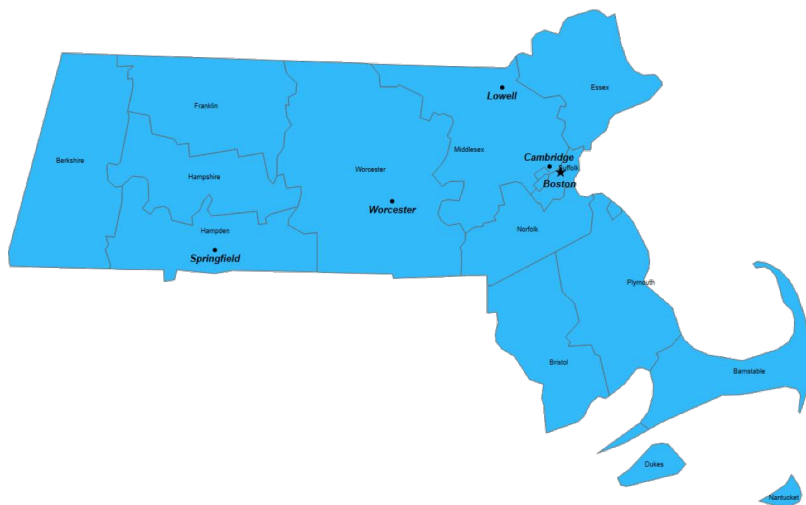
Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H4094-001
Plan Highlights	<p>New!</p> <ul style="list-style-type: none"> • \$1,200 dental benefit for covered preventive and comprehensive dental services • \$200 eyewear credit • \$100 Catalog credit per quarter
Plan Type	HMO
Service Area	Maryland: Montgomery
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine, Foot Care & No Referrals Needed

MASSACHUSETTS

2019

Massachusetts

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles¹ 1,336,375

Estimated Dual Eligibles² 115,000

YOY Eligible Growth¹ 5.3%

MA Penetration¹ 19.6%

YOY MA Enrollment Growth¹ 7.5%

UHC Market Share¹ 17.4%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Broad, robust portfolio with a \$0 premium plan for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- Portfolio includes an affordable RPPO option for those seeking open network access
- UnitedHealth Passport® – great for snowbirds or members who travel
- New for 2019 virtual mental health visits
- New for 2019 In addition to hiHealth, Epic Hearing Healthcare has been added for a more expansive offering of hearing aids and locations
- 4.5 Star HMOs, 4.0 Star RPPO



Rx Highlights

- New for 2019 Generic Viagra will be covered
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 90-day supply of Tiers 1 and 2 at retail for 60-day copay, inclusive of R7444-001
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

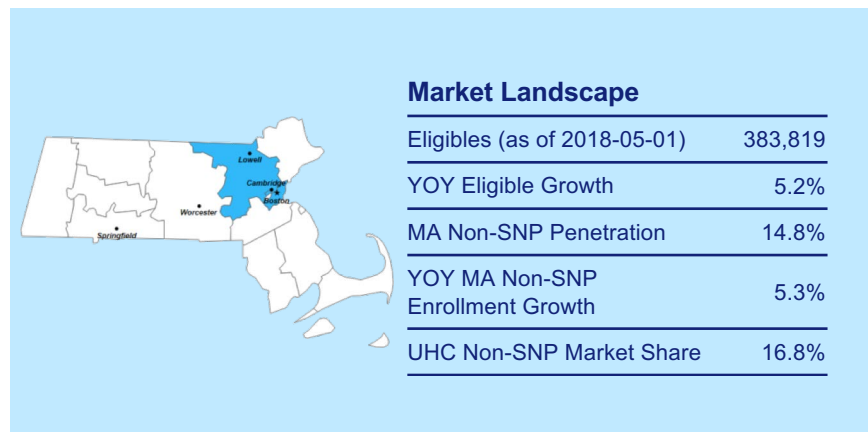
- Key providers include Massachusetts General, Brigham and Women's, Beth Israel Deaconess, and Lahey Clinic health system
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-001	H1944-004	H1944-021	R7444-001
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Moderate premium plan with low out-of-pocket costs and rich ancillary benefits	Open access plan for those seeking provider choice state-wide and across the country
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$43	\$77	\$48
PCP Copay	\$25	\$10	\$10	\$15
Specialist Copay	\$45	\$40	\$30	\$45
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6	\$275 days 1-5	\$395 days 1-4
Outpatient Surgery	20%	\$275	\$250	20%
Max Out-of-Pocket	\$6,700	\$4,200	\$3,900	\$5,500
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/25%	\$3/\$12/\$45/\$95/27%	\$3/\$10/\$45/\$95/31%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$395 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5	\$95 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Platinum Dental Rider Available, Fitness Rider Available



Market Highlights

- Broad portfolio with a \$0 premium and premium plans; also includes an affordable RPPO or those seeking network access
- Improved mental health benefits with reduced copay
- UnitedHealth Passport® – great for snowbirds or members who travel
- New fitness program available at no additional cost
- Reduced MOOP and converted coinsurance to flat copay for hospital outpatient for H1944-005
- New for 2019 virtual mental health visits
- New for 2019 In addition to hiHealth, Epic Hearing has been added for a more expansive offering of hearing aids and locations
- New for 2019 Eyewear Credit



Rx Highlights

- New for 2019 Generic Viagra will be covered
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2
- 90-day supply of Tiers 1 & 2 at retail for 60-day copay, inclusive of R7444-001
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

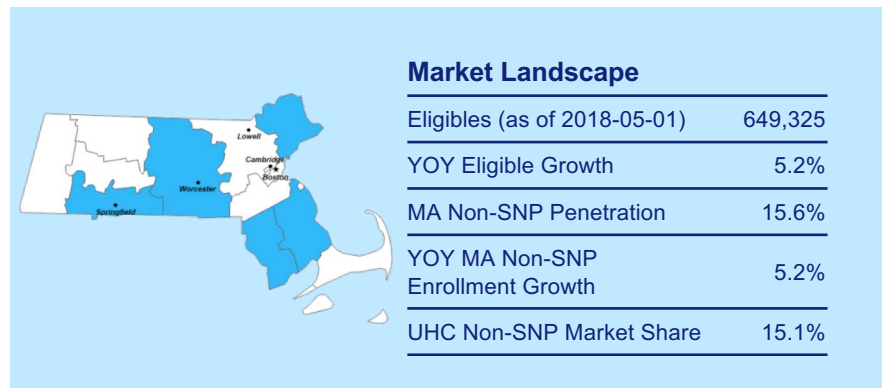
- Essex: key providers include Massachusetts General, Brigham and Women's, Beth Israel Deaconess, and Lahey Clinic health system
- Bristol, Plymouth: key providers include Sturdy Memorial, Primacare, St. Anne's Hospital and Southcoast including Charlton Memorial, St. Luke's and Tobey hospitals
- Berkshire, Hampden, Worcester: key providers include Riverbend, Mercy Medical Associates and Orchard Medical



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Current Non-SNP Footprint



OUTSIDE OF GREATER BOSTON

2019

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-005	H1944-006	H1944-022	R7444-001
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Moderate premium plan with low out-of-pocket costs and rich ancillary benefits	Open access plan for those seeking provider choice state-wide and across the country
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$43	\$77	\$48
PCP Copay	\$15	\$15	\$10	\$15
Specialist Copay	\$45	\$35	\$30	\$45
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-6	\$275 days 1-6	\$395 days 1-4
Outpatient Surgery	\$300	\$275	\$250	20%
Max Out-of-Pocket	\$5,900	\$4,200	\$3,900	\$5,500
Lab Copay	\$5	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/28%	\$3/\$10/\$45/\$95/31%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$250 Tier(s) 3,4,5	\$225 Tier(s) 3,4,5	\$95 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Platinum Dental Rider Available, Virtual Mental Health Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Platinum Dental Rider Available, Fitness Rider Available

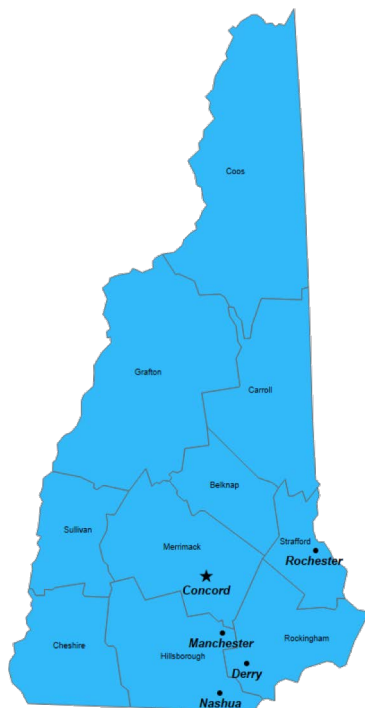
Plan Name	UnitedHealthcare® Senior Care Options
H-PBP	H2226-001
Plan Highlights	<ul style="list-style-type: none"> • Largest Market share • Robust PCP and Specialists Network. • Culturally adherent sales & marketing, including materials in 8 languages
Plan Type	HMO
Service Area	Massachusetts: Bristol, Essex, Hampden, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit & Fitness Membership

NEW HAMPSHIRE

2019

New Hampshire

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	298,678
YOY Eligible Growth	7.0%
MA Penetration	9.2%
YOY MA Enrollment Growth	33.1%
UHC Market Share	46.8%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with 48% market share
- Longest tenured MA plan in the market and the only plan focused on growing across all of New England
- Portfolio of HMOs with low member cost sharing and coordinated care as well as an RPPO with broad provider access
- New plan with rich ancillary benefits for those eligible for both Medicare and Medicaid – member pays \$0 premium
- No referral required to see specialists on any plan
- Fixed copays for outpatient and radiology services providing more predictability in cost share
- \$0 eye exam copay and reduced copays for mental health, physical therapy and occupational therapy services
- Dental rider and Telemental health new in 2019
- 4.5 Star HMOs, 4.0 Star RPPO



Rx Highlights

- No deductible on the high premium plans; deductible only on Tiers 4 & 5 on the low premium plan
- \$0 copay on Tiers 1 & 2 with Preferred Mail 90-day home delivery
- Low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- Generic Viagra added to formulary Tier 2



Provider

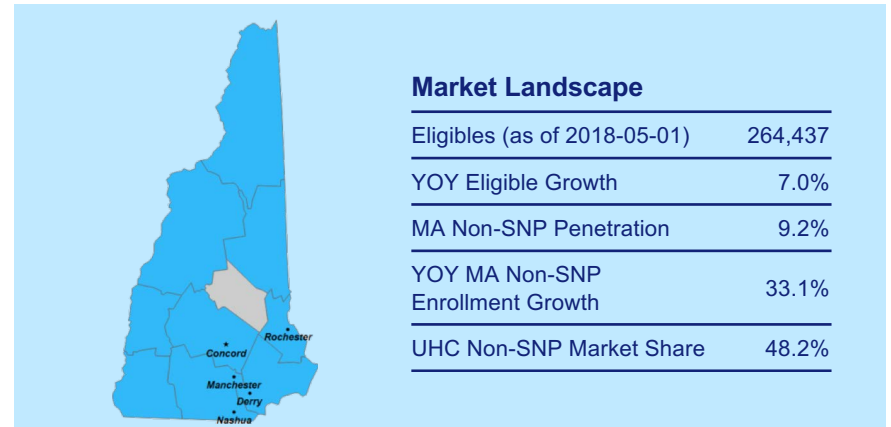
- Access to broad network of providers across New England, including Boston teaching hospitals
- Key providers include Dartmouth Hitchcock, St. Joseph's, Portsmouth Hospital, Southern NH Medical Center and Exeter Hospital



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

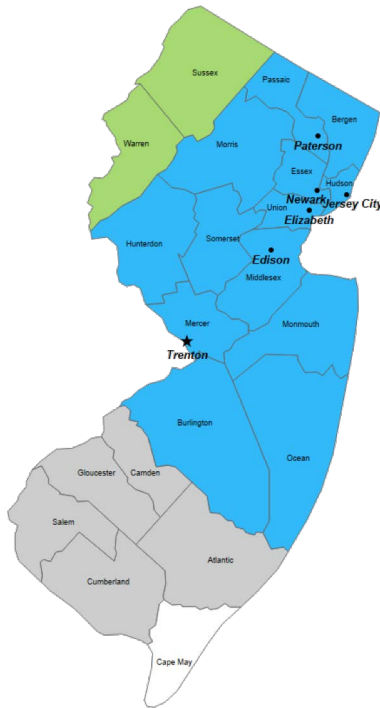
Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H1944-017	H1944-019	R5329-001	H0271-007
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillary benefits	Open access plan for those seeking state-wide provider choice	Plan designed for those with both Medicare and Medicaid – best for Full Duals
Plan Type	HMO	HMO	Regional PPO	Local PPO
Service Area	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan	Maine: Statewide New Hampshire: Statewide	New Hampshire: Belknap, Carroll, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan
Premium	\$27	\$67	\$81	\$0 for Full Duals
PCP Copay	\$5	\$0	\$0	\$0 for Full Duals
Specialist Copay	\$35	\$30	\$30	\$0 for Full Duals
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-5	\$250 days 1-7	\$295 days 1-6	\$0 for Full Duals
Outpatient Surgery	\$295	\$200	\$275	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$5,500	\$5,500	\$6,700
Lab Copay	\$5	\$5	\$5	\$0
Rx Copays	\$2/\$10/\$47/\$100/27%	\$2/\$10/\$47/\$100/33%	\$3/\$10/\$45/\$95/33%	\$0 for Full Duals
Rx Deductible	\$270 Tier(s) 4,5	\$0	\$0	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	\$0 Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

New Jersey

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

State Landscape

Eligibles ¹	1,607,559
<i>Estimated Dual Eligibles²</i>	213,997
YOY Eligible Growth ¹	5.5%
MA Penetration ¹	14.9%
YOY MA Enrollment Growth ¹	13.1%
UHC Market Share ¹	47.1%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 24k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in this market
- Expanding to Sussex & Warren counties providing new options in the market and additional 50,000 eligibles to our Medicare footprint
- 4.0 Stars on the entire portfolio
- Fitness, Dental, Hearing, Vision & Catalog benefit on all plans
- Dental Rider can be purchased for additional benefit
- UnitedHealth Passport® – Great for HMO members who are snowbirds or like to travel
- Large Latin/Spanish speaking population



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

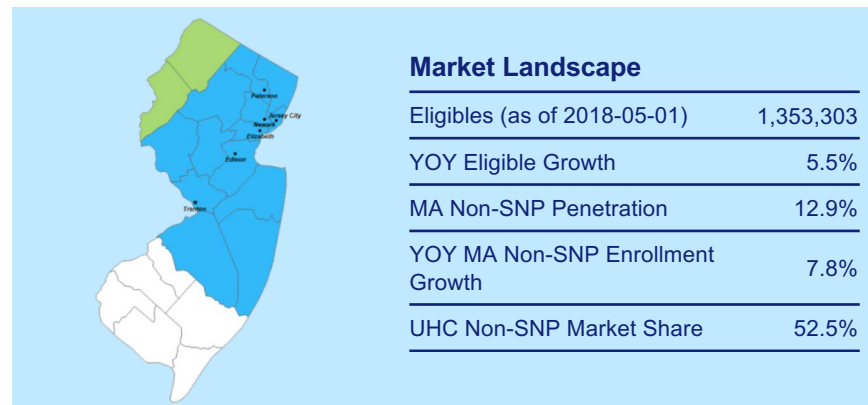
- Large competitive network including RWJ/Barnabas, Atlantic Health System, Summit, JFK, Excelcare, Optimus, Virtua Health System and University Radiology
- NJ members can utilize in-network NY providers and facilities at in-network rates
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovationsTM
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 4	AARP® MedicareComplete® Plan 2
H-PBP	H0755-034	H0755-035	H0755-036	H0755-038
Plan Highlights	\$0 premium open access plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium open access plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Plan Type	HMO	HMO	HMO	HMO
Service Area	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	New Jersey: Essex, Ocean
Premium	\$0	\$37	\$82	\$0
PCP Copay	\$20	\$5	\$0	\$5
Specialist Copay	\$45	\$20	\$20	\$20
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$250 days 1-5	\$195 days 1-5	\$345 days 1-5
Outpatient Surgery	\$295	\$250	\$195	\$295
Max Out-of-Pocket	\$6,700	\$6,200	\$6,700	\$6,700
Lab Copay	\$5	\$5	\$5	\$5
Rx Copays	\$2/\$12/\$45/\$95/28%	\$2/\$10/\$47/\$95/29%	\$2/\$10/\$47/\$95/31%	\$2/\$12/\$47/\$100/29%
Rx Deductible	\$240 Tier(s) 3,4,5	\$200 Tier(s) 3,4,5	\$100 Tier(s) 3,4,5	\$200 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. Other limitations and exclusions may apply. Star ratings are current as of July 2018 and are subject to change in October. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group. Rx usage based on UHC April 2018 year to date data.

Plan Name	AARP® MedicareComplete Essential®
H-PBP	H0755-037
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO
Service Area	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Premium	\$0
PCP Copay	\$20
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$395 days 1-4
Outpatient Surgery	20%
Max Out-of-Pocket	\$6,700
Lab Copay	\$5
Rx Copays	Not Covered
Rx Deductible	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete® ONE
H-PBP	H3113-005
Plan Highlights	Increased OTC Debit Card to \$250 per quarter
Plan Type	HMO
Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union
Premium	\$0 for Full Duals
Extra Benefits	Fitness Membership, OTC Catalog Credits, OTC Debit Card, NurseLine, Meal Benefit & Personal Emergency Response System

New York

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	3,639,804
<i>Estimated Dual Eligibles²</i>	819,688
YOY Eligible Growth ¹	4.9%
MA Penetration ¹	31.8%
YOY MA Enrollment Growth ¹	6.1%
UHC Market Share ¹	26.4%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 82k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable network with strong provider relationships
- No referral required to see specialists
- UnitedHealth Passport® – great for snowbirds or members who travel
- Market has diverse mix of ethnicities
- Dual plans available



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

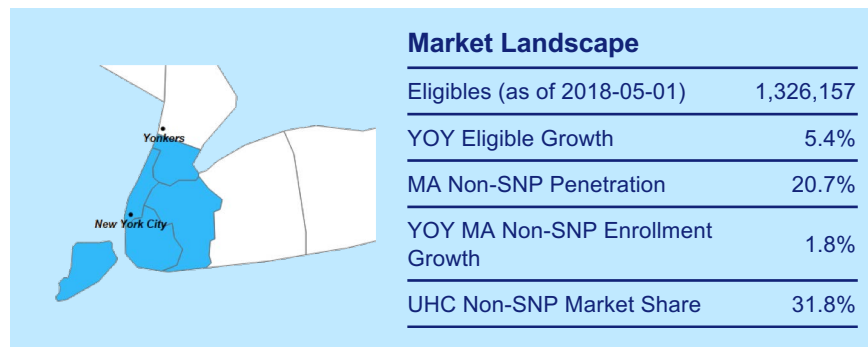
- Strong, competitive network including CAIPA, KAPIPA, NYU, NSLIJ, Cornell, Mt. Sinai and Northwell HSS (hospital for special surgery)
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in-home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to affordable hearing aid options through hiHealthInnovationsTM
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew ActiveTM: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Essential®
H-PBP	H3379-001	H3307-002	H3307-018
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO	HMO
Service Area	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Orange, Queens, Richmond, Rockland, Westchester
Premium	\$27	\$47	\$0
PCP Copay	\$35	\$35	\$20
Specialist Copay	\$50	\$50	\$40
Referral Required	N	N	N
Inpatient Hospital	\$465 days 1-4	\$395 days 1-4	\$345 days 1-5
Outpatient Surgery	\$465	\$395	\$320
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/25%	Not Covered
Rx Deductible	\$415 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits



Market Highlights

- Strong UnitedHealthcare® brand recognition
- Leverage UnitedHealthcare's strength and stability
- Portfolio approach with choice of RPPO and HMO MA plans to meet a variety of different needs
- \$0 premium HMO plans for consumers shopping on value in Broome, Cayuga, Madison, Oneida, Onondaga, Genesee, Erie, Niagara, Orleans, Wyoming, Monroe, and Wayne Counties
- DSNP Plans available in most counties
- UnitedHealth Passport® – great for snowbirds or members who travel



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Comprehensive Network
- Buffalo: Buffalo General Hospital, Gates Vascular Institute, Millard Fillmore Suburban Hospital, and DeGraff Memorial Hospital
- Rochester: Strong and RGH Hospitals
- Syracuse: St. Joseph, Crouse Hospital, University Hospital, and Community General Hospital
- Albany: Ellis Hospital, St. Peters Hospital, Seton Health System, Samaritan Hospital, and Saratoga Hospital
- Consult the Provider Directory for the full list of providers

