

# 2020 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. 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.



# 2020 Medicare Advantage Plans

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**For final 2020 plan details, refer to the 2020 Summary of Benefits.**

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# A TRUSTED HEALTH CARE LEADER.

Serving Medicare beneficiaries for over 40 years

MEDICARE  
ADVANTAGE

#1

The number one  
Medicare  
Advantage insurer  
by enrollment

MEDICARE  
BENEFICIARIES

12.5M

Proud to serve  
more Medicare  
beneficiaries than  
any other insurer

FORTUNE  
WORLD'S MOST  
ADMIRED  
COMPANIES

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

FORTUNE

No. 6

Ranked number six  
on Fortune's 2019  
list of top 500  
companies

AARP®

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

# A DISTINCTIVE EXPERIENCE.

Delivering unmatched value



## 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 including a broad choice of MA plans designed to fit different needs with both in and out-of-network options.



## Enterprise Capabilities

No other company offers the depth and breadth of UnitedHealth Group, with partners such as Optum and Rally, to deliver innovative technology and digital tools for an unrivaled member experience.



## More Value

We've listened to our agents and members to invest where it matters and offer extra benefits they want — from \$0 PCP visits and \$0 Tier 1 Rx copays, to enhanced dental, eyewear and fitness benefits.



## Compassionate Care

Our member advocates are empowered to deliver best in class customer service with one-call resolution and deliver beyond the basics by scheduling appointments and connecting members to programs designed to make it easier to manage their health.



## 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 covers the most commonly used generics on Tier 1.



## Member-only Health & Wellness Experience

Renew<sup>®</sup> by UnitedHealthcare<sup>1</sup> offers members access to inspiring tips, learning activities, videos, recipes, interactive health tools and more. And with Renew Rewards, members can earn gift card rewards by completing certain health care and wellness activities such as an annual physical or wellness visit, preventive screenings, a flu shot or achieving daily step goals.<sup>2</sup>

<sup>1</sup>Renew by UnitedHealthcare is not available on all plans.

<sup>2</sup>Reward offerings will vary by member and Renew Rewards is not available on all plans with Renew by UnitedHealthcare

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# PARTNERS IN CARE.

Resources and tools to simplify and enhance the agent experience



## Agent Support & Training

We have a team of Agent Managers and Business Development Managers 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\*.

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



## 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
- Commissions details
- **New!** Improved navigation for Provider Search
- **New!** Easy access to Health Risk Assessment
- **New!** Podcast landing page – Easy access for listening on the go!



## 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

# GO AHEAD, TAKE ADVANTAGE.

## Benefits and features that members want

### DISTINCTIVE BENEFITS



#### Dental

Simplified benefit design, expanded coverage, added more out-of-network access, and continue to have the largest dental network



#### Vision

Improved benefits with \$0 eye exams, increased eyewear allowances (with standard lenses included) and exclusive access to Warby Parker™



#### Over-the-Counter (OTC) Catalog

Enhanced catalog benefit with broader selection of products, faster delivery, and lower prices to help credits go further



#### Renew Active™ (Fitness)

UnitedHealthcare exclusive fitness program for body and mind – includes a free gym membership with access to an extensive network of participating gyms, a personalized fitness plan, and an online brain health program



#### Fitbit® Activity Tracker

Members can stay active by tracking their activity, sleep, and more with a free Fitbit Charge 3 or Inspire HR for no cost



#### Personal Emergency Response System

In-home monitoring device that provides members with confidence of knowing they have access to help 24/7



#### Mammograms & Colonoscopies

Now offered at \$0 copay for both preventive and diagnostic to eliminate confusion and reduce member hassle



#### Hearing Aids

Newly launched UnitedHealthcare Hearing combines the best of hi HealthInnovations® and EPIC Hearing Healthcare to provide even more choice in affordable devices, access to an expansive nationwide network or home delivery, and improved service



#### Virtual Visits

Expanded access to virtual medical and mental health visits to offer convenient access to care



#### Transportation

Non-emergency medical rides to a doctor's office or pharmacy at no additional cost to the member

### DISTINCTIVE FEATURES



#### Medicare National Network

Whether at home or traveling, pay in-network costs when you see any doctor in the UnitedHealthcare Medicare National Network<sup>1</sup>



#### Renew Rewards

Members may earn gift card rewards for completing certain health care activities such as an annual physical or wellness visit, preventive screenings, flu shot, or achieving daily activity goals



#### Preferred Pharmacy

In partnership with Walgreens, UnitedHealthcare will launch a Preferred Retail Pharmacy Network for select plans to offer even lower retail copays



#### HouseCalls<sup>SM</sup>

Free yearly in-home visit with a trusted member of our licensed medical staff for members to stay up-to date on their health between doctor's visits

Benefits and features not available on all plans.

<sup>1</sup>Exclusions may apply.

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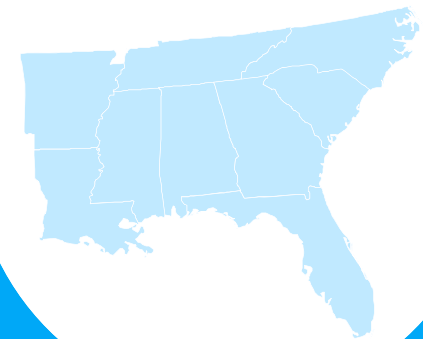


## Southeast Region

<u>Alabama</u>	9
<u>Arkansas</u>	21
<u>Florida</u>	30
<u>South Florida</u>	51
<u>Georgia</u>	65
<u>Louisiana</u>	79
<u>Mississippi</u>	82
<u>North Carolina</u>	85
<u>South Carolina</u>	96
<u>Tennessee</u>	107

# 2020 Medicare Advantage Plans