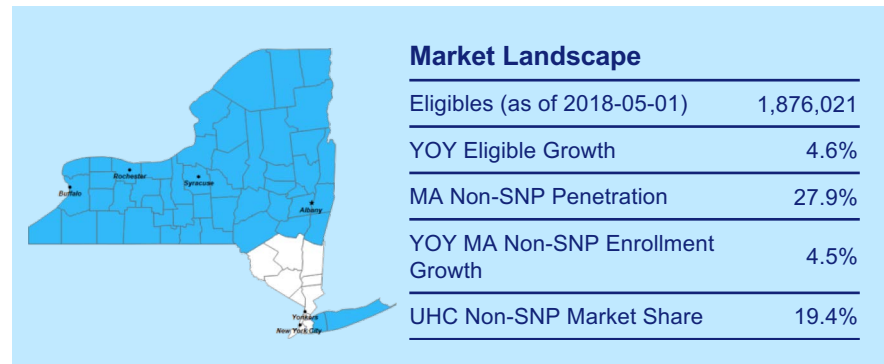


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	UnitedHealthcare® MedicareComplete Choice® Plan 1	UnitedHealthcare® MedicareComplete Choice® Plan 3	UnitedHealthcare® MedicareComplete Choice® Plan 4	AARP® MedicareComplete®
H-PBP	R5342-001	R5342-005	R5342-006	H3379-039
Plan Highlights	Open access plan for those seeking provider choice statewide and across the country	Open access plan for those seeking provider choice statewide and across the country	Open access plan for those seeking provider choice statewide and across the country	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Plan Type	Regional PPO	Regional PPO	Regional PPO	HMO
Service Area	New York: Statewide	New York: Statewide	New York: Statewide	New York: Broome, Cayuga, Madison, Oneida, Onondaga
Premium	\$17	\$47	\$77	\$0
PCP Copay	\$10	\$10	\$5	\$15
Specialist Copay	\$45	\$35	\$30	\$45
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$360-days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$325	\$295	\$250	\$395
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/30%	\$3/\$12/\$47/\$100/25%
Rx Deductible	\$350 Tier(s) 3,4,5	\$275 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	UnitedHealthcare® MedicareComplete Choice® Essential
H-PBP	H3379-040	H3379-041	R5342-002
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO	Regional PPO
Service Area	New York: Erie, Genesee, Niagara, Orleans, Wyoming	New York: Monroe, Wayne	New York: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$15	\$15	\$10
Specialist Copay	\$40	\$50	\$45
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$415 days 1-4	\$395 days 1-4
Outpatient Surgery	\$395	\$415	\$325
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/25%	Not Covered
Rx Deductible	\$395 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Largest MA plan in the market
- HMO and RPPPO portfolio approach to provide options that appeal to the diverse income levels in the market
- No referral required to see HMO specialists
- Market includes many small competitors with narrow networks and the potential for instability. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Bilingual agents to assist growing Spanish and Asian population
- DSNP Plan offered in most counties



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

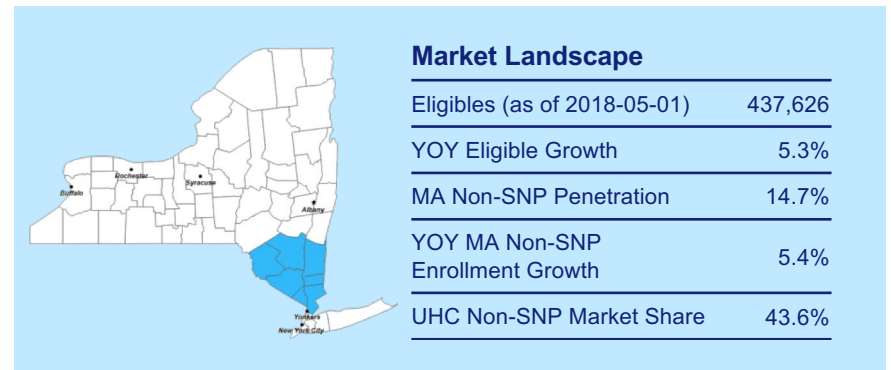
- WestMed (ACO)
- Crystal Run
- Westchester Medical Center and providers
- Bon Secours, New York Presbyterian, Northwell Health, Greater Hudson Valley, Westchester Medical Center, Health Quest, and St. Johns Riverside Healthcare hospitals
- Access to NYC, NJ, and CT providers and hospitals
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™]
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs
- Navigate4Me: A single point of contact for qualified members with complex chronic health challenges or a sudden health event for all clinical and service needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete®	AARP® MedicareComplete® Plan 2
H-PBP	H3307-012	H3307-025	H3307-023
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Premium plan with low out-of-pocket costs and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	New York: Orange, Rockland, Westchester	New York: Dutchess, Putnam, Sullivan, Ulster	New York: Orange, Rockland, Westchester
Premium	\$0	\$0	\$73
PCP Copay	\$25	\$15	\$10
Specialist Copay	\$50	\$50	\$40
Referral Required	N	N	N
Inpatient Hospital	\$465 days 1-4	\$465 days 1-4	\$395 days 1-4
Outpatient Surgery	20%	\$465	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$395 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H3387-010
Plan Highlights	OTC Debit Card benefit \$120 per month
Plan Type	HMO
Service Area	New York: Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Comprehensive Dental, Acupuncture, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. Other limitations and exclusions may apply. Star ratings are current as of July 2018 and are subject to change in October. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group. Rx usage based on UHC April 2018 year to date data.

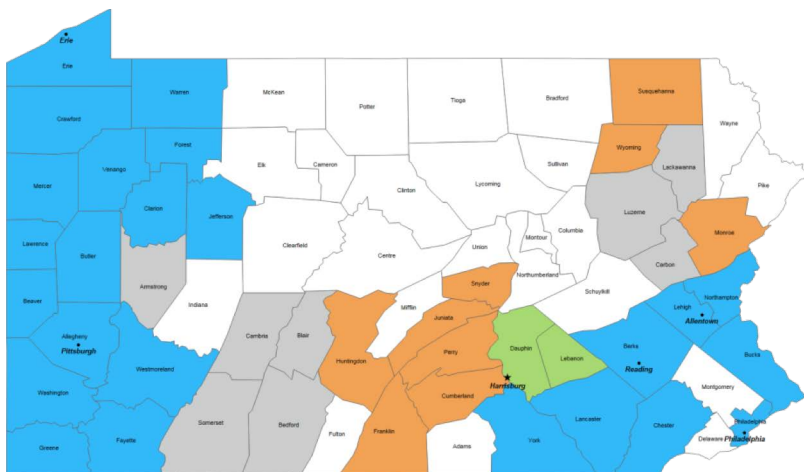


PENNSYLVANIA

2019

Pennsylvania

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint
- Dual Only Expansion

State Landscape

Eligibles¹ 2,161,578

Estimated Dual Eligibles² 311,359

YOY Eligible Growth¹ 4.3%

MA Penetration¹ 34.6%

YOY MA Enrollment Growth¹ 3.9%

UHC Market Share¹ 4.5%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Full dual and QMB only



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Greater Philadelphia
- Choice of products with low premium plans for those shopping on value, and higher premium plans for those looking for lower copays and more ancillary benefits
- Portfolio includes PPO options for those seeking open network access
- Improved benefits from 2018 including reduced premiums, Rx deductibles, PCP and Specialist copays
- Removed eye exam copay and reduced hearing copay
- Fixed copay on outpatient and diagnostic radiology services on all plans providing more predictability in cost share
- Comprehensive Dental added to H2228-036; Dental rider available on all other plans
- New value added benefits: Transportation and Telemedicine new for 2019
- 4.5 Star HMO Plans, 3.5 Star LPPOs



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Deductible removed from Tier 3 on PPO plans



Provider

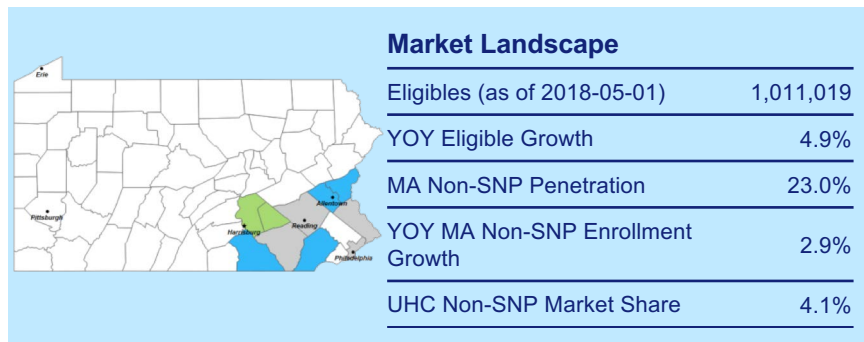
- Full UPenn system, Mainline Health
- St. Luke's Physicians Group
- Lehigh Valley, Reading Hospital, Lancaster General
- CHS – Community Health Systems (9 hospitals in EPA)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™]
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



- Current Non-SNP Footprint
- New Non-SNP Plan Type
- Non-SNP Expansion



Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2	AARP® MedicareComplete®
H-PBP	H1944-024	H2228-035	H2228-036	H1944-009
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries	Open access plan for those seeking maximum coverage	Low premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	HMO	Local PPO	Local PPO	HMO
Service Area	Pennsylvania: Berks, Dauphin, Lancaster, Lebanon, Lehigh, Northampton, York	Pennsylvania: Berks, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	Pennsylvania: Berks, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	Pennsylvania: Bucks, Chester, Philadelphia
Premium	\$9	\$19	\$59	\$24
PCP Copay	\$10	\$5	\$0	\$15
Specialist Copay	\$40	\$35	\$30	\$45
Referral Required	N	N	N	N
Inpatient Hospital	\$345 days 1-5	\$295 days 1-6	\$250 days 1-7	\$345 days 1-5
Outpatient Surgery	\$345	\$295	\$250	\$345
Max Out-of-Pocket	\$5,900	\$6,700	\$5,400	\$6,700
Lab Copay	\$5	\$5	\$5	\$5
Rx Copays	\$4/\$12/\$47/\$95/30%	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/31%	\$3/\$12/\$45/\$95/28%
Rx Deductible	\$130 Tier(s) 3,4,5	\$95 Tier(s) 4,5	\$75 Tier(s) 4,5	\$230 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	AARP® MedicareComplete Choice®
H-PBP	H2228-037
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	Local PPO
Service Area	Pennsylvania: Bucks, Chester, Philadelphia
Premium	\$59
PCP Copay	\$10
Specialist Copay	\$40
Referral Required	N
Inpatient Hospital	\$295 days 1-6
Outpatient Surgery	\$295
Max Out-of-Pocket	\$6,700
Lab Copay	\$5
Rx Copays	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$325 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability combined with access to all hospitals provides unique competitive advantage
- New \$0 premium plan with rich benefits including no Rx deductible added to portfolio of premium plans
- New MA only plan to serve Veteran & SPAP populations
- No referral required to see specialists on all plans
- Improved benefits from 2018 with reduced copays
- Flat per admit copay on high premium plan
- Fixed copay on outpatient services with all plans providing more predictability in cost share
- New Comprehensive Dental and Dental Rider available
- New value added benefits: Transportation, Telemedicine, EPIC retail hearing, Fitbit, OTC debit card on the \$0, Catalog on the premium plans
- 4.5 Star Plans



Rx Highlights

- \$0 deductible on all plans
- \$0 copay on Tiers 1 & 2 with Preferred Mail 90-day home delivery
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- Rx Gap Coverage Tiers 1 & 2 on the high premium plan
- Generic Viagra added to formulary Tier 2



Provider

- Broad network includes both Allegheny Health Networks and UPMC systems, as well as community hospitals including: Excela Health, Heritage Valley Health System, St. Clair Hospital, Ohio Valley Hospital, Canonsburg General Hospital, Punxsutawney Area Hospital, Uniontown Hospital and now also Washington Hospital
- Consult the Provider Directory for the full list of providers

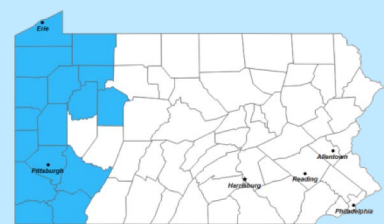


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	715,819
YOY Eligible Growth	3.5%
MA Non-SNP Penetration	38.8%
YOY MA Non-SNP Enrollment Growth	2.5%
UHC Non-SNP Market Share	3.3%

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H1944-010	H1944-011	H1944-025
Plan Highlights	\$0 premium plan with no Rx deductible, no referrals required to see specialists and rich ancillary benefits including OTC debit card and transportation	Low premium plan for those shopping on value and lower out-of-pocket costs but want rich ancillaries	Premium plan with no referral requirements, lowest out-of-pocket costs and richest ancillaries including comprehensive Dental, Vision, Hearing, Catalog and Transportation
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland
Premium	\$0	\$39	\$94
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$40	\$35	\$30
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$275 days 1-6	\$350 per admit
Outpatient Surgery	\$295	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,200	\$4,200
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/33%	\$3/\$12/\$45/\$95/33%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$0	\$0	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, OTC Debit Card & Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits

Plan Name	AARP® MedicareComplete Essential®
H-PBP	H1944-030
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO
Service Area	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Crawford, Erie, Fayette, Forest, Greene, Jefferson, Lawrence, Mercer, Venango, Warren, Washington, Westmoreland
Premium	\$0
PCP Copay	\$5
Specialist Copay	\$35
Referral Required	N
Inpatient Hospital	\$275 days 1-6
Outpatient Surgery	\$275
Max Out-of-Pocket	\$5,200
Lab Copay	\$5
Rx Copays	Not Covered
Rx Deductible	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Debit Card, Transportation, NurseLine, Caregiver Support, Virtual Visits

PENNSYLVANIA DUAL

2019

Plan Name	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete® ONE
H-PBP	H3113-009	H3113-012
Plan Highlights	<ul style="list-style-type: none"> • 12 expansion counties with over 27k new eligibles • Added fitness benefit, Meal Benefit Package, Personal Emergency Response System (PERS), full dentures included with dental coverage and increased OTC debit card to \$100 per quarter 	
Plan Type	HMO	HMO
Service Area	<p>Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Carbon, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Franklin, Greene, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Mercer, Monroe, Northampton, Perry, Philadelphia, Snyder, Somerset, Susquehanna, Venango, Warren, Washington, Westmoreland, Wyoming, York</p>	<p>Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Carbon, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Franklin, Greene, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Mercer, Monroe, Northampton, Perry, Philadelphia, Snyder, Somerset, Susquehanna, Venango, Warren, Washington, Westmoreland, Wyoming, York</p>
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	<p>Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed</p>	<p>Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed</p>

RHODE ISLAND

2019

Rhode Island

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	221,580
<i>Estimated Dual Eligibles²</i>	41,546
YOY Eligible Growth ¹	5.0%
MA Penetration ¹	39.4%
YOY MA Enrollment Growth ¹	4.0%
UHC Market Share ¹	28.4%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes approx. 5k partial duals who may or may not be eligible



Market Highlights

- Offering a broad, robust portfolio of \$0 and premium products, as well as an RPPO option
- \$0 eye exams on all HMO plans, and \$0 lab copays on premium HMO plans
- Improved PCP copay on \$0 HMO
- UnitedHealth Passport® – great for snowbirds (coverage follows member)
- Telemental Health added on all HMOs
- New for 2019 In addition to hiHealth, Epic Hearing has been added for a more expansive offering of hearing aids and locations
- Dental coverage available on all plans
- Catalog available on all MAPD HMO's
- 4.5 Star Plans



Rx Highlights

- New for 2019 Generic Viagra will be covered
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1, 2 & 3
- Reduced drug deductibles for Tiers 4 & 5
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 90-day supply of Tiers 1 & 2 at retail for 60-day copay



Provider

- Robust provider network that includes providers in other states in the New England area
- Network is inclusive of all hospitals and large provider organizations in the state including: Coastal, RIPCCP, Anchor Medical, Lifespan
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	221,580
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	31.6%
YOY MA Non-SNP Enrollment Growth	2.5%
UHC Non-SNP Market Share	29.6%

Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-016	H1944-014	H1944-020	R7444-001
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Moderate premium plan with low out-of-pocket costs and rich ancillary benefits	Open access plan for those seeking provider choice state-wide and across the country
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$24	\$74	\$48
PCP Copay	\$10	\$10	\$5	\$15
Specialist Copay	\$45	\$40	\$30	\$45
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$360-days 1-5	\$345 days 1-5	\$295 days 1-5	\$395 days 1-4
Outpatient Surgery	20%	20%	\$270	20%
Max Out-of-Pocket	\$5,100	\$4,500	\$4,200	\$5,500
Lab Copay	\$3	\$0	\$0	\$10
Rx Copays	\$2/\$9/\$45/\$95/29%	\$2/\$9/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$185 Tier(s) 4,5	\$185 Tier(s) 4,5	\$0	\$295 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Platinum Dental Rider Available, Fitness Rider Available

Plan Name	AARP® MedicareComplete Essential®
H-PBP	H1944-015
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington
Premium	\$0
PCP Copay	\$10
Specialist Copay	\$40
Referral Required	Y
Inpatient Hospital	\$345 days 1-5
Outpatient Surgery	20%
Max Out-of-Pocket	\$4,500
Lab Copay	\$10
Rx Copays	Not Covered
Rx Deductible	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

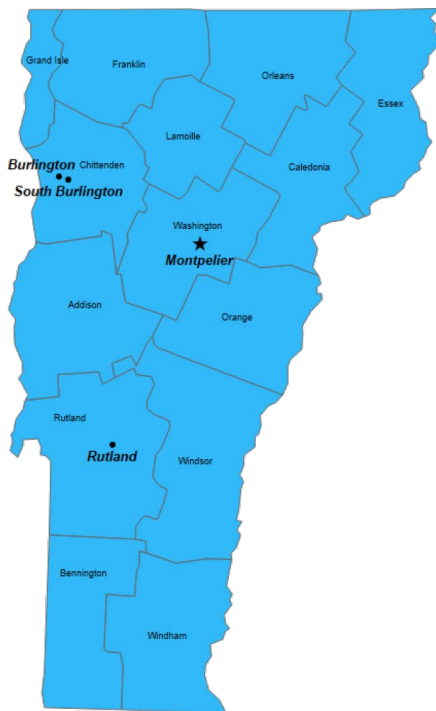
RHODE ISLAND DUAL

2019

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H3113-010
Plan Highlights	<ul style="list-style-type: none"> • Increased OTC Catalog benefit to \$200 per quarter and \$2,500 in credits towards dental services • Added hearing aid benefit up to \$2,000 for hearing aid(s) every 2 years
Plan Type	HMO
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Activity Tracker, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, NurseLine, Personal Emergency Response System, Foot Care & No Referrals Needed

Vermont

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles	147,237
YOY Eligible Growth	6.4%
MA Penetration	7.8%
YOY MA Enrollment Growth	17.2%
UHC Market Share	88.3%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with 88% market share
- The only plan focused on growing Medicare Advantage in Vermont with access throughout all of New England and across the New York border
- HMO premium plans for those looking for low out-of-pocket costs, predictability and enhanced benefits over traditional Medicare
- New plan with rich ancillary benefits for those eligible for both Medicare and Medicaid – member pays \$0 premium
- No referral required to see specialists on any plan
- Fixed copays for outpatient and radiology services providing more predictability in cost share (excludes RPPO)
- Reduced copays for hearing and podiatry on H1944-018
- Added mental health and reduced copays for physical therapy and occupational therapy services on H1944-018 & 028
- Higher premium plan fitness benefit now includes a Fitbit
- Platinum Dental Rider now an option on both HMO plans



Rx Highlights

- No deductible on the high premium plan; deductible only on Tiers 4 & 5 on the low premium plan
- \$0 copay on Tiers 1 & 2 with Preferred Mail 90-day home delivery
- Low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- Generic Viagra added to formulary Tier 2 (excludes Dual H0271-012)



Provider

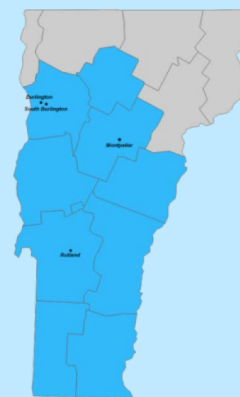
- Key providers include University of Vermont Medical Center, Dartmouth Hitchcock (NH), Southwest VT Health Center and Rutland Hospital
- Stable provider network throughout the service area and across New England



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™]
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	147,237
YOY Eligible Growth	6.4%
MA Non-SNP Penetration	7.8%
YOY MA Non-SNP Enrollment Growth	17.2%
UHC Non-SNP Market Share	88.3%

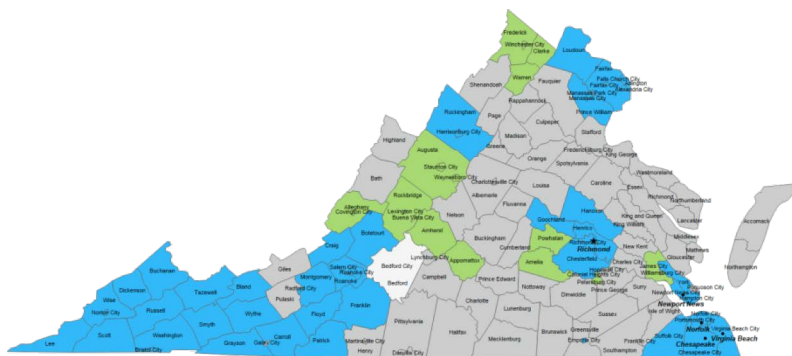
- Current Non-SNP Footprint
- New Non-SNP Plan Type



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete Choice®	UnitedHealthcare® MedicareComplete® Assure
H-PBP	H1944-018	H1944-028	R7444-001	H0271-012
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Moderate premium plan with low out-of-pocket costs and rich ancillary benefits	Open access plan for those seeking provider choice state-wide and across the country	Plan designed for those with both Medicare and Medicaid – best for Full Duals
Plan Type	HMO	HMO	Regional PPO	Local PPO
Service Area	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$21	\$63	\$48	\$0
PCP Copay	\$10	\$5	\$15	\$0 for Full Duals
Specialist Copay	\$40	\$30	\$45	\$0 for Full Duals
Referral Required	N	N	N	N
Inpatient Hospital	\$450 days 1-4	\$295 days 1-5	\$395 days 1-4	\$0 for Full Duals
Outpatient Surgery	\$395	\$295	20%	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$4,900	\$5,500	\$6,700
Lab Copay	\$10	\$5	\$10	\$0
Rx Copays	\$3/\$12/\$47/\$100/27%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%	\$0 for Full Duals
Rx Deductible	\$275 Tier(s) 4,5	\$0	\$295 Tier(s) 3,4,5	\$0 for Full Duals
Extra Benefits	\$0 Eye Exam, Routine Hearing Exam, Hearing Aids, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	\$0 Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental, NurseLine, Caregiver Support, Virtual Mental Health Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Platinum Dental Rider Available, Fitness Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

Virginia

Medicare Advantage 2019 Service Area



Tri-Cities TNVA

- Current Footprint
- Footprint Expansion
- Dual Only Footprint

State Landscape

Eligibles¹ 1,526,675

Estimated Dual Eligibles² 190,907

YOY Eligible Growth¹ 7.0%

MA Penetration¹ 14.9%

YOY MA Enrollment Growth¹ 3.8%

UHC Market Share¹ 17.2%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes 33K partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Choice of a \$0 premium plan with rich ancillary benefits or a premium plan with richer benefits and lower costs
- No referral required to see specialists on either plan
- Significant 2019 investments to accelerate growth including reduced PCP and Specialist copays
- Added Comprehensive Dental embedded in both plans
- Added Transportation benefit
- Reduced copays on mental health, physical therapy and occupational therapy services copays
- Fixed copays for outpatient and radiology services providing more predictability in cost share
- Removed eye exam copay and added eyewear for H5253-086
- Reduced hearing copay and added EPIC retail
- 4.0 Star HMO Plans



Rx Highlights

- No deductible on the premium plan; \$0 premium plan deductible reduced
- \$0 copay on Tiers 1 & 2 with Preferred Mail 90-day home delivery
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- Generic Viagra added to formulary Tier 2



Provider

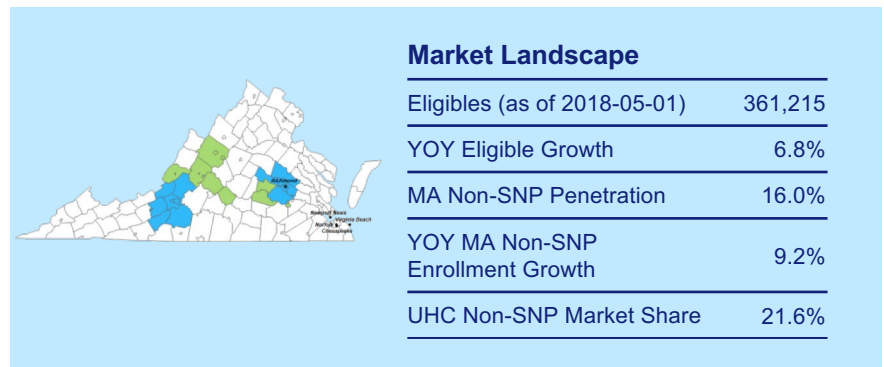
- 14 county expansion in 2019
- Stable network throughout service area including largest provider systems Carilion, Bon Secours and HCA
- VA Urology, Ortho VA now in network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



- Current Non-SNP Footprint
- Non-SNP Expansion



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-085	H5253-086
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	HMO	HMO
Service Area	Virginia: Alleghany, Amelia, Amherst, Appomattox, Augusta, Botetourt, Buena Vista City, Chesterfield, Colonial Heights City, Covington City, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Lexington City, Montgomery, Petersburg City, Powhatan, Radford City, Richmond City, Roanoke, Roanoke City, Rockbridge, Salem City, Staunton City, Waynesboro City	Virginia: Alleghany, Amelia, Amherst, Appomattox, Augusta, Botetourt, Buena Vista City, Chesterfield, Colonial Heights City, Covington City, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Lexington City, Montgomery, Petersburg City, Powhatan, Radford City, Richmond City, Roanoke, Roanoke City, Rockbridge, Salem City, Staunton City, Waynesboro City
Premium	\$0	\$54
PCP Copay	\$5	\$0
Specialist Copay	\$40	\$35
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Lab Copay	\$5	\$5
Rx Copays	\$3/\$13/\$47/\$95/30%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$150 Tier(s) 4,5	\$0
Extra Benefits	\$0 Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits	\$0 Eye Exam, Routine Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Choice of a \$0 premium plan with rich ancillary benefits or a premium plan with richer benefits and lower costs
- No referral required to see specialists on either plan
- Significant 2019 investments to accelerate growth
- Embedded Comprehensive Dental in both plans
- Fixed copays for outpatient and radiology services providing more predictability in cost share
- Removed eye exam copay and added eyewear
- Reduced hearing copay and added EPIC retail
- Reduced copays for mental health, physical therapy and occupational therapy services
- 4.0 Star HMO Plans



Rx Highlights

- No deductible on the premium plan; \$0 premium plan deductible reduced
- \$0 copay on Tiers 1 & 2 with Preferred Mail 90-day home delivery
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Generic Viagra added to formulary Tier 2



Provider

- Two county expansion in 2019
- Providers engaged with UHC due to investment in practice based support
- High performing network, pro-UHC due to best in class pay for performance program
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
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- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	272,892
YOY Eligible Growth	7.4%
MA Non-SNP Penetration	15.1%
YOY MA Non-SNP Enrollment Growth	14.7%
UHC Non-SNP Market Share	7.5%

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-087	H5253-088
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan for those shopping on value and lower out-of-pocket costs
Plan Type	HMO	HMO
Service Area	Virginia: Chesapeake City, Hampton City, James City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York	Virginia: Chesapeake City, Hampton City, James City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York
Premium	\$0	\$54
PCP Copay	\$5	\$0
Specialist Copay	\$30	\$25
Referral Required	N	N
Inpatient Hospital	\$245 days 1-6	\$200 days 1-5
Outpatient Surgery	\$245	\$200
Max Out-of-Pocket	\$4,900	\$4,500
Lab Copay	\$5	\$5
Rx Copays	\$3/\$12/\$45/\$95/31%	\$3/\$14/\$47/\$95/33%
Rx Deductible	\$95 Tier(s) 4,5	\$0
Extra Benefits	\$0 Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits	\$0 Eye Exam, Routine Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Mental Health Visits



Market Highlights

- Market is underpenetrated for Medicare Advantage and provides a unique growth opportunity
- Choice of a low premium plan with rich ancillary benefits or a higher premium plan with richer benefits and lower costs
- Broad network with no referral requirements
- Significant 2019 investments to accelerate growth
- New Acupuncture and Chiropractic benefits
- New Comprehensive Dental benefits embedded in plans
- New Transportation benefits
- New Fitbit added to the fitness benefits on both plans
- Removed eye exam copay on both plans and added eyewear to the higher premium plan
- Reduced hearing copay and added EPIC retail
- Reduced copays for mental health, physical therapy and occupational therapy services
- 4.0 Star HMO Plans



Rx Highlights

- No deductible on the premium plan; \$0 premium plan deductible reduced and removed from Tier 3
- \$0 copay on Tiers 1 & 2 with Preferred Mail 90-day home delivery
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Generic Viagra added to formulary Tier 2



Provider

- Four county expansion in 2019
- Broad network access including: iNOVA, Privia, VA Hospital Center, and Loudoun Medical Group
- Consult the Provider Directory for the full list of providers

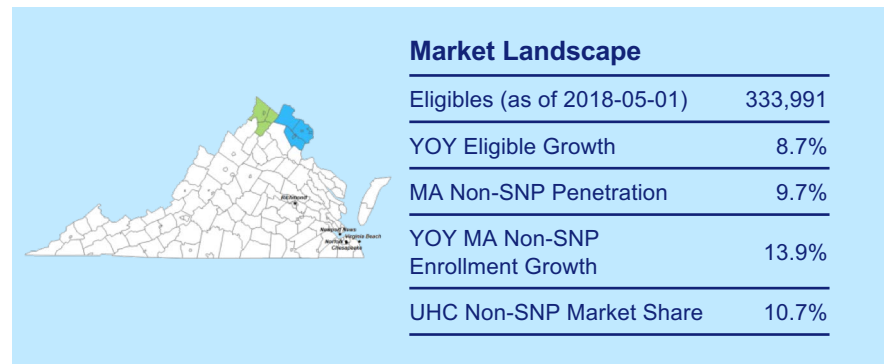


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
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- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-089	H5253-090
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Frederick, Loudoun, Manassas City, Manassas Park City, Prince William, Warren, Winchester City	Virginia: Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Frederick, Loudoun, Manassas City, Manassas Park City, Prince William, Warren, Winchester City
Premium	\$27	\$87
PCP Copay	\$5	\$0
Specialist Copay	\$30	\$25
Referral Required	N	N
Inpatient Hospital	\$250 days 1-5	\$195 days 1-4
Outpatient Surgery	\$250	\$150
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$5	\$5
Rx Copays	\$3/\$12/\$45/\$95/31%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$95 Tier(s) 4,5	\$0
Extra Benefits	\$0 Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits	\$0 Eye Exam, Routine Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, Transportation, NurseLine, Caregiver Support, Virtual Mental Health Visits

Plan Name	UnitedHealthcare Dual Complete [®]	UnitedHealthcare Dual Complete [®] RP
H-PBP	H7464-001	R1548-001
Plan Highlights	OTC Retail Debit Card \$75 per quarter as well as increased OTC Catalog benefit to \$200 per quarter	<ul style="list-style-type: none"> • Added OTC Debit Card benefit \$50 per quarter • Increased vision coverage to \$250 credit for lenses/frames and contacts every 2 years
Plan Type	HMO	Regional PPO
Service Area	<p>Virginia: Alexandria City, Arlington, Augusta, Bland, Botetourt, Bristol City, Buckingham, Carroll, Charles City, Chesapeake City, Chesterfield, Colonial Heights City, Craig, Dickenson, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Franklin, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Greene, Hampton City, Hanover, Henrico, Isle of Wight, James City, King William, Lancaster, Loudoun, Madison, Manassas City, Manassas Park City, Mathews, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Orange, Page, Patrick, Pittsylvania, Portsmouth City, Prince William, Pulaski, Radford City, Richmond City, Roanoke, Roanoke City, Rockingham, Russell, Scott, Smyth, Southampton, Spotsylvania, Stafford, Suffolk City, Surry, Tazewell, Virginia Beach City, Warren, Washington, Winchester City, Wise, Wythe, York</p>	<p>North Carolina: Statewide Virginia: Statewide</p>
Premium	\$0 full dual	\$0 full dual
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

Washington D.C.

Medicare Advantage 2019 Service Area



● Dual Only Footprint

State Landscape

Eligibles ¹	96,047
<i>Estimated Dual Eligibles²</i>	32,380
YOY Eligible Growth ¹	5.0%
MA Penetration ¹	12.8%
YOY MA Enrollment Growth ¹	15.9%
UHC Market Share ¹	56.8%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes partial duals who may or may not qualify

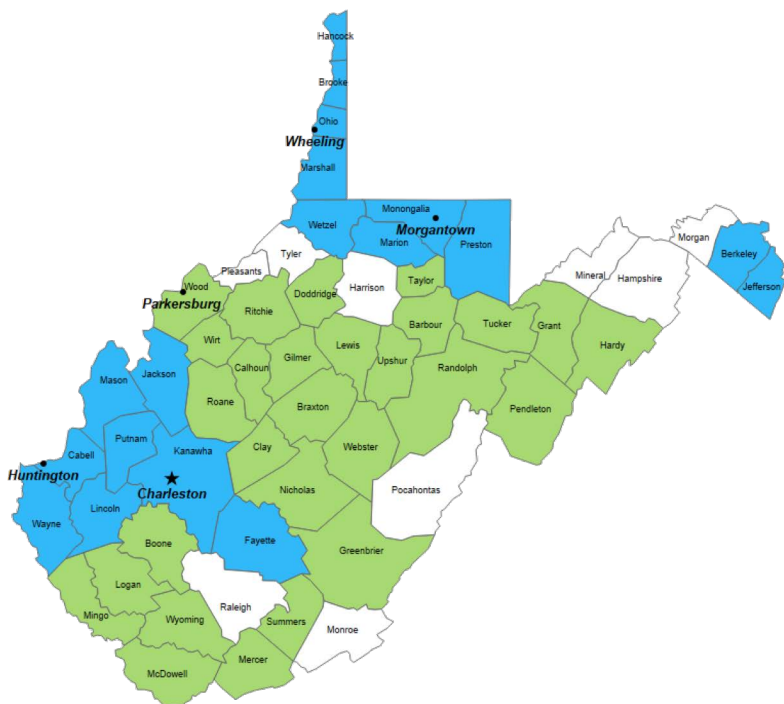
Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H2228-045
Plan Highlights	\$125 OTC Catalog benefit, NurseLine, 24 one-way transportation trips and \$150 credit toward lenses/frames and contacts every 2 years
Plan Type	Local PPO
Service Area	Washington D.C.: District of Columbia
Premium	\$0 full dual
Extra Benefits	Routine Eye Exam, Eyewear Credit, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine, Foot Care & No Referrals Needed

WEST VIRGINIA

2019

West Virginia

Medicare Advantage 2019 Service Area



● Current Footprint ● Footprint Expansion

State Landscape

Eligibles	381,739
YOY Eligible Growth	4.1%
MA Penetration	13.0%
YOY MA Enrollment Growth	10.9%
UHC Market Share	2.2%

May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint



Market Highlights

- Twenty-one counties around Charleston have plans available in Southern WV
- Portfolio includes two affordable PPO options for those seeking open network access
 - Low premium LPPO plan for those comfortable with higher out-of-pocket costs
 - Moderate premium LPPO plan for those looking for richer benefits, including fitness
 - New DSNP plan for those with Medicare and Medicaid
- New for 2019 In addition to hiHealth, Epic Hearing added for a more expansive offering of hearing aids and locations
- No referral required to see specialists
- 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible on all tiers on H8211-004
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

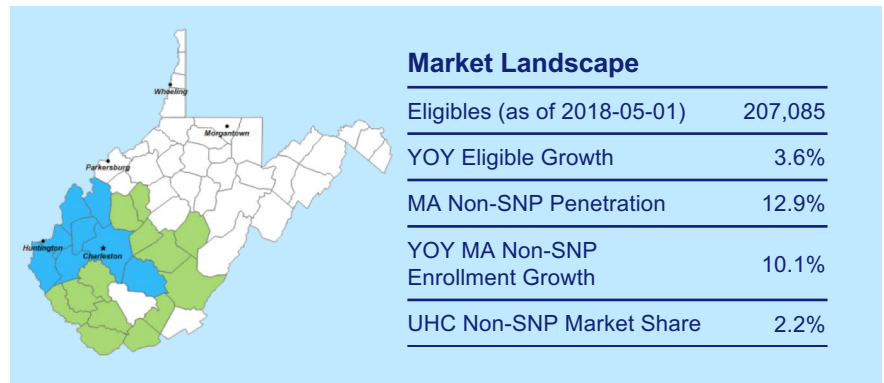
- Key hospitals: Charleston Area Medical Center (Kanawha County), and Cabell Huntington Hospital (Cabell County) and Thomas Memorial
- Key physician groups: Charleston Area Medical Center/Integrated HealthCare Providers (Kanawha County), Huntington Internal Medicine (Cabell County), and University Physicians and Surgeons (Cabell County)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



SOUTHERN WEST VIRGINIA

2019

Plan Name	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2
H-PBP	H8211-003	H8211-004
Plan Highlights	Open access plan for those seeking maximum coverage	Open access plan with low out-of-pocket costs
Plan Type	Local PPO	Local PPO
Service Area	West Virginia: Boone, Cabell, Calhoun, Clay, Fayette, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, McDowell, Mercer, Mingo, Nicholas, Putnam, Roane, Summers, Wayne, Webster, Wyoming	West Virginia: Boone, Cabell, Calhoun, Clay, Fayette, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, McDowell, Mercer, Mingo, Nicholas, Putnam, Roane, Summers, Wayne, Webster, Wyoming
Premium	\$27	\$67
PCP Copay	\$15	\$5
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$335 days 1-5	\$265 days 1-6
Outpatient Surgery	\$335	\$265
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$300 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available



Market Highlights

- Twenty-five counties around Morgantown have plans available in Northern WV
- Portfolio includes two affordable PPO options for those seeking open network access
 - Low premium LPPPO plan for those comfortable with higher out-of-pocket costs
 - Moderate premium LPPPO plan for those looking for richer benefits, including fitness
 - New DSNP plan for those with Medicare and Medicaid
- New for 2019 In addition to hiHealth, Epic Hearing added for a more expansive offering of hearing aids and locations
- No referral required to see specialists
- 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1& 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

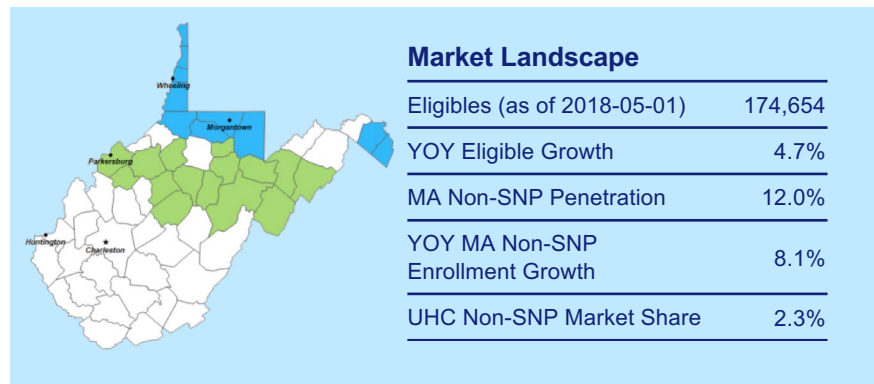
- Key hospitals: West Virginia University Health System including West Virginia University Hospitals (Ruby Memorial Hospital), United Hospital Center, Camden Clark Medical Center, Berkeley Medical Center, St. Joseph's Hospital Buckhannon, Jefferson Medical Center and Potomac Valley Hospital
- Key physician groups: WVUHS Physicians (Monongalia, Marshall, Berkeley, Jefferson, Wood Counties), and Wedgewood Family Practice (Monongalia County)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
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- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2
H-PBP	H8211-001	H8211-002
Plan Highlights	Open access plan for those seeking maximum coverage	Open access plan with low out-of-pocket costs
Plan Type	Local PPO	Local PPO
Service Area	West Virginia: Barbour, Berkeley, Braxton, Brooke, Doddridge, Gilmer, Grant, Hancock, Hardy, Jefferson, Lewis, Marion, Marshall, Monongalia, Ohio, Pendleton, Preston, Randolph, Ritchie, Taylor, Tucker, Upshur, Wetzel, Wirt, Wood	West Virginia: Barbour, Berkeley, Braxton, Brooke, Doddridge, Gilmer, Grant, Hancock, Hardy, Jefferson, Lewis, Marion, Marshall, Monongalia, Ohio, Pendleton, Preston, Randolph, Ritchie, Taylor, Tucker, Upshur, Wetzel, Wirt, Wood
Premium	\$43	\$83
PCP Copay	\$15	\$5
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$265 days 1-6
Outpatient Surgery	\$295	\$265
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$12/\$45/\$95/31%
Rx Deductible	\$300 Tier(s) 3,4,5	\$100 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0271-013
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Plan Type	Local PPO
Service Area	West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hancock, Hardy, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mingo, Monongalia, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine & Personal Emergency Response System



2019 Medicare Advantage Plans

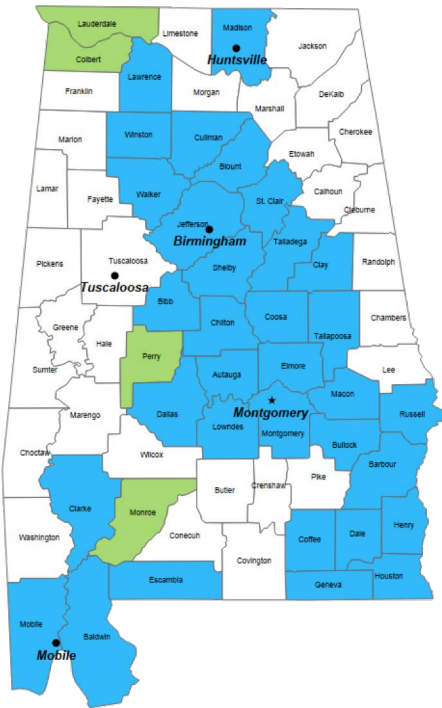
Southeast Region

ALABAMA

2019

Alabama

Medicare Advantage 2019 Service Area



● Current Footprint ● Footprint Expansion

State Landscape

Eligibles ¹	734,823
<i>Estimated Dual Eligibles²</i>	211,155
YOY Eligible Growth ¹	4.9%
MA Penetration ¹	31.3%
YOY MA Enrollment Growth ¹	9.2%
UHC Market Share ¹	26.8%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- Expanding to Colbert and Lauderdale counties for H0432
- Service Area Reduction in Marshall County for 1/01/2019 for H2802
- Additional DSNP product available for year round selling
- Lower copay for outpatient surgery at ASC vs inpatient hospital
- Benefits remain among best in state
- Added ancillary benefits such as PERS, telemedicine, and solutions for caregivers to further differentiate plans among competitors
- Added Amwell – virtual web/phone provider visits for \$0 copay
- Revised Partial Dual benefits to \$500 inpatient hospital copay and \$90 ER copay to encourage appropriate level of care
- Reciprocity with contracted Tennessee providers



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Standard 90-day mail order for Tiers 1 & 2 reduced to 2x 30-day supply
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers



Provider

- Huntsville Hospital and Physician Group
- Crestwood Hospital and Physician Group
- Cullman Regional Medical Center
- Cullman Primary Care
- Cullman Internal Medicine
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	166,166
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	17.6%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	21.7%

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-041	H2802-042	H0432-001	H0432-002
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Colbert, Lauderdale, Lawrence, Winston	Alabama: Colbert, Lauderdale, Lawrence, Winston
Premium	\$0	\$44	\$12	\$49
PCP Copay	\$0	\$0	\$5	\$0
Specialist Copay	\$25	\$25	\$40	\$25
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-5	\$225 days 1-5	\$350 days 1-5	\$225 days 1-8
Outpatient Surgery	\$245 / \$295	\$175 / \$225	\$245 / \$295	\$175 / \$225
Max Out-of-Pocket	\$5,400	\$3,900	\$5,900	\$4,900
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/32%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$55 Tier(s) 4,5	\$0	\$55 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- UnitedHealthcare breadth of product options, strength and stability provide competitive advantage in Alabama
- Additional DSNP product available for year round selling
- Lower copay for outpatient surgery at ASC vs inpatient hospital
- Benefits remain among best in state
- Added ancillary benefits such as PERS, telemedicine, and solutions for caregivers to further differentiate plans among competitors
- Added Amwell – virtual web/phone provider visits for \$0 copay
- Revised Partial Dual benefits to have \$500 inpatient hospital copay and \$90 ER copay to encourage appropriate level of care
- 4.0 Star plan throughout the state



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Standard 90-day mail order for Tiers 1 & 2 reduced to 2x 30-day supply
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers



Provider

- St. Vincent's Health System
- Brookwood Baptist Physician Alliance
- Southview Medical Group
- Norwood Clinic
- Seale Harris Medical Group
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

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- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	230,269
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	29.5%
YOY MA Non-SNP Enrollment Growth	5.3%
UHC Non-SNP Market Share	20.9%

● Current Non-SNP Footprint



NORTH CENTRAL ALABAMA

2019

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-041	H2802-042	H0432-007	H0432-008
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Clay, Coosa, Elmore, Tallapoosa	Alabama: Clay, Coosa, Elmore, Tallapoosa
Premium	\$0	\$44	\$0	\$47
PCP Copay	\$0	\$0	\$5	\$0
Specialist Copay	\$25	\$25	\$30	\$20
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-5	\$225 days 1-5	\$295 days 1-5	\$195 days 1-5
Outpatient Surgery	\$245 / \$295	\$175 / \$225	\$245 / \$295	\$145 / \$195
Max Out-of-Pocket	\$5,400	\$3,900	\$5,900	\$3,900
Lab Copay	\$0	\$0	\$10	\$0
Rx Copays	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/32%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$55 Tier(s) 4,5	\$0	\$55 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- Expanding to Monroe county
- Additional DSNP product available for year round selling
- Lower copay for outpatient surgery at ASC vs inpatient hospital
- Benefits remain among best in state
- Added ancillary benefits such as PERS, telemedicine, and solutions for caregivers to further differentiate plans among competitors
- Added Amwell – virtual web/phone provider visits for \$0 copay
- Revised Partial Dual benefits to have \$500 inpatient hospital copay and \$90 ER copay to encourage appropriate level of care
- Reciprocity with contracted Florida providers in Escambia County



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Standard 90-day mail order for Tiers 1 & 2 reduced to 2x 30-day supply
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers



Provider

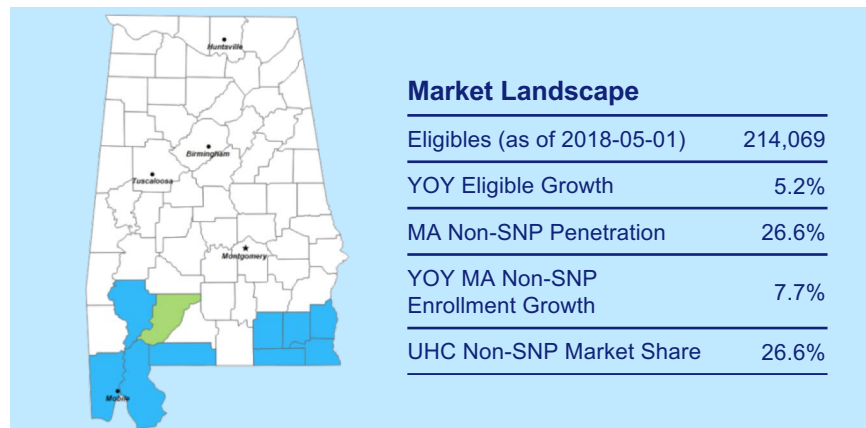
- Mobile Infirmary Medical Center
- Providence Hospital
- USA Hospital and Physician Group
- Infirmary Medical Center Diagnostic & Medical Clinic
- Southeast Alabama Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
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- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-041	H2802-042	H0432-003	H0432-004
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Barbour, Bullock, Coffee, Dale, Geneva, Henry	Alabama: Barbour, Bullock, Coffee, Dale, Geneva, Henry
Premium	\$0	\$44	\$0	\$47
PCP Copay	\$0	\$0	\$5	\$0
Specialist Copay	\$25	\$25	\$30	\$20
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-5	\$225 days 1-5	\$295 days 1-5	\$195 days 1-5
Outpatient Surgery	\$245 / \$295	\$175 / \$225	\$245 / \$295	\$145 / \$195
Max Out-of-Pocket	\$5,400	\$3,900	\$5,900	\$3,900
Lab Copay	\$0	\$0	\$10	\$0
Rx Copays	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/32%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$55 Tier(s) 4,5	\$0	\$55 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- Expanding H0432-005 and H0432-006 to Perry county
- UnitedHealthcare breadth of product options, strength and stability provide competitive advantage in Alabama
- Additional DSNP product available for year round selling
- Lower copay for outpatient surgery at ASC vs inpatient hospital
- Benefits remain among best in state
- Added ancillary benefits such as PERS, telemedicine, and solutions for caregivers to further differentiate plans among competitors
- Added Amwell – virtual web/phone provider visits for \$0 copay
- Revised Partial Dual benefits to have \$500 inpatient hospital copay and \$90 ER copay to encourage appropriate level of care
- Reciprocity with contracted Georgia providers



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers



Provider

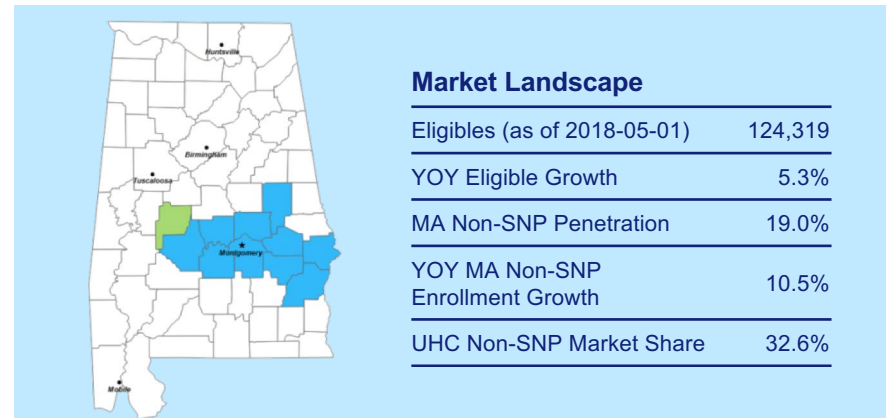
- Jackson Hospital and Physician Group
- Baptist Medical Center
- Russell Medical Center
- Healthcare Authority for Baptist
- Health Services, Inc.
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

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- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

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²Renew by UnitedHealthcare is not available on all plans



SOUTH CENTRAL ALABAMA

2019

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-041	H2802-042	H0432-003	H0432-004
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Barbour, Bullock, Coffee, Dale, Geneva, Henry	Alabama: Barbour, Bullock, Coffee, Dale, Geneva, Henry
Premium	\$0	\$44	\$0	\$47
PCP Copay	\$0	\$0	\$5	\$0
Specialist Copay	\$25	\$25	\$30	\$20
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-5	\$225 days 1-5	\$295 days 1-5	\$195 days 1-5
Outpatient Surgery	\$245 / \$295	\$175 / \$225	\$245 / \$295	\$145 / \$195
Max Out-of-Pocket	\$5,400	\$3,900	\$5,900	\$3,900
Lab Copay	\$0	\$0	\$10	\$0
Rx Copays	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/32%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$55 Tier(s) 4,5	\$0	\$55 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System

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SOUTH CENTRAL ALABAMA

2019

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H0432-005	H0432-006
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO
Service Area	Alabama: Clarke, Dallas, Monroe, Perry	Alabama: Clarke, Dallas, Monroe, Perry
Premium	\$0	\$47
PCP Copay	\$5	\$0
Specialist Copay	\$30	\$20
Referral Required	N	N
Inpatient Hospital	\$295 days 1-5	\$195 days 1-5
Outpatient Surgery	\$245 / \$295	\$145 / \$195
Max Out-of-Pocket	\$5,900	\$3,900
Lab Copay	\$10	\$0
Rx Copays	\$3/\$10/\$45/\$95/32%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$55 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System

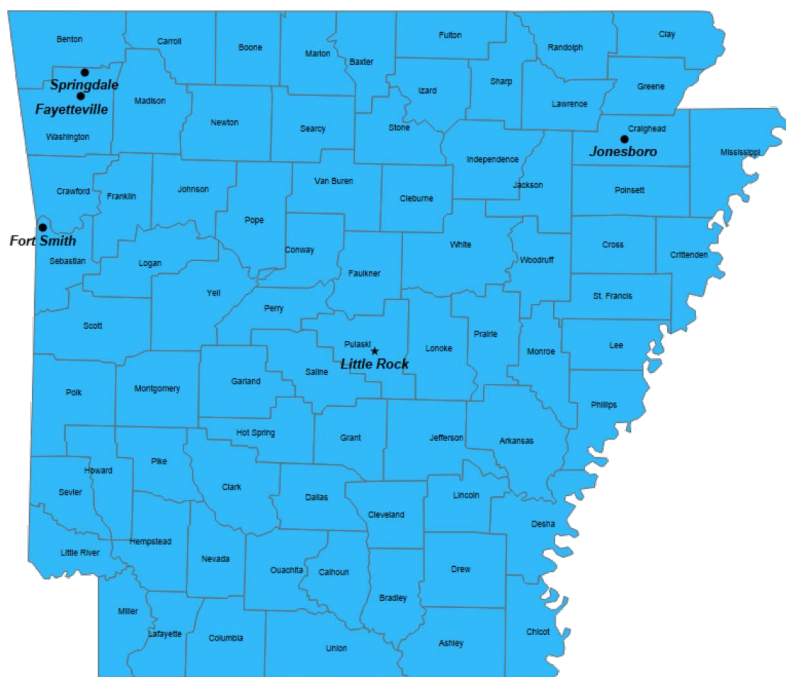
Plan Name	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®
H-PBP	H2802-044	H0432-009
Plan Highlights	Plans designed for those with both Medicare and Medicaid, includes affordable coverage for Partial Duals	
Plan Type	HMO	HMO
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Barbour, Bullock, Clarke, Clay, Coffee, Colbert, Coosa, Dale, Dallas, Elmore, Geneva, Henry, Lauderdale, Lawrence, Monroe, Perry, Tallapoosa, Winston
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card, Transportation Assistance, NurseLine & Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card, Transportation Assistance, NurseLine & Personal Emergency Response System

ARKANSAS

2019

Arkansas

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	650,997
<i>Estimated Dual Eligibles²</i>	129,964
YOY Eligible Growth ¹	5.6%
MA Penetration ¹	20.9%
YOY MA Enrollment Growth ¹	10.0%
UHC Market Share ¹	33.1%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- No referral required to see specialists
- Introducing new \$0 Premium HMO option in the Hot Springs service area
- Portfolio approach with choice of MA plans to meet a variety of different needs. Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a statewide RPPO offering access to all providers
- \$53 premium HMO plans with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Preventive Dental available on all plans, plus Improved Dental on the Silver and Dual RPPO products. Comprehensive Dental included on H3464-006
- Added Amwell – virtual web/phone provider visits for \$0 copay
- UnitedHealth Passport® – great for HMO members who like to travel



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery & new 90-day retail discount, 2x 30-day copay on HMO and 2.5x 30-day copay on RPPO, Tiers 1 & 2
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers



Provider

- CHI Hospitals and all physicians
- HealthStar Physicians
- National Park Hospital and all physicians
- Baptist Hospital - Malvern
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months (excludes RPPO - R3444-012)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost (excludes RPPO - R3444-012)
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	46,195
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	16.6%
YOY MA Non-SNP Enrollment Growth	13.6%
UHC Non-SNP Market Share	21.0%

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	UnitedHealthcare® MedicareComplete Choice®
H-PBP	H3464-005	H3464-006	R3444-012
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	Statewide RPPO with Prescription Drugs offering access to all providers
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Dallas, Garland, Hot Spring, Ouachita	Arkansas: Dallas, Garland, Hot Spring, Ouachita	Arkansas: Statewide; Missouri: Statewide
Premium	\$0	\$53	\$44
PCP Copay	\$5	\$0	\$10
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8	\$370 days 1-5
Outpatient Surgery	\$250 / \$350	\$125 / \$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$5	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$4/\$15/\$47/\$100/29%
Rx Deductible	\$145 Tier(s) 3,4,5	\$0	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- No referral required to see specialists
- Introducing new \$0 Premium HMOs option in Little Rock, Hot Springs & new 2019 Expansion counties: Crittenden, Cross, Lee, Lonoke, Monroe, Poinsett, Prairie, Saline, St. Francis, Van Buren & Woodruff
- Portfolio approach with choice of MA plans to meet a variety of different needs. Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a statewide RPPO offering access to all providers
- \$53 premium HMO plans with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Preventive Dental available on all plans, plus Improved Dental on the Silver and Dual RPPO products. Comprehensive Dental included on H3464-004



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery & new 90-day retail discount, 2x 30-day copay on HMO and 2.5x 30-day copay on RPPO, Tiers 1 & 2
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers



Provider

- CHI St. Vincent – all hospitals and all physicians
- Baptist Hospital, Baptist Physicians – all locations
- St. Bernard's hospital and all Sharp PHO physicians
- Conway PHO and physicians
- ARCare physicians – all locations
- Jefferson Regional-hospital and physicians
- Consult the Provider Directory for the full list of providers

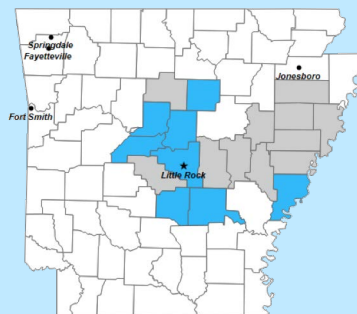


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (excludes RPPO - R3444-012)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost (excludes RPPO - R3444-012)
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	216,539
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	13.0%
YOY MA Non-SNP Enrollment Growth	14.6%
UHC Non-SNP Market Share	21.6%

- Current Non-SNP Footprint
- New Non-SNP Plan Type



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	UnitedHealthcare® MedicareComplete Choice®
H-PBP	H3464-003	H3464-004	R3444-012
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	Statewide RPPO with Prescription Drugs offering access to all providers
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Cleburne, Conway, Crittenden, Cross, Faulkner, Grant, Jefferson, Lee, Lonoke, Monroe, Perry, Phillips, Poinsett, Prairie, Pulaski, Saline, St. Francis, Van Buren, Woodruff	Arkansas: Cleburne, Conway, Crittenden, Cross, Faulkner, Grant, Jefferson, Lee, Lonoke, Monroe, Perry, Phillips, Poinsett, Prairie, Pulaski, Saline, St. Francis, Van Buren, Woodruff	Arkansas: Statewide; Missouri: Statewide
Premium	\$0	\$53	\$44
PCP Copay	\$5	\$0	\$10
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-5	\$370 days 1-5
Outpatient Surgery	\$250 / \$350	\$125 / \$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$5	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$4/\$15/\$47/\$100/29%
Rx Deductible	\$145 Tier(s) 3,4,5	\$0	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs. Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an \$ premium HMO, or open access with a statewide RPPO offering access to all providers
- No referral required to see specialists
- Statewide PPO offers access to all providers
- Preventive Dental available on all plans, plus Improved Dental on the Silver and Dual RPPO products. plus Comprehensive Dental included on H3464-002
- Routine eye & hearing exams on all plans, including eyewear credit
- Added Amwell – virtual web/phone provider visits for \$0 copay
- Fitness benefit available on all HMOs



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery & new 90-day retail discount, 2x 30-day copay on HMO and 2.5x 30-day copay on RPPO, Tiers 1 & 2
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

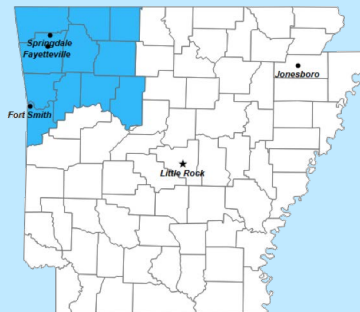
- Mercy Hospitals and physicians - all locations
- Northwest Sparks Quality Alliance physicians
- Community Physician Group – Siloam Springs
- St. Mary's Regional – hospital and physicians
- Johnson Regional Medical Center and physicians
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	165,546
YOY Eligible Growth	6.7%
MA Non-SNP Penetration	24.7%
YOY MA Non-SNP Enrollment Growth	6.6%
UHC Non-SNP Market Share	10.6%

Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	UnitedHealthcare® MedicareComplete Choice®
H-PBP	H3464-001	H3464-002	R3444-012
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	Statewide RPPO with Prescription Drugs offering access to all providers
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington	Arkansas: Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington	Arkansas: Statewide; Missouri: Statewide
Premium	\$0	\$47	\$44
PCP Copay	\$5	\$0	\$10
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8	\$370 days 1-5
Outpatient Surgery	\$250 / \$350	\$125 / \$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$5	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$4/\$15/\$47/\$100/29%
Rx Deductible	\$145 Tier(s) 3,4,5	\$0	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	UnitedHealthcare® Medicare Silver	UnitedHealthcare® Medicare Gold
H-PBP	R3444-008	R3444-009
Plan Highlights	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes
Plan Type	Regional PPO	Regional PPO
Service Area	Arkansas: Statewide; Missouri: Statewide	Arkansas: Statewide; Missouri: Statewide
Premium	\$0	\$29
PCP Copay	\$0	\$10
Specialist Copay	20%	\$45
Referral Required	N	N
Inpatient Hospital	Fee For Service Cost Share	\$335 days 1-5
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$0	\$10
Rx Copays	25%/25%/25%/25%/25%	\$3/\$12/\$47/\$100/29%
Rx Deductible	\$415	\$195 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available

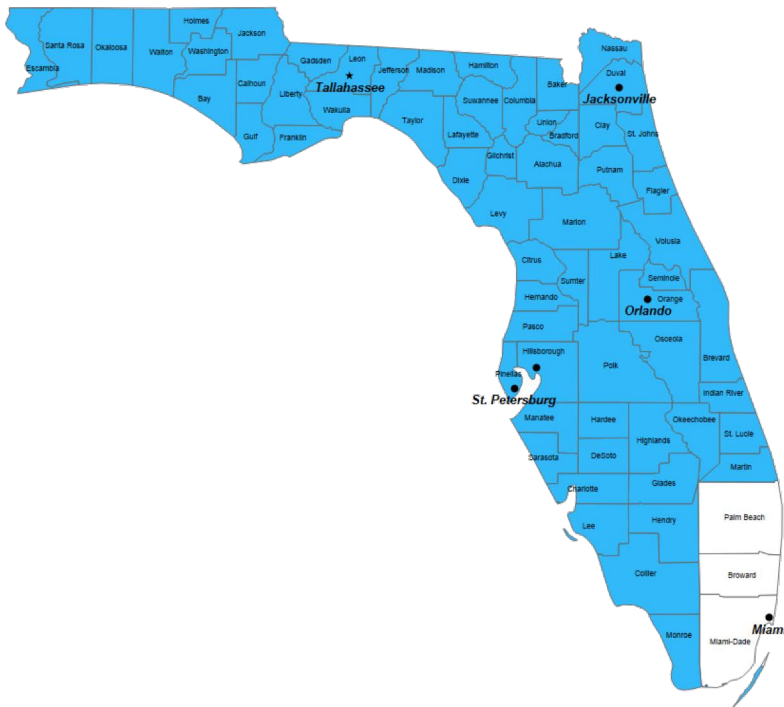
Plan Name	UnitedHealthcare Dual Complete® Choice
H-PBP	R3444-011
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Plan Type	Regional PPO
Service Area	Arkansas: Statewide; Missouri: Statewide
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine & Virtual Doctor Visits

FL NORTH & CENTRAL

2019

Florida North and Central

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	3,449,593
<i>Estimated Dual Eligibles²</i>	804,920
YOY Eligible Growth ¹	7.9%
MA Penetration ¹	34.4%
YOY MA Enrollment Growth ¹	7.5%
UHC Market Share ¹	27.6%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes partial duals who may or may not qualify



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Flagler** and **Orange** counties, in addition to Osceola, Seminole and Volusia counties with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Enhanced benefits on H1045-030 includes \$0 Rx deductible, \$0 PCP copay, lower specialist copay and eyewear
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- **NEW:** H1045-035 (Flagler county only) changed to H1045-026
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with the HMO, or open access with PPO
- Access to statewide hospital and specialist networks for all plans in Florida Central



Rx Highlights

- **NEW:** \$0 Rx deductible on H1045-030
- **NEW:** \$0 Rx deductible for Tiers 1 & 2 on new LPPO plan
- **NEW:** Reduced Rx deductible from \$315 to \$150, Tier 4 & 5 on H1045-026 (Rx deductible decreased from \$245 on H1045-035 to \$150)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- No Rx deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Florida Hospital System, Orlando Health/Physician Associates, Orlando Family Physicians and others
- Major physician groups and hospital systems are contracted in Florida
- Consult the online Provider Directory for the full list of providers

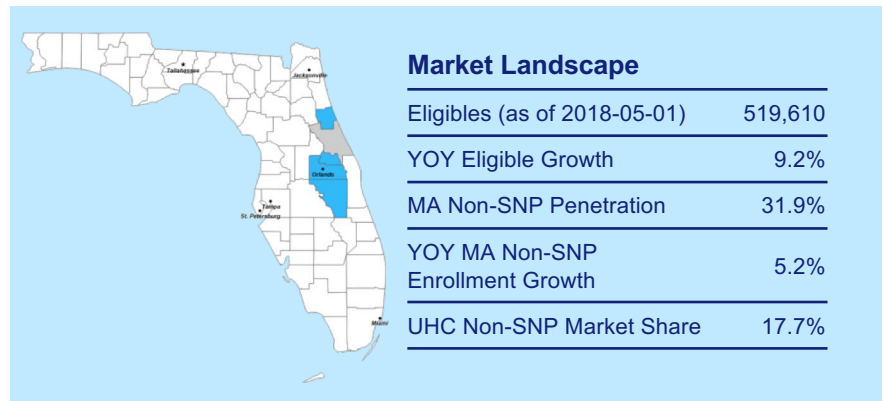


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-030	H1045-026
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits
Plan Type	HMO	HMO
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$25	\$30
Referral Required	Y	Y
Inpatient Hospital	\$250 days 1-5	\$250 days 1-6
Outpatient Surgery	\$100 / \$200	\$150 / \$250
Max Out-of-Pocket	\$5,500	\$4,500
Lab Copay	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/30%
Rx Deductible	\$0	\$150 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA CENTRAL - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-010	H2406-013	R7444-003
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	\$150 / \$275	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/29%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Indian River, Martin, Okeechobee** and **St. Lucie** counties, in addition to Brevard county, with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Adding Epic Hearing for a broad selection of hearing aids
- **NEW:** Expanded PCP network on H1045-036 Focus HMO plan
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Focus HMO plan (H1045-036) offers the highest consumer and maximum out-of-pocket value by utilizing a select primary care network while providing access to the statewide UHC hospital and specialty networks



Rx Highlights

- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- **NEW:** \$0 Rx deductible on most HMO plans (excludes H1045-028)
- **NEW:** Lowered Rx deductible on H1045-028
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Indian River Medical Center, Martin Memorial Hospitals, Parrish Health Systems, St. Lucie Medical Center/Lawnwood Hospital, Steward Hospitals
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

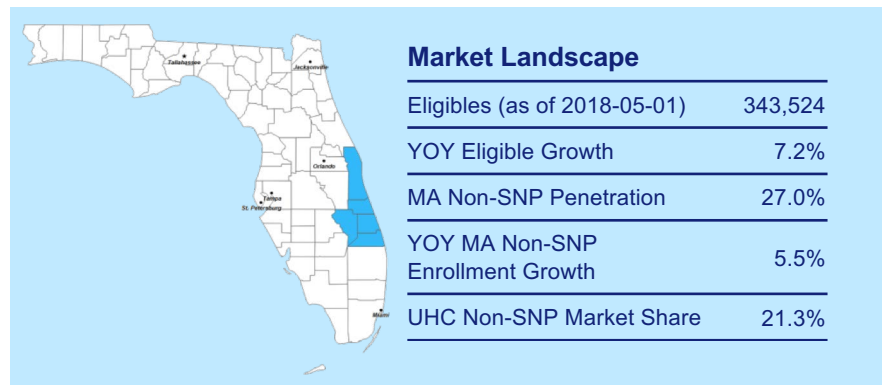


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



● Current Non-SNP Footprint



FLORIDA EAST - HMO

2019

Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-036	H1045-028	H1045-030
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Florida: Indian River, Martin, St. Lucie	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$30	\$45	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$275 days 1-5	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$150 / \$250	\$195 / \$295	\$100 / \$200
Max Out-of-Pocket	\$3,900	\$4,900	\$5,500
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/33%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$195 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA EAST - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-017	H2406-010	R7444-003
Plan Highlights	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Indian River, Martin, Okeechobee, St. Lucie	Florida: Brevard, Orange, Osceola, Seminole	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	\$150 / \$275	20%
Max Out-of-Pocket	\$5,500	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Alachua, Citrus, Hernando, Levy** and **Putnam** counties with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** H1045-035 (Putnam county only) changed to H1045-026
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with PPO
- Access to statewide hospital and specialist networks for all plans in Florida Gulf



Rx Highlights

- **NEW:** \$0 Rx deductible on H1045-033 across all tiers
- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plans
- **NEW:** Lower Rx deductible on H1045-028
- **NEW:** Reduced Rx deductible from \$245 to \$150, Tiers 4 & 5, on H1045-026 (previously H1045-035)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Southeastern Integrated Medical (SIMED) and West Florida Medical Associates
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

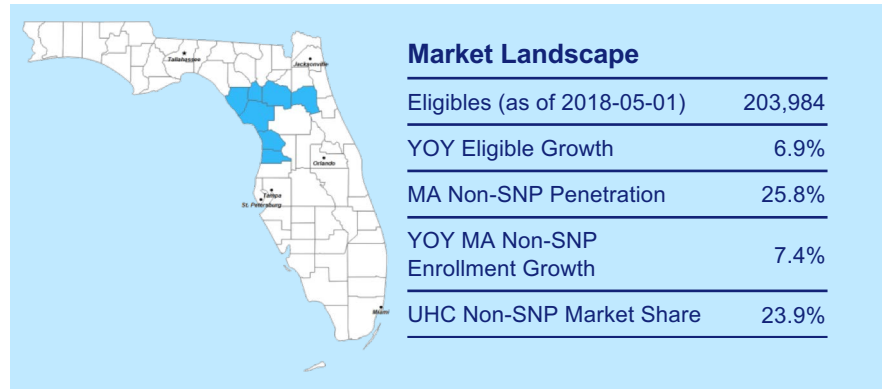


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



● Current Non-SNP Footprint



FLORIDA GULF - HMO

2019

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-033	H1045-043	H1045-026	H1045-028
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits
Plan Type	HMO	HMO	HMO	HMO
Service Area	Florida: Alachua, Columbia, Gilchrist, Suwannee	Florida: Citrus, Levy	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie
Premium	\$0	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0	\$0
Specialist Copay	\$30	\$40	\$30	\$45
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$250 days 1-7	\$250 days 1-5	\$250 days 1-6	\$295 days 1-6
Outpatient Surgery	\$125 / \$225	\$125 / \$225	\$150 / \$250	\$195 / \$295
Max Out-of-Pocket	\$4,900	\$4,900	\$4,500	\$4,900
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/30%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$0	\$0	\$150 Tier(s) 4,5	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support

FLORIDA GULF - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®
H-PBP	H2406-011	H2406-014	H2406-015
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare
Plan Type	Local PPO	Local PPO	Local PPO
Service Area	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk	Florida: Alachua, Baker, Bradford, Columbia, Suwannee, Union	Florida: Citrus, Levy
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$35	\$35	\$35
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$295 days 1-4
Outpatient Surgery	\$150 / \$295	\$150 / \$275	\$150 / \$275
Max Out-of-Pocket	\$5,500	\$5,900	\$5,500
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$150 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA GULF - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-013	R7444-003
Plan Highlights	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Regional PPO
Service Area	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Statewide
Premium	\$0	\$0
PCP Copay	\$10	\$15
Specialist Copay	\$35	\$50
Referral Required	N	N
Inpatient Hospital	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	20%
Max Out-of-Pocket	\$5,900	\$6,700
Lab Copay	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/29%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$175 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in Baker, Bradford, Clay, Columbia, Duval, Nassau, St. Johns, Suwannee, and Union counties with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- **NEW:** H1045-035 (St. Johns county only) changed to H1045-026
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Access to statewide hospital and specialist networks for all plans in Florida North



Rx Highlights

- **NEW:** \$0 Rx deductible on H1045-033 across all Tiers
- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plans
- **NEW:** Reduced Rx deductible from \$315 to \$150, Tiers 4 & 5, on H1045-026
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Baptist Health Systems, Flagler Hospital, Memorial Hospital (HCA), Orange Park Medical Center (HCA), St. Vincent's Medical Center
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

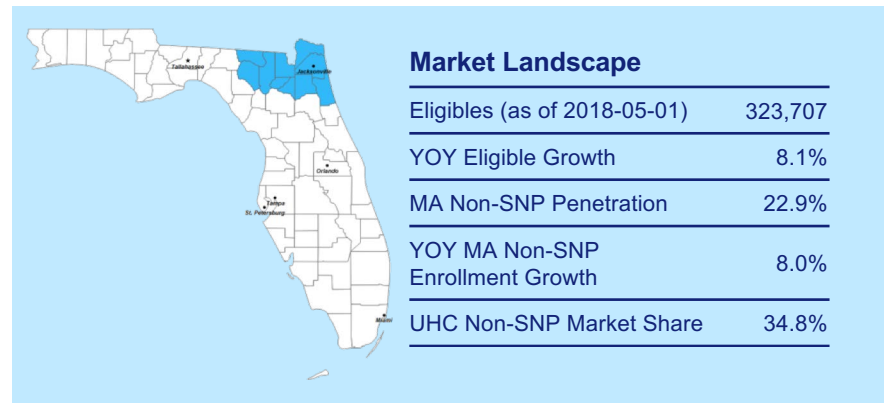


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



Current Non-SNP Footprint



FLORIDA NORTH - HMO

2019

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-026	H1045-033
Plan Highlights	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO
Service Area	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, <u>Volusia</u>	Florida: Alachua, Columbia, Gilchrist, Suwannee
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$30	\$30
Referral Required	Y	Y
Inpatient Hospital	\$250 days 1-6	\$250 days 1-7
Outpatient Surgery	\$150 / \$250	\$125 / \$225
Max Out-of-Pocket	\$4,500	\$4,900
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/30%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$150 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA NORTH - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-013	H2406-014	R7444-003
Plan Highlights	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Alachua, Baker, Bradford, Columbia, Suwannee, Union	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	\$150 / \$275	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$175 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Gadsden, Holmes, Jackson, Leon** and **Washington** counties, in addition to Bay, Escambia, Okaloosa, Santa Rosa and Walton counties with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** H1045-041 (HMO) removed POS benefit and offering in Gadsden, Holmes, Jackson, **Leon** and Washington counties with eyewear included
- **NEW:** Transportation and PERS offered on H1045-031 & H1045-041
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Access to statewide hospital and specialist networks for all plans in Florida Northwest



Rx Highlights

- **NEW:** \$0 Rx deductible on all HMO plans
- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, on HMO and LPPO plans
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Baptist (Pensacola), Bay Medical Center, Fort Walton Beach Medical Center (HCA), Gulf Coast Medical Center, Sacred Heart, Santa Rosa Medical Center, West Florida Hospital, White-Wilson Medical Center
- In-network access to participating providers in Houston County, Alabama
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

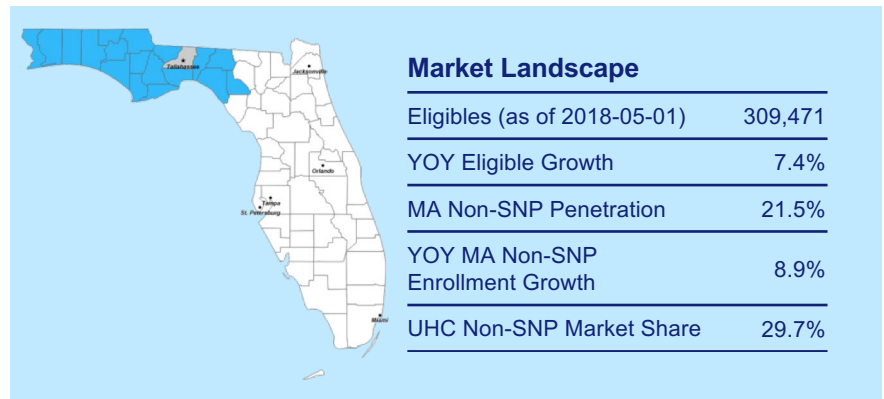


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™ 2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



FLORIDA NORTHWEST - HMO

2019

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-031	H1045-032	H1045-041
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Florida: Escambia, Okaloosa, Santa Rosa	Florida: Bay, Walton	Florida: Gadsden, Holmes, Jackson, Leon, Washington
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$25	\$30	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$225 days 1-7	\$225 days 1-7	\$225 days 1-7
Outpatient Surgery	\$125 / \$200	\$125 / \$200	\$125 / \$200
Max Out-of-Pocket	\$4,900	\$4,900	\$3,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$0	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

FLORIDA NORTHWEST - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-008	H2406-012	R7444-003
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Bay, Escambia, Okaloosa, Santa Rosa, Walton	Florida: Gadsden, Holmes, Jackson, Leon, Washington	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$5	\$5	\$15
Specialist Copay	\$40	\$40	\$50
Referral Required	N	N	N
Inpatient Hospital	\$275 days 1-7	\$275 days 1-7	\$395 days 1-4
Outpatient Surgery	\$150 / \$250	\$150 / \$250	20%
Max Out-of-Pocket	\$5,500	\$5,500	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Charlotte, DeSoto, Glades, Hardee, Hendry, Manatee** and **Sarasota** counties, in addition to Collier and Lee counties, with low copays, flat outpatient copay, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPOs
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new LPPO plans
- **NEW:** OTC catalog available on all new LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Access to statewide hospital and specialist networks for all plans in Florida Southwest



Rx Highlights

- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- H1045-034 offers coverage through the gap for Tiers 1 & 2
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- \$0 Rx deductible on most HMO plans (excludes H1045-028)
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 65,000 retail pharmacies

Provider



- Collier, Gulf Coast, IMA, IMG, Lee Health, Millennium, Naples Community, Sarasota Memorial
- Major physicians and hospital systems contracted in Florida
- Consult the online Provider Directory for the full list of providers

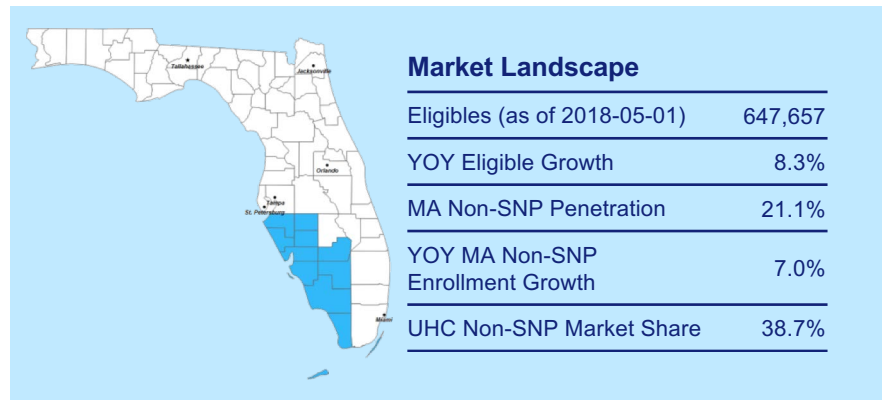


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



● Current Non-SNP Footprint



FLORIDA SOUTHWEST - HMO

2019

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-034	H1045-028	H1045-042
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Florida: Charlotte, Collier, Lee, Manatee, Sarasota	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$20	\$45	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$195 days 1-8	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$145 / \$175	\$195 / \$295	\$125 / \$250
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$195 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA SOUTHWEST - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-009	H2406-019	R7444-003
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Charlotte, Collier, Glades, Hendry, Lee, Manatee, Sarasota	Florida: DeSoto, Hardee, Highlands	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$175 / \$275	\$175 / \$275	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** A competitive \$0 premium LPPO plan now offered in **Lake, Marion** and **Sumter** counties with low copays, flat outpatient copay, routine dental, fitness and catalog
- **NEW:** MOOP for H1045-025 lowered to \$3,400
- **NEW:** MOOP for H1045-027 lowered to \$7,500 for out-of-network (in-network remains at \$1,900)
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** Fitness benefit on LPPO plan
- **NEW:** OTC catalog available on LPPO plan
- UnitedHealthcare is the leader for market share and growth in Lake, Marion and Sumter counties
- H1045-027 offers POS benefits nationwide
- Comprehensive UHC portfolio with HMO, HMO-POS, LPPO and RPPO plans with no referral required and access to statewide network
- Local customer service



Rx Highlights

- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- No deductible and low copays for Tiers 1 & 2, most commonly used drugs, on HMO and HMO-POS
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

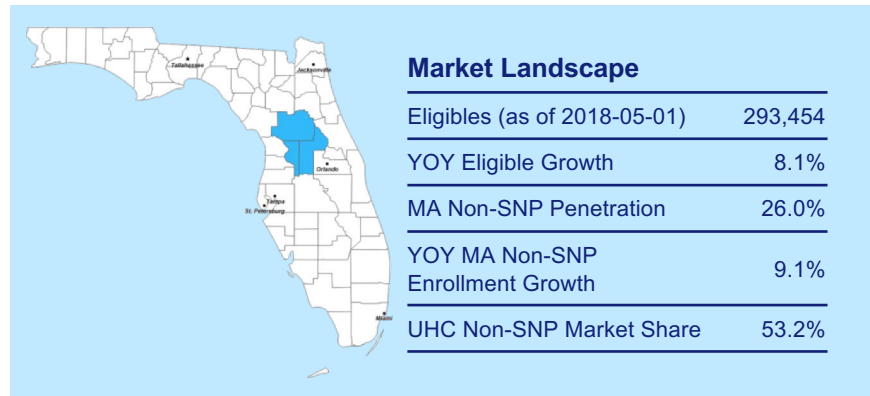
- Exclusive relationship with The Villages Health
- All major hospitals in Lake, Marion and Sumter counties, as well as Tampa and Orlando
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active™2: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare and Renew Active are not available on all plans



Current Non-SNP Footprint



THE VILLAGES

2019

Plan Name	UnitedHealthcare® The Villages® MedicareComplete® 1	UnitedHealthcare® The Villages® MedicareComplete® 2	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1045-025	H1045-027	H2406-016	R7444-003
Plan Highlights	\$0 premium plan with no referral required, access to the statewide network, passport and rich ancillary benefits	Low premium plan for those shopping on value and lower out-of-pocket costs, with access to the statewide network, passport and out-of-network benefits available nationwide	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	HMO	HMO-POS	Local PPO	Regional PPO
Service Area	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: Statewide
Premium	\$0	\$81	\$0	\$0
PCP Copay	\$0	\$0	\$5	\$15
Specialist Copay	\$40	\$15	\$40	\$50
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-6	\$150 days 1-7	\$325 days 1-5	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	\$100 / \$150	\$125 / \$295	20%
Max Out-of-Pocket	\$3,400	\$1,900	\$5,900	\$6,700
Lab Copay	\$5	\$0	\$5	\$10
Rx Copays	\$3/\$7/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$0	\$0	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Provider specific \$0 premium HMO plan now offered in **Hillsborough, Pasco, Pinellas** and **Polk** counties with lower specialist, inpatient, and outpatient copays includes eyewear and PERS plus Tier 1 & 2 Rx coverage in the gap; Access to statewide network of specialists and hospitals with a robust choice of select PCPs
- **NEW:** A competitive \$0 premium LPPO plan now offered in **Highlands, Hillsborough, Pasco** and **Pinellas** counties, in addition to Polk county, with low copays, flat outpatient copay, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Access to statewide hospital and specialist networks for all plans in Greater Tampa



Rx Highlights

- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- **NEW:** Tier 1 & 2 coverage through the gap on new Tampa HMO H1045-045
- **NEW:** \$0 Rx deductible on most HMO plans (excludes H1045-028)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- BayCare, Florida Hospital, HCA, Tampa General, Watson Clinic
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

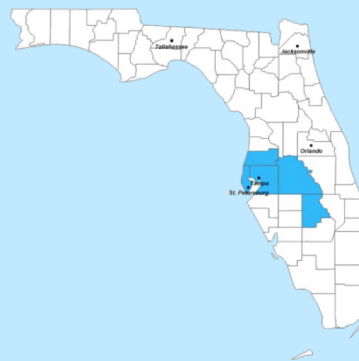


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	808,186
YOY Eligible Growth	7.4%
MA Non-SNP Penetration	32.7%
YOY MA Non-SNP Enrollment Growth	3.8%
UHC Non-SNP Market Share	26.3%

Current Non-SNP Footprint



GREATER TAMPA - HMO

2019

Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-045	H1045-028	H1045-042
Plan Highlights	New! \$0 Premium plan designed around a select PCP network for coordinated care, lower out-of-pocket costs and access to statewide network of hospitals and specialists	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Florida: Hillsborough, Pasco, Pinellas, Polk	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$20	\$45	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$195 days 1-8	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$145 / \$175	\$195 / \$295	\$125 / \$250
Max Out-of-Pocket	\$4,700	\$4,900	\$4,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$195 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

GREATER TAMPA - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-011	H2406-019	R7444-003
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk	Florida: DeSoto, Hardee, Highland	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$295	\$175 / \$275	20%
Max Out-of-Pocket	\$5,500	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support

FL NORTH & CENTRAL DUAL

2019

Plan Name	UnitedHealthcare Dual Complete [®] LP	UnitedHealthcare Dual Complete [®] RP
H-PBP	H1045-039	R7444-012
Plan Highlights	<ul style="list-style-type: none"> Increased Chiropractic and Acupuncture combined visits to 20 per year Increased hearing benefit up to \$2500 for unlimited hearing aid(s) every 2 years 	
Plan Type	HMO	Regional PPO
Service Area	Florida: Brevard, Charlotte, Clay, Duval, Flagler, Hernando, Hillsborough, Indian River, Lee, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns	Florida: Statewide
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System & Foot Care	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

Georgia

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	1,741,035
<i>Estimated Dual Eligibles²</i>	200,449
YOY Eligible Growth ¹	7.5%
MA Penetration ¹	26.1%
YOY MA Enrollment Growth ¹	10.2%
UHC Market Share ¹	34.5%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 44k partial duals who most likely qualify



Market Highlights

- Strong UnitedHealthcare® brand recognition in the state with 4.0 Star rated RPPO
- Portfolio approach with choice of MA plans to meet a variety of different needs. Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a RPPO
- Statewide RPPO product which includes DSNP and CSNP options
- Expanding HMO-POS plans H8748-008 and H8748-009 to Gwinnett and Spalding counties providing new options
- HMO plans utilize primary care providers to coordinate care for consistency and improved health – removed gatekeeper
- HMO-POS plans offer POS benefit for behavioral health only
- Fixed copay vs % cost share for OP for RPPO
- Added Amwell – virtual web/phone provider visits for \$0 copay
- Portfolio includes affordable PPO options for those seeking open network access
- UnitedHealth Passport® on HMOs – great for snowbirds or members who travel



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- HMO Retail 2.5x copay for 90-day supply, RPPO Retail 2x copay for 90-day, LPPO 90-day retail for 60-day copay for tier 1 & 2 at 2x
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs



Provider

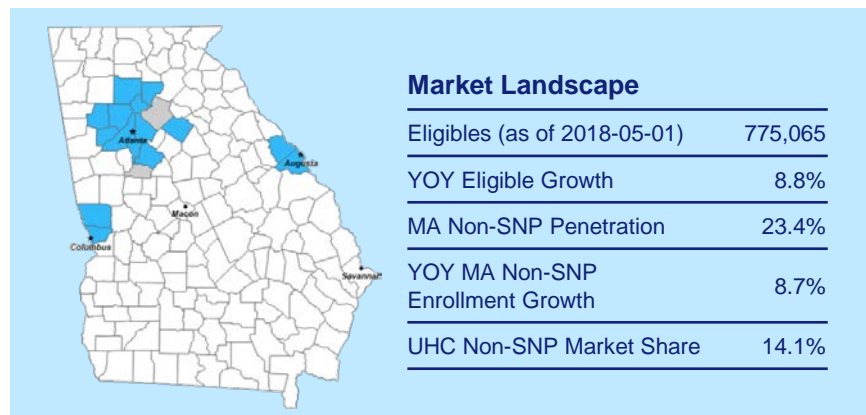
- Key health systems; WellStar, Emory, Northside and DeKalb Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months (Only on HMOs)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost (Only on HMOs)
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2
H-PBP	H1111-006	H1111-007	H8748-008	H8748-009
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO-POS	HMO-POS
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Barrow, Douglas, Gwinnett, Hall, Jackson, Paulding, Spalding	Georgia: Barrow, Douglas, Gwinnett, Hall, Jackson, Paulding, Spalding
Premium	\$0	\$57	\$0	\$50
PCP Copay	\$15	\$5	\$10	\$0
Specialist Copay	\$45	\$35	\$40	\$25
Referral Required	N	N	N	N
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7	\$370 days 1-5	\$265 days 1-7
Outpatient Surgery	\$320 / \$370	\$215 / \$265	\$320 / \$370	\$215 / \$265
Max Out-of-Pocket	\$6,700	\$5,500	\$6,700	\$4,900
Lab Copay	\$10	\$10	\$10	\$5
Rx Copays	\$3/\$10/\$47/\$95/27%	\$3/\$10/\$47/\$95/29%	\$3/\$10/\$47/\$95/27%	\$3/\$10/\$47/\$95/29%
Rx Deductible	\$275 Tier(s) 3,4,5	\$175 Tier(s) 4,5	\$275 Tier(s) 3,4,5	\$175 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System

Plan Name	UnitedHealthcare® MedicareComplete Choice®
H-PBP	R7444-008
Plan Highlights	Lower premium plan with broader network access
Plan Type	Regional PPO
Service Area	Georgia: Statewide South Carolina: Statewide
Premium	\$39
PCP Copay	\$10
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$395 days 1-4
Outpatient Surgery	\$395
Max Out-of-Pocket	\$6,700
Lab Copay	\$10
Rx Copays	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® brand recognition in the state with 4.0 Star rated RPPO
- Portfolio approach with choice of MA plans to meet a variety of different needs. Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a RPPO
- Statewide RPPO product which includes DSNP and CSNP options
- Portfolio includes an affordable PPO option for those seeking open network access
- HMO plans utilize primary care providers to coordinate care for consistency and improved health – removed gate keeper
- HMO-POS plans offer POS benefit for behavioral health only
- Dental coverage provided on H8748-011 and H1111-007
- Fixed copay vs % cost share for OP on RPPO
- Added Amwell – virtual web/phone provider visits for \$0 copay
- UnitedHealth Passport® on HMOs and HMO-POS – great for snowbirds or members who travel



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- HMO Retail 2.5x copay for 90-day supply, HMOPOS and RPPO Retail 2x copay for 90-day supply
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Central Georgia Medical Care Network including Oconee Regional Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months (Only on HMOs)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers® Fitness membership: Stay active with a gym membership and fitness classes for no additional cost (Only on HMOs)
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	149,835
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	12.6%
YOY MA Non-SNP Enrollment Growth	14.3%
UHC Non-SNP Market Share	35.4%

● Current Non-SNP Footprint

Plan Name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2	UnitedHealthcare® MedicareComplete Choice®	AARP® MedicareComplete® Plan 1
H-PBP	H8748-010	H8748-011	R7444-008	H1111-006
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries with \$0 PCP Copay	Lower premium plan with broader network access	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Plan Type	HMO-POS	HMO-POS	Regional PPO	HMO
Service Area	Georgia: Baldwin, Ben Hill, Crawford, Crisp, Dodge, Dooly, Emanuel, Houston, Irwin, Johnson, Laurens, Macon, Montgomery, Peach, Pulaski, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Wilcox, Wilkinson	Georgia: Baldwin, Ben Hill, Crawford, Crisp, Dodge, Dooly, Emanuel, Houston, Irwin, Johnson, Laurens, Macon, Montgomery, Peach, Pulaski, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Wilcox, Wilkinson	Georgia: Statewide South Carolina: Statewide	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond
Premium	\$14	\$50	\$39	\$0
PCP Copay	\$10	\$0	\$10	\$15
Specialist Copay	\$40	\$25	\$45	\$45
Referral Required	N	N	N	N
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7	\$395 days 1-4	\$370 days 1-5
Outpatient Surgery	\$320 / \$370	\$215 / \$265	\$395	\$320 / \$370
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700	\$6,700
Lab Copay	\$10	\$5	\$10	\$10
Rx Copays	\$3/\$10/\$47/\$95/27%	\$3/\$10/\$47/\$95/29%	\$4/\$14/\$47/\$100/29%	\$3/\$10/\$47/\$95/27%
Rx Deductible	\$275 Tier(s) 3,4,5	\$175 Tier(s) 4,5	\$195 Tier(s) 3,4,5	\$275 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	AARP® MedicareComplete® Plan 2
H-PBP	H1111-007
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond
Premium	\$57
PCP Copay	\$5
Specialist Copay	\$35
Referral Required	N
Inpatient Hospital	\$265 days 1-7
Outpatient Surgery	\$215 / \$265
Max Out-of-Pocket	\$5,500
Lab Copay	\$10
Rx Copays	\$3/\$10/\$47/\$95/29%
Rx Deductible	\$175 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits



Market Highlights

- Strong UnitedHealthcare® brand recognition in the state with 4.0 Star rated RPPO
- Statewide RPPO product which includes DSNP and CSNP options
- Portfolio approach with choice of MA plans to meet a variety of different needs. Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a RPPO
- Portfolio includes an affordable PPO option for those seeking open network access
- HMO-POS plans utilize primary care providers to coordinate care for consistency and improved health- removed gate keeper
- Fixed copay vs % cost share for OP on RPPO
- Added Amwell – virtual web/phone provider visits for \$0 copay
- HMO-POS plans offer POS benefit for behavioral health only
- Dental coverage provided on H8748-009 and R7444-008



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- HMOPOS and RPPO Retail 2x copay for 90-day supply
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Key health systems: Emory, Northside Health System
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (Only on HMOs)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost (Only on HMOs)
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	61,292
YOY Eligible Growth	8.3%
MA Non-SNP Penetration	19.3%
YOY MA Non-SNP Enrollment Growth	9.3%
UHC Non-SNP Market Share	12.6%

● Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2	UnitedHealthcare® MedicareComplete Choice®
H-PBP	H8748-008	H8748-009	R7444-008
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries	Lower premium plan with broader network access
Plan Type	HMO-POS	HMO-POS	Regional PPO
Service Area	Georgia: Barrow, Douglas, Gwinnett, Hall, Jackson, Paulding, Spalding	Georgia: Barrow, Douglas, Gwinnett, Hall, Jackson, Paulding, Spalding	Georgia: Statewide South Carolina: Statewide
Premium	\$0	\$50	\$39
PCP Copay	\$10	\$0	\$10
Specialist Copay	\$40	\$25	\$45
Referral Required	N	N	N
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7	\$395 days 1-4
Outpatient Surgery	\$320 / \$370	\$215 / \$265	\$395
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/27%	\$3/\$10/\$47/\$95/29%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$275 Tier(s) 3,4,5	\$175 Tier(s) 4,5	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® brand recognition in the state with 4.0 Star rated RPPO
- Portfolio approach with choice of MA plans to meet a variety of different needs. Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a RPPO
- Statewide RPPO product which includes DSNP and CSNP options
- HMO-POS plans offer POS benefit for behavioral health only – removed gate keeper
- Fixed copay vs % cost share for OP for RPPO
- Added Amwell – virtual web/phone provider visits for \$0 copay
- Portfolio includes an affordable PPO option for those seeking open network access
- Comprehensive dental coverage provided on H1111-007, H6528-006 and H8748-023



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- HMO Retail 2.5x copay for 90-day supply, HMOPOS, LPPO and RPPO Retail 2x copay for 90-day
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Memorial University Medical Center and physicians
- St. Joseph's Hospital and physicians
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (Only on HMOs)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost (Only on HMOs)
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	64,709
YOY Eligible Growth	7.3%
MA Non-SNP Penetration	22.7%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	14.3%

 Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2	AARP® MedicareComplete® Plan 1	UnitedHealthcare® MedicareComplete Choice® Plan 1
H-PBP	H8748-022	H8748-023	H1111-006	H6528-006
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO-POS	HMO-POS	HMO	Local PPO
Service Area	Georgia: Bryan, Effingham	Georgia: Bryan, Effingham	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Barrow, Forsyth, Gwinnett, Hall
Premium	\$14	\$50	\$0	\$43
PCP Copay	\$10	\$0	\$15	\$10
Specialist Copay	\$40	\$25	\$45	\$40
Referral Required	N	N	N	N
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7	\$370 days 1-5	\$370 days 1-5
Outpatient Surgery	\$320 / \$370	\$215 / \$265	\$320 / \$370	\$370
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700	\$6,700
Lab Copay	\$10	\$5	\$10	\$5
Rx Copays	\$3/\$10/\$47/\$95/27%	\$3/\$10/\$47/\$95/29%	\$3/\$10/\$47/\$95/27%	\$3/\$10/\$47/\$95/27%
Rx Deductible	\$275 Tier(s) 3,4,5	\$175 Tier(s) 4,5	\$275 Tier(s) 3,4,5	\$275 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

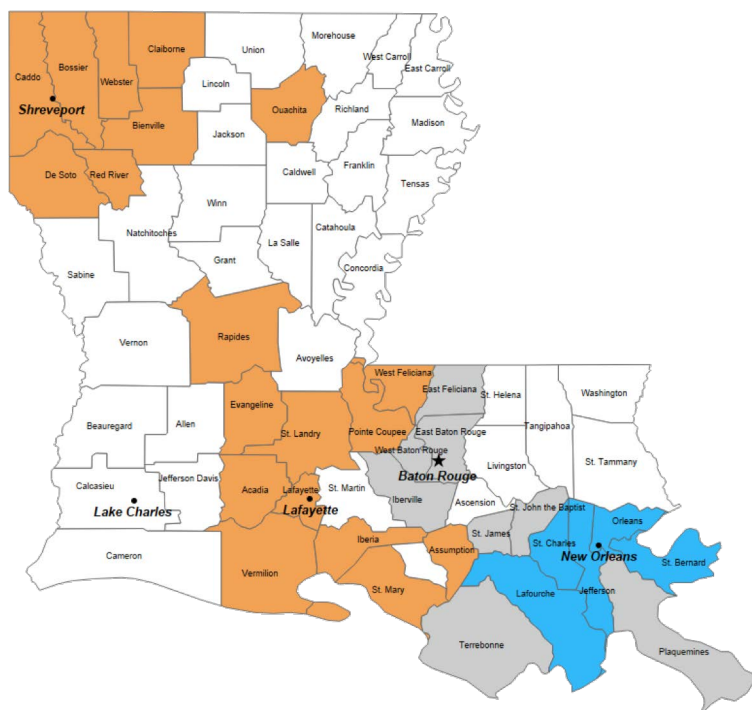
Plan Name	UnitedHealthcare® MedicareComplete Choice®	AARP® MedicareComplete® Plan 2
H-PBP	R7444-008	H1111-007
Plan Highlights	Lower premium plan with broader network access	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	Regional PPO	HMO
Service Area	Georgia: Statewide South Carolina: Statewide	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond
Premium	\$39	\$57
PCP Copay	\$10	\$5
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$265 days 1-7
Outpatient Surgery	\$395	\$215 / \$265
Max Out-of-Pocket	\$6,700	\$5,500
Lab Copay	\$10	\$10
Rx Copays	\$4/\$14/\$47/\$100/29%	\$3/\$10/\$47/\$95/29%
Rx Deductible	\$195 Tier(s) 3,4,5	\$175 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine, Caregiver Support, Virtual Visits

Plan Name	UnitedHealthcare® Medicare Silver	UnitedHealthcare® Medicare Gold
H-PBP	R7444-009	R7444-010
Plan Highlights	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes
Plan Type	Regional PPO	Regional PPO
Service Area	Georgia: Statewide South Carolina: Statewide	Georgia: Statewide South Carolina: Statewide
Premium	\$0	\$19
PCP Copay	\$0	\$10
Specialist Copay	\$0	\$40
Referral Required	N	N
Inpatient Hospital	Fee For Service Cost Share	\$335 days 1-5
Outpatient Surgery	20%	\$335
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$0	\$10
Rx Copays	25%/25%/25%/25%/25%	\$4/\$12/\$47/\$100/29%
Rx Deductible	\$415	\$210 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available

Plan Name	UnitedHealthcare Dual Complete® Choice	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete®
H-PBP	R7444-011	H2228-044	H5322-030
Plan Highlights	Plan designed for those with both Medicare and Medicaid who want state-wide access to providers	<ul style="list-style-type: none"> Increased transportation benefit to 36 one-way trips/plan approved locations Added 10 visits per year for Chiropractic and Acupuncture services combined 	
Plan Type	Regional PPO	Local PPO	HMO-POS
Service Area	Georgia: Statewide South Carolina: Statewide	Georgia: Baldwin, Bibb, Clayton, Cobb, Coweta, DeKalb, Fulton, Gwinnett, Laurens	Georgia: Appling, Barrow, Ben Hill, Berrien, Brooks, Burke, Butts, Catoosa, Chatham, Chattahoochee, Clarke, Columbia, Crisp, Decatur, Douglas, Effingham, Elbert, Fayette, Grady, Hall, Hancock, Haralson, Harris, Hart, Henry, Jackson, Jefferson, Johnson, Macon, Madison, McDuffie, Meriwether, Mitchell, Muscogee, Newton, Peach, Richmond, Rockdale, Spalding, Talbot, Taliaferro, Tattall, Thomas, Tift, Toombs, Treutlen, Upson, Walker, Warren, Washington
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation Assistance, NurseLine, Virtual Doctor Visits & Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Foot Care & No Referrals Needed	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Foot Care & No Referrals Needed

Louisiana

Medicare Advantage 2019 Service Area



- Current Footprint
- Dual Only Expansion
- Dual Only Footprint

State Landscape

Eligibles¹ 590,916

Estimated Dual Eligibles² 103,647

YOY Eligible Growth¹ 5.2%

MA Penetration¹ 32.3%

YOY MA Enrollment Growth¹ 8.0%

UHC Market Share¹ 2.0%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes 24k partial duals who may or may not be eligible



Market Highlights

- UnitedHealthcare service area continues in Louisiana parishes of Jefferson, Lafourche, Orleans, St. Bernard and St. Charles
- Portfolio of HMO MA plan choices from a stable company to meet a variety of needs
- Maintained premium HMO plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Maintained \$0 HMO plan for those looking for value
- HMO plans utilize primary care providers to coordinate care for consistency and improved health and require referral
- Added ancillary benefits such as PERS, telemedicine, and solutions for caregivers to further differentiate plans among competitors



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Decreased deductible on Tiers 3, 4 & 5 on HMO Plan 1 from \$375 to \$275
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers



Provider

- East Jefferson General Hospital
- Lakeside Hospital
- Thibodaux Regional Medical Center
- Tulane University Hospital & Clinic
- St. Bernard Parish Hospital
- St. Charles Parish Hospital
- Terrebonne General Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	186,110
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	38.0%
YOY MA Non-SNP Enrollment Growth	2.5%
UHC Non-SNP Market Share	0.7%

Current Non-SNP Footprint

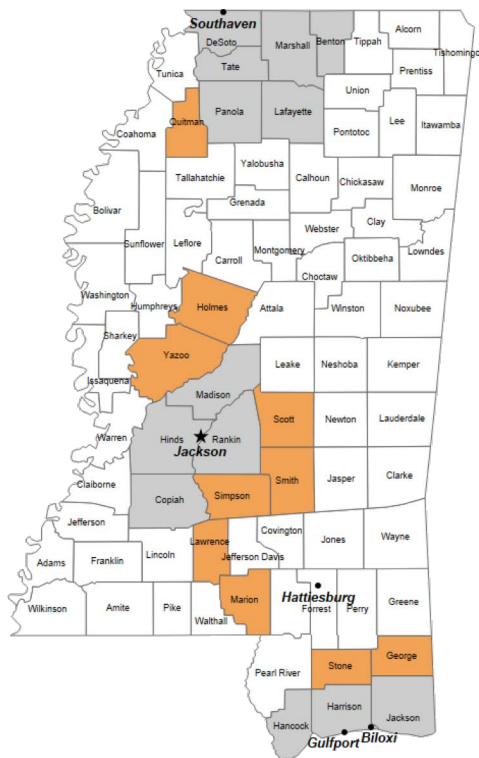


Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H4089-001	H4089-002
Plan Highlights	\$0 premium plan with rich ancillary benefits	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO
Service Area	Louisiana: Jefferson, Lafourche, Orleans, St. Bernard, St. Charles	Louisiana: Jefferson, Lafourche, Orleans, St. Bernard, St. Charles
Premium	\$0	\$50
PCP Copay	\$5	\$0
Specialist Copay	\$40	\$25
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-5	\$225 days 1-8
Outpatient Surgery	\$250	\$225
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$0
Rx Copays	\$3/\$12/\$45/\$95/27%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$275 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H5008-010
Plan Highlights	<ul style="list-style-type: none"> • Added 19 new parishes with over 70k dual eligibles • Added American Well virtual visit using online technology, Meal Benefit Package, dentures included in dental package and increased OTC Catalog benefit to \$250 per year
Plan Type	HMO
Service Area	Louisiana: Acadia, Assumption, Bienville, Bossier, Caddo, Claiborne, De Soto, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson, Lafayette, Lafourche, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Landry, St. Mary, Terrebonne, Vermilion, Webster, West Baton Rouge, West Feliciana
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

Mississippi

Medicare Advantage 2019 Service Area



● Dual Only Footprint ● Dual Only Expansion

State Landscape

Eligibles¹ 276,570

Estimated Dual Eligibles² 61,927

YOY Eligible Growth¹ 6.1%

MA Penetration¹ 21.0%

YOY MA Enrollment Growth¹ 11.4%

UHC Market Share¹ 2.6%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 16k partial duals who may or may not be eligible

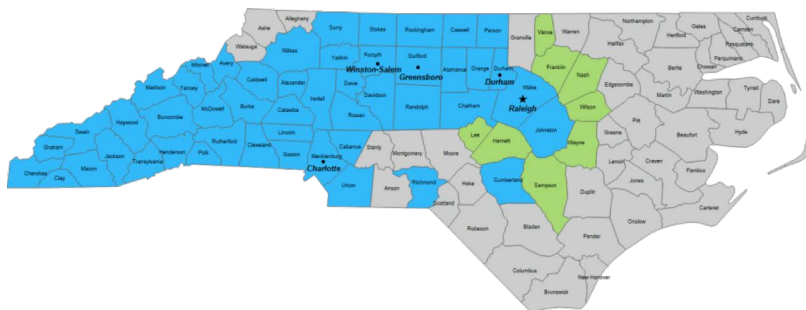
Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H5008-011
Plan Highlights	<ul style="list-style-type: none"> • 10 expansion counties with over 14k new eligibles • Increased OTC Catalog benefit to \$200 per quarter, dentures included in dental package and added Meal Benefit Package
Plan Type	HMO
Service Area	Mississippi: Benton, Copiah, DeSoto, George, Hancock, Harrison, Hinds, Holmes, Jackson, Lafayette, Lawrence, Madison, Marion, Marshall, Panola, Quitman, Rankin, Scott, Simpson, Smith, Stone, Tate, Yazoo
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed

NORTH CAROLINA

2019

North Carolina

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

State Landscape

Eligibles ¹	1,985,153
<i>Estimated Dual Eligibles²</i>	61,927
YOY Eligible Growth ¹	6.4%
MA Penetration ¹	23.9%
YOY MA Enrollment Growth ¹	8.0%
UHC Market Share ¹	31.7%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes approx. 67k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2018
- **New:** Plan 2 Premium reduced to \$0
- **New:** \$0 Premium Plan 3, featuring Fitbit Charge 2 device and rewards for health-related activity
- **New:** Transportation benefit on Plan 1 (36 rides) and 2 (24 rides)
- **New :** \$100 Eyewear credit on Plan 1
- Hearing Aid options now include Epic and hiHealth Innovations
- Philips Lifeline benefit on premium plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Reduced copay on Tiers 1 & 2 on 90-day supply in Retail setting (2x 30-day supply)
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Tiering on Plans 1, 2, 3 with Mission Health Plan/Pardee – PCP \$0 (vs \$10 or \$20), Specialist \$30 or \$35 (vs \$50)
- \$0 Virtual Telemedicine services, network is Novant and American Well
- Key provider is Mission Health System
- Other network hospitals: Haywood Regional, Park Ridge, and Margaret R Pardee Memorial
- Consult the Provider Directory for the full list of providers

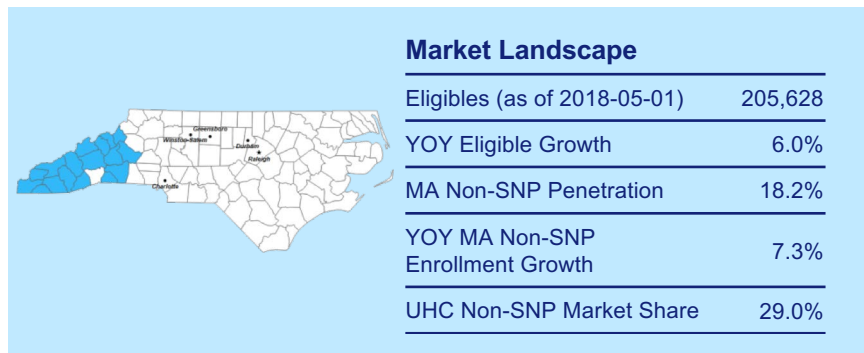


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H5253-080	H5253-079	H5253-105
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries, like transportation	\$0 premium plan with rich ancillary benefits, like transportation	New! \$0 premium plan with access to Fitbit device and activity-based rewards
Plan Type	HMO	HMO	HMO
Service Area	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	North Carolina: Buncombe, McDowell, Transylvania
Premium	\$44	\$0	\$0
PCP Copay	\$0 / \$10	\$0 / \$20	\$0 / \$20
Specialist Copay	\$30 / \$50	\$35 / \$50	\$40 / \$50
Referral Required	N	N	N
Inpatient Hospital	\$275 days 1-7	\$395 days 1-4	\$430-days 1-4
Outpatient Surgery	\$275	\$375	\$395
Max Out-of-Pocket	\$4,700	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$95 Tier(s) 4,5	\$170 Tier(s) 3,4,5	\$170 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership & Fitbit, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available

Plan Name	AARP® MedicareComplete Essential®
H-PBP	H5253-040
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO
Service Area	North Carolina: Alamance, Alexander, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Johnston, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Orange, Person, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Stokes, Swain, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Premium	\$0
PCP Copay	\$0 / \$10
Specialist Copay	\$30 / \$50
Referral Required	N
Inpatient Hospital	\$345 days 1-5
Outpatient Surgery	\$275
Max Out-of-Pocket	\$4,400
Lab Copay	\$5
Rx Copays	Not Covered
Rx Deductible	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation , NurseLine, Caregiver Support , Virtual Visits , Personal Emergency Response System

PIEDMONT/CHARLOTTE/CAPE FEAR 2019



Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- **New:** Transportation benefit on Plan 1 (36 rides), Plan 2 and PPO (24 rides)
- Provider tiering offers lower copays on HMOs – PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- **New:** \$100 Eyewear credit on Plan 1
- Philips Lifeline benefit on premium plans
- Enhanced catalog benefit on Plan 1 (\$80/qtr) and 2 (\$60/qtr)
- Fitness benefit added to LPPO
- Hearing Aid options now include Epic and hiHealth Innovations



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Reduced deductibles on Plan 1 (\$50 Tier 4 and 5 only) & 2 (\$95 Tier 3, 4, 5)
- No deductible and low copays for Tiers 1, 2, 3 (Plan 1 only), the most commonly used drugs
- Reduced copay on Tiers 1 & 2 on 90-day supply in Retail setting (2x 30-day supply)
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers



Provider

- \$0 Virtual Telemedicine services, network is Novant and American Well
- Key providers include Novant, Cornerstone, THN (Cone Health), Eagle Physicians, Guilford Medical, UNC, Carolina Health Systems, Wake Medical, and Cape Fear Valley Health System
- Tier 1 Benefit Providers: Novant, Guilford Medical, Cornerstone, THN (Cone Health), Wake Forest Baptist, Mission and Eagle Physicians, Cape Fear Valley Health System
- Consult the Provider Directory for the full list of providers

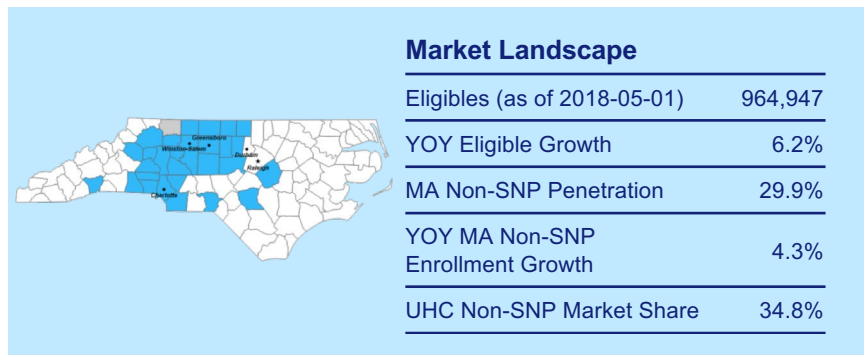


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



PIEDMONT/CHARLOTTE/CAPE FEAR 2019

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete Choice®
H-PBP	H5253-037	H5253-038	H2228-018
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries, like transportation	\$0 premium plan with rich ancillary benefits	Open access plan with low out-of-pocket costs and additional ancillaries, like transportation
Plan Type	HMO	HMO	Local PPO
Service Area	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Surry, Union, Wilkes, Yadkin	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Surry, Union, Wilkes, Yadkin	North Carolina: Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
Premium	\$29	\$0	\$47
PCP Copay	\$0 / \$10	\$0 / \$20	\$5
Specialist Copay	\$30 / \$50	\$35 / \$50	\$40
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$430-days 1-4	\$345 days 1-5
Outpatient Surgery	\$275	\$395	\$340
Max Out-of-Pocket	\$4,400	\$6,700	\$4,500
Lab Copay	\$5	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$50 Tier(s) 4,5	\$95 Tier(s) 3,4,5	\$165 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System

PIEDMONT/CHARLOTTE/CAPE FEAR 2019

Plan Name	AARP® MedicareComplete Essential®
H-PBP	H5253-040
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO
Service Area	North Carolina: Alamance, Alexander, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Johnston, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Orange, Person, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Stokes, Swain, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Premium	\$0
PCP Copay	\$0 / \$10
Specialist Copay	\$30 / \$50
Referral Required	N
Inpatient Hospital	\$345 days 1-5
Outpatient Surgery	\$275
Max Out-of-Pocket	\$4,400
Lab Copay	\$5
Rx Copays	Not Covered
Rx Deductible	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support , Virtual Visits , Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- **New:** Fitbit Charge 2 device for Plan 2, featuring rewards for health-related activities
- **New** HMO Plan 1 for 2019 – Portfolio approach with choice of MA plans to meet a variety of different needs
- \$0 copay for PCP visits on Plan 1
- **New:** Transportation benefit on Plan 1 (36 rides), Plan 2 (24 rides)
- Philips Lifeline benefit on Plan 1 and 2
- **New:** \$100 Eyewear credit on Plan 1
- Hearing Aid options now include Epic and hiHealth Innovations
- No referral required to see specialists



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Reduced Rx deductibles on Plan 1 (\$95) & 2 (\$170), applicable to Tiers 4 & 5 only
- Reduced copay on Tiers 1 & 2 on 90-day supply in Retail setting (2x 30-day supply)
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

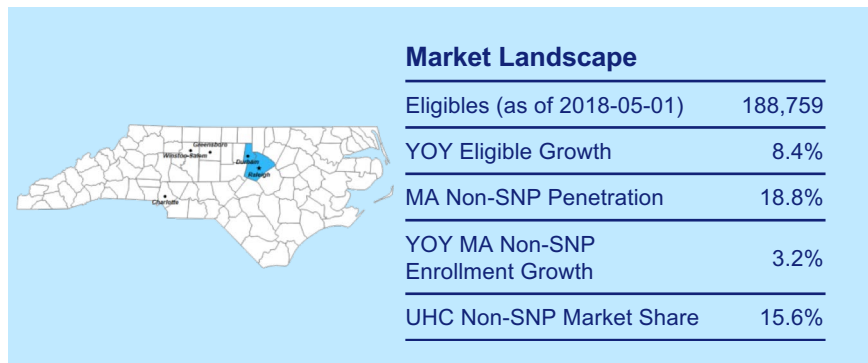
- \$0 Virtual Telemedicine services, network is Novant and American Well
- Key providers include UNC and WakeMed
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active[™]: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● Current Non-SNP Footprint



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1
H-PBP	H5253-039	H5253-102
Plan Highlights	Low premium plan with access to Fitbit device and activity-based rewards	New! Open access plan with low out-of-pocket costs and additional ancillaries, like transportation
Plan Type	HMO	HMO
Service Area	North Carolina: Durham, Wake	North Carolina: Durham, Wake
Premium	\$15	\$49
PCP Copay	\$10	\$0
Specialist Copay	\$50	\$50
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6
Outpatient Surgery	\$295	\$275
Max Out-of-Pocket	\$6,700	\$5,500
Lab Copay	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/31%
Rx Deductible	\$170 Tier(s) 4,5	\$95 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available

Plan Name	AARP® MedicareComplete Essential®
H-PBP	H5253-040
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO
Service Area	North Carolina: Alamance, Alexander, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Johnston, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Orange, Person, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Stokes, Swain, Transylvania, Union, Wake, Wilkes, Yadkin, Yancey
Premium	\$0
PCP Copay	\$0 / \$10
Specialist Copay	\$30 / \$50
Referral Required	N
Inpatient Hospital	\$345 days 1-5
Outpatient Surgery	\$275
Max Out-of-Pocket	\$4,400
Lab Copay	\$5
Rx Copays	Not Covered
Rx Deductible	
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support , Virtual Visits , Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with 4+ Star Plan offerings and over 30 years in the market
- New HMO Plans 1 & 2 in 8 expansion counties!
- OTC Catalog Benefit for Plan 1 (\$50/qtr)
- Transportation benefit on Plan 1 (36 rides), Plan 2 (24 rides)
- New for 2019 - \$100 Eyewear credit on Plan 1
- Both plans include UnitedHealth Passport® – great for snowbirds or members who travel
- No referrals to see specialists
- Solutions for Caregivers virtual support



Rx Highlights

- \$0 copay for Tiers 1 & 2 when using Preferred Mail 90-day delivery on Plan 1
- \$95 Deductible for Plan 1 (Tiers 4 & 5 only) and \$170 for Plan 2 (Tiers 3, 4, 5)
- No deductible and low copays for Tier 1 and Tier 2, the most commonly used drugs, with Plan 2
- Low copay on Tiers 1 & 2 on 90-day supply in Retail setting (2x 30-day supply)
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

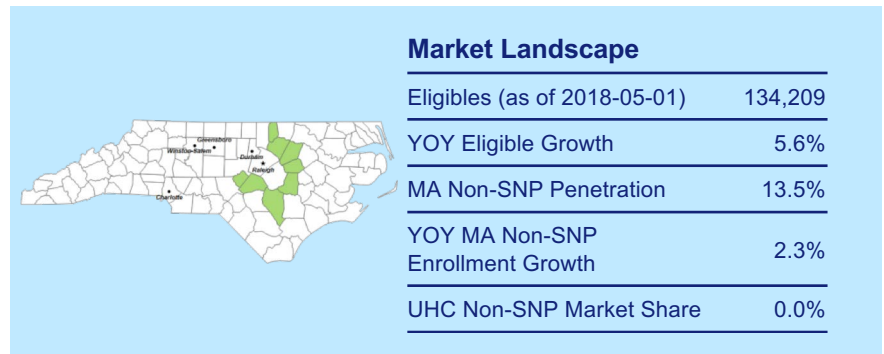
- \$0 Virtual Telemedicine services, network is Novant and American Well
- Large provider network, featuring UNC, WakeMed, Vidant, Cape Fear Valley Health System, and many others
- Comprehensive hospital network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Non-SNP Expansion



Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1
H-PBP	H5253-103	H5253-104
Plan Highlights	New! Low premium plan for those shopping on value and lower out-of-pocket costs	New! Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO
Service Area	North Carolina: Franklin, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson	North Carolina: Franklin, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson
Premium	\$15	\$49
PCP Copay	\$10	\$5
Specialist Copay	\$50	\$50
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$345 days 1-5
Outpatient Surgery	\$345	\$295
Max Out-of-Pocket	\$6,700	\$5,500
Lab Copay	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/31%
Rx Deductible	\$170 Tier(s) 3,4,5	\$95 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Transportation, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available

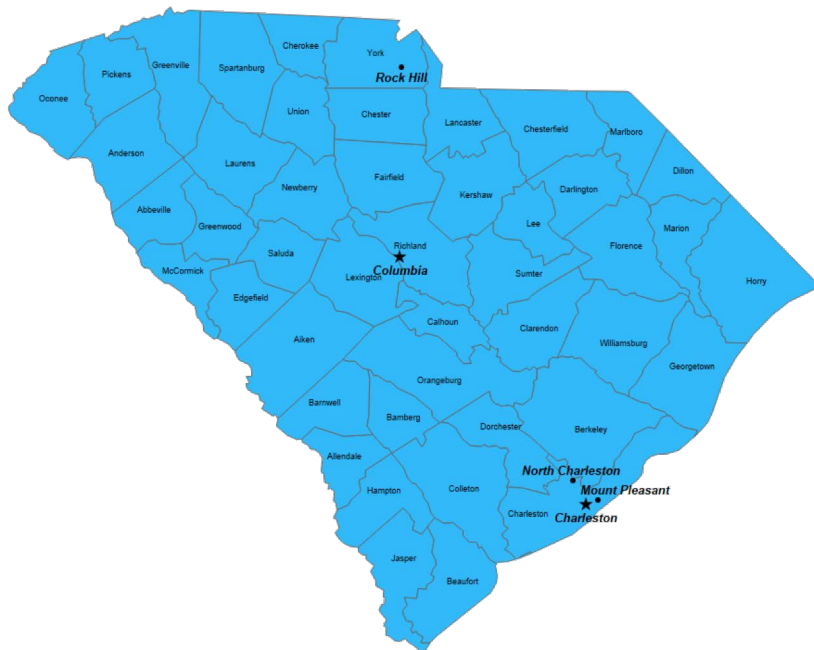
Plan Name	UnitedHealthcare Dual Complete®	UnitedHealthcare Dual Complete® RP
H-PBP	H5253-041	R1548-001
Plan Highlights	\$350 OTC credit per quarter	<ul style="list-style-type: none"> • OTC Debit Card benefit \$50 per quarter • Increased vision coverage to \$250 credit for lenses/frames and contacts every 2 years
Plan Type	HMO	Regional PPO
Service Area	North Carolina: Alamance, Buncombe, Caswell, Catawba, Chatham, Cumberland, Davidson, Davie, Durham, Forsyth, Guilford, Henderson, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Wake, Wilkes, Yadkin	North Carolina: Statewide Virginia: Statewide
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation Assistance, NurseLine, Virtual Doctor Visits & Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog Credits, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed

SOUTH CAROLINA

2019

South Carolina

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	1,062,191
<i>Estimated Dual Eligibles²</i>	161,769
YOY Eligible Growth ¹	6.4%
MA Penetration ¹	24.0%
YOY MA Enrollment Growth ¹	9.8%
UHC Market Share ¹	48.6%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes partial duals who may or may not be eligible



Market Highlights

- Full portfolio of products that cover all needs including PPO, HMO, chronic and dual eligible members
- No referral required to see specialists
- Stable year over year benefit offerings
- \$0 HMO premium offering in Berkeley, Charleston and Dorchester counties with \$5 PCP visits
- New for RPPO - Outpatient surgery for a fixed copay amount
- Hearing Aid options now include Epic and hiHealth Innovations
- Philips Lifeline Personal Emergency Response system available to members for no cost
- Solutions for Caregivers available to all members
- \$0 Virtual Telemedicine services



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Buy 2 get one free copay option. Members can get a 3 month retail fill for 2X copay instead of 3X at their retail pharmacy
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

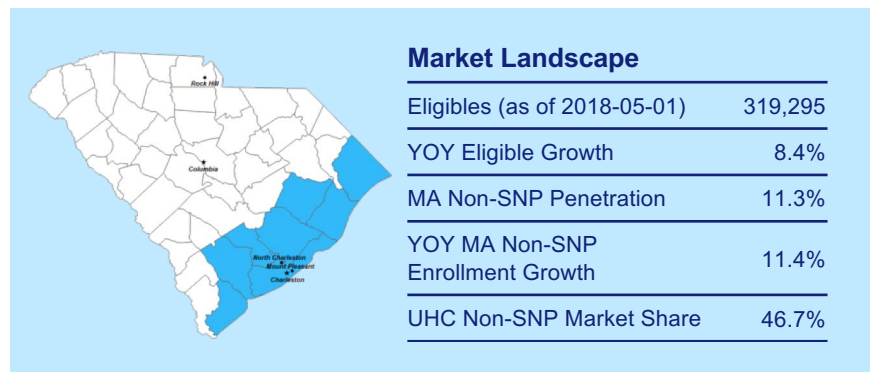
- Key providers include Tidelands, Trident, Hilton Head, and Beaufort Memorial
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (excludes RPPO)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● Current Non-SNP Footprint



SC LOW COUNTRY & COAST

2019

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	UnitedHealthcare® MedicareComplete Choice®
H-PBP	H8748-014	H8748-015	H8748-020	R7444-008
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	\$0 premium plan with rich ancillary benefits	Low premium plan for those shopping on value and lower out-of-pocket costs	Lower premium plan with broader network access
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	South Carolina: Beaufort, Colleton	South Carolina: Berkeley, Charleston, Dorchester	South Carolina: Georgetown, Horry, Williamsburg	Georgia: Statewide; South Carolina: Statewide
Premium	\$24	\$0	\$24	\$39
PCP Copay	\$10	\$5	\$10	\$10
Specialist Copay	\$45	\$45	\$45	\$45
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-6	\$375 days 1-4	\$295 days 1-6	\$395 days 1-4
Outpatient Surgery	\$295	\$295	\$295	\$395
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/29%	\$3/\$12/\$47/\$100/29%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$240 Tier(s) 3,4,5	\$215 Tier(s) 3,4,5	\$215 Tier(s) 3,4,5	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available

SC LOW COUNTRY & COAST

2019

Plan Name	AARP® MedicareComplete Essential®
H-PBP	H8748-019
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO
Service Area	South Carolina: Aiken, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Dorchester, Georgetown, Horry, Lexington, Newberry, Orangeburg, Pickens, Richland, Sumter, Williamsburg
Premium	\$0
PCP Copay	\$10
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$295 days 1-6
Outpatient Surgery	\$295
Max Out-of-Pocket	\$6,700
Lab Copay	\$10
Rx Copays	Not Covered
Rx Deductible	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support , Virtual Visits , Personal Emergency Response System , Platinum Dental Rider Available



Market Highlights

- Full portfolio of products that cover all needs including PPO, HMO, chronic and dual eligible members
- No referral required to see specialists
- Stable year over year benefit offerings
- New for RPPO - Outpatient surgery for a fixed copay amount
- Hearing Aid options now include Epic and hiHealth Innovations
- Philips Lifeline Personal Emergency Response system available to members for no cost
- Solutions for Caregivers available to all members
- \$0 Virtual Telemedicine services



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Buy 2 get one free copay option. Members can get a 3 month retail fill for 2X copay instead of 3X at their retail pharmacy
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

- Key providers include Providence/Sisters of Charity, The Regional Medical Center
- Consult the Provider Directory for the full list of providers

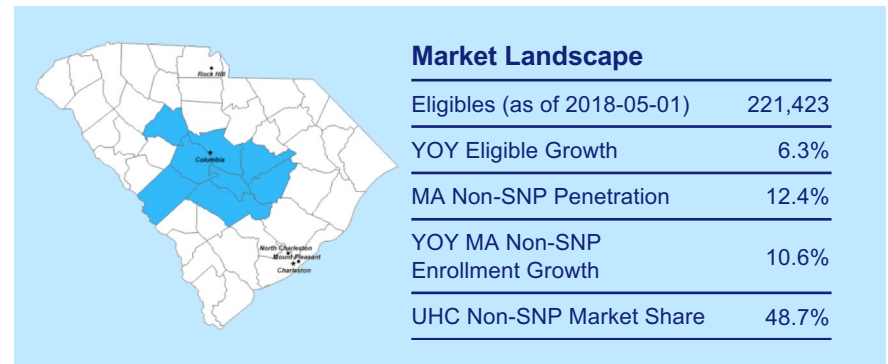


UnitedHealthcare Experience

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- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (excludes RPPO)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare is not available on all plans



● Current Non-SNP Footprint



SOUTH CAROLINA MIDLANDS

2019

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	UnitedHealthcare® MedicareComplete Choice®	AARP® MedicareComplete Essential®
H-PBP	H8748-017	H8748-018	R7444-008	H8748-019
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Low premium plan for those shopping on value and lower out-of-pocket costs	Lower premium plan with broader network access	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	HMO	HMO	Regional PPO	HMO
Service Area	South Carolina: Clarendon, Orangeburg, Sumter	South Carolina: Aiken, Calhoun, Lexington, Newberry, Richland	Georgia: Statewide; South Carolina: Statewide	South Carolina: Aiken, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Dorchester, Georgetown, Horry, Lexington, Newberry, Orangeburg, Pickens, Richland, Sumter, Williamsburg
Premium	\$14	\$14	\$39	\$0
PCP Copay	\$10	\$10	\$10	\$10
Specialist Copay	\$45	\$45	\$45	\$45
Referral Required	N	N	N	N
Inpatient Hospital	\$325 days 1-5	\$295 days 1-6	\$395 days 1-4	\$295 days 1-6
Outpatient Surgery	\$295	\$295	\$395	\$295
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/ 29%	\$3/\$12/\$47/\$100/28%	\$4/\$14/\$47/\$100/29%	Not Covered
Rx Deductible	\$215 Tier(s) 3,4,5	\$255 Tier(s) 3,4,5	\$195 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available

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Market Highlights

- Full portfolio of products that cover all needs including PPO, HMO, chronic and dual eligible members
- No referral required to see specialists
- New Low Income Subsidy product available in Greenville county
- \$0 HMO premium offering in Greenville, Spartanburg and Pickens with \$5 PCP visits
- \$0 PCP copay for York/Lancaster members going to Novant
- New for RPPO - Outpatient surgery for a fixed copay amount
- Hearing Aid options now include Epic and hiHealth Innovations
- Philips Lifeline Personal Emergency Response system available to members for no cost
- Solutions for Caregivers available to all members
- \$0 Virtual Telemedicine services



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

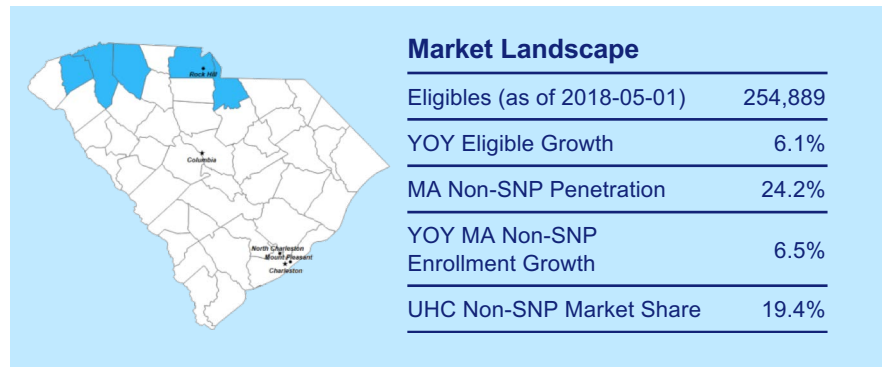
- Key providers include Bon Secours Health System/St. Francis, Greenville Health System, Mary Black and Novant
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (excludes RPPO)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



● Current Non-SNP Footprint



SOUTH CAROLINA UPSTATE

2019

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete® Plan 2
H-PBP	H8748-002	H8748-012	H8748-013	H8748-024
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits	Tiered benefit with primary care visits to Novant for \$0	New! \$0 premium plan for those members with a low income subsidy
Plan Type	HMO	HMO	HMO	HMO
Service Area	South Carolina: Greenville, Pickens	South Carolina: Spartanburg	South Carolina: Lancaster, York	South Carolina: Greenville
Premium	\$0	\$0	\$30	Varies by LIS Level
PCP Copay	\$5	\$5	\$0 / \$10	Varies by LIS Level
Specialist Copay	\$50	\$45	\$30 / \$50	Varies by LIS Level
Referral Required	N	N	N	N
Inpatient Hospital	\$335 days 1-5	\$335 days 1-5	\$345 days 1-5	Varies by LIS Level
Outpatient Surgery	\$295	\$295	\$275	Varies by LIS Level
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700	Varies by LIS Level
Lab Copay	\$5	\$10	\$10	Varies by LIS Level
Rx Copays	\$3/\$12/\$47/\$100/29%	\$3/\$12/\$47/\$100/29%	\$3/\$12/\$47/\$100/29%	Varies by LIS Level
Rx Deductible	\$215 Tier(s) 3,4,5	\$215 Tier(s) 3,4,5	\$215 Tier(s) 3,4,5	Varies by LIS Level
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System

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 New Plan



SOUTH CAROLINA UPSTATE

2019

Plan Name	UnitedHealthcare® MedicareComplete Choice®	AARP® MedicareComplete Essential®
H-PBP	R7444-008	H8748-019
Plan Highlights	Lower premium plan with broader network access	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage
Plan Type	Regional PPO	HMO
Service Area	Georgia: Statewide; South Carolina: Statewide	South Carolina: Aiken, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Dorchester, Georgetown, Horry, Lexington, Newberry, Orangeburg, Pickens, Richland, Sumter, Williamsburg
Premium	\$39	\$0
PCP Copay	\$10	\$10
Specialist Copay	\$45	\$45
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6
Outpatient Surgery	\$395	\$295
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$10	\$10
Rx Copays	\$4/\$14/\$47/\$100/29%	Not Covered
Rx Deductible	\$195 Tier(s) 3,4,5	
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available

SOUTH CAROLINA CHRONIC

2019

Plan Name	UnitedHealthcare® Medicare Silver	UnitedHealthcare® Medicare Gold	UnitedHealthcare Dual Complete® Choice
H-PBP	R7444-009	R7444-010	R7444-011
Plan Highlights	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with cardiovascular disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with both Medicare and Medicaid
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	Georgia: Statewide; South Carolina: Statewide	Georgia: Statewide; South Carolina: Statewide	Georgia: Statewide; South Carolina: Statewide
Premium	\$0	\$19	\$0 for Full Duals
PCP Copay	\$0	\$10	\$0
Specialist Copay	\$0	\$40	\$0
Referral Required	N	N	N
Inpatient Hospital	Fee For Service Cost Share	\$335 days 1-5	\$0 for Full Duals
Outpatient Surgery	\$335	\$335	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$0	\$10	\$0
Rx Copays	25%/25%/25%/25%/25%	\$4/\$12/\$47/\$100/29%	\$0 for Full Duals
Rx Deductible	\$415	\$210 Tier(s) 4,5	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive Dental, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog Credits, Transportation, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System

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TENNESSEE

2019

Tennessee

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

State Landscape

Eligibles ¹	1,363,516
<i>Estimated Dual Eligibles²</i>	259,511
YOY Eligible Growth ¹	5.8%
MA Penetration ¹	34.0%
YOY MA Enrollment Growth ¹	5.8%
UHC Market Share ¹	21.6%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes approx. 50k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition represents stability in the area
- \$12 premium plan provides robust benefits; \$44 plan has lower copays and MOOP, and no Rx deductible
- \$0 PCP copay for Plan 2
- No referral required to see a specialist
- Strong provider network
- Benefit improvements to H5253-082 include addition of PERS, telemedicine, OTC catalog, vision credit and preventive dental
- 4.0 Star Plans with expansion into Haywood & Hardeman



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery & 2x on tiers 1 & 2 when using retail pharmacies
- No deductible for Plan 2 and low copays for Tiers 1 & 2 the most commonly used drugs
- Plan 1 deductible applies to Tiers 4 & 5 only
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

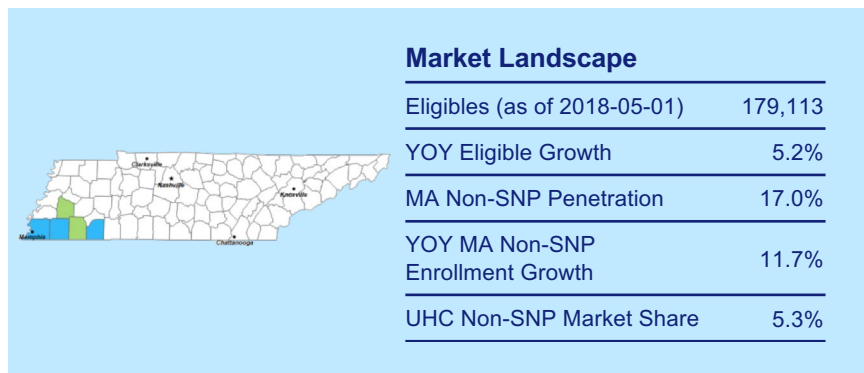
- Network includes Saint Francis Hospital and Methodist
- Methodist/Lebonheur Health System, HealthChoice Physicians (IPA/PHO), West TN Healthcare, CHS/Tennova Jackson & Dyersburg
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-081	H5253-082
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO
Service Area	Tennessee: Fayette, Hardeman, Haywood, McNairy, Shelby	Tennessee: Fayette, Hardeman, Haywood, McNairy, Shelby
Premium	\$12	\$44
PCP Copay	\$5	\$0
Specialist Copay	\$40	\$35
Referral Required	N	N
Inpatient Hospital	\$325 days 1-5	\$295 days 1-5
Outpatient Surgery	\$245 / \$295	\$225 / \$275
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$5	\$0
Rx Copays	\$3/\$12/\$45/\$95/30%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$120 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available,



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition represents stability in the area
- \$0 premium plan provides robust benefits; \$44 plan has lower copays and MOOP, and no Rx deductible
- \$0 PCP copay for Plan 2
- No referral required to see a specialist
- Strong provider network
- Benefit improvements to H5253-084 include addition of PERS, telemedicine, OTC catalog and vision credit
- 4.0 Star Plans with expansion into Maury and Cheatham



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery & 2x copay on Tiers 1 & 2 when using retail pharmacies
- No deductible for Plan 2 and low copays for Tiers 1 & 2 the most commonly used drugs
- Plan 1 deductible applies to Tiers 4 & 5 only
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

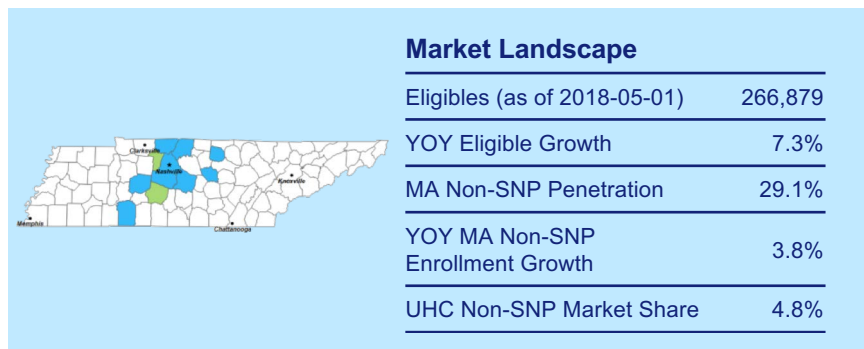
- HCA Healthcare – Tri-Star, Summit, Skyline, Hendersonville
- St. Thomas Health System
- Vanderbilt Health System
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-083	H5253-084
Plan Highlights	\$0 premium plan with ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO
Service Area	Tennessee: Cheatham, Davidson, DeKalb, Hickman, Jackson, Maury, Robertson, Rutherford, Sumner, Wayne, Williamson	Tennessee: Cheatham, Davidson, DeKalb, Hickman, Jackson, Maury, Robertson, Rutherford, Sumner, Wayne, Williamson
Premium	\$0	\$44
PCP Copay	\$5	\$0
Specialist Copay	\$35	\$30
Referral Required	N	N
Inpatient Hospital	\$325 days 1-5	\$295 days 1-5
Outpatient Surgery	\$245 / \$295	\$225 / \$275
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$5	\$0
Rx Copays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$120 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Platinum Dental Rider Available,	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System, Platinum Dental Rider Available



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition represents stability in the area
- \$0 premium plan provides robust benefits; \$34 plan has lower copays and MOOP, and no Rx deductible
- \$0 PCP copays for both plans
- No referral required to see a specialist
- Strong provider network
- Benefit improvements to H5253-048 include addition of PERS, telemedicine, OTC catalog and vision credit
- 4.0 Star Plans with expansion into Polk, White and Sequatchie



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery & 2x copay on Tiers 1 & 2 when using retail pharmacies
- No deductible for Plan 2 and low copays for Tiers 1 & 2 the most commonly used drugs
- \$0 copay Tier 1 on Plan 2
- Plan 1 deductible applies to Tiers 4 & 5 only
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



Provider

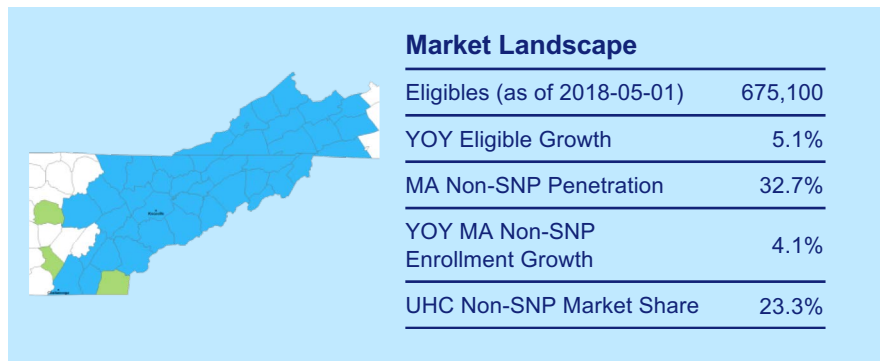
- Mountain States Health Alliance, Wellmont Health System, State of Franklin, Mountain Region Family Medicine, Medical Care PLLC
- Chattanooga includes: Garland Medical, Cherokee Health, Erlanger, Galen
- Knoxville includes: Cherokee Health, Covent Health, East Tennessee Medical
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM and Virtual Visits: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- SilverSneakers[®] Fitness membership: Stay active with a gym membership and fitness classes for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



Plan Name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2
H-PBP	H5253-047	H5253-048
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO-POS	HMO-POS
Service Area	Tennessee: Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Polk, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Washington, White Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe	Tennessee: Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Polk, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Washington, White Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe
Premium	\$0	\$34
PCP Copay	\$0	\$0
Specialist Copay	\$35	\$25
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$175 days 1-6
Outpatient Surgery	\$245 / \$295	\$110 / \$160
Max Out-of-Pocket	\$4,500	\$3,400
Lab Copay	\$0	\$0
Rx Copays	\$2/\$8/\$45/\$95/31%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$60 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Virtual Visits, Personal Emergency Response System

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H0251-002
Plan Highlights	<ul style="list-style-type: none"> • Added Meal Benefit • Increased OTC Catalog benefit to \$265 per quarter, transportation trips and \$2500 credits for hearing aid(s) every 2 years
Plan Type	HMO
Service Area	Tennessee: Statewide
Premium	\$0 full dual
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Meal Benefit, Personal Emergency Response System, Foot Care & No Referrals Needed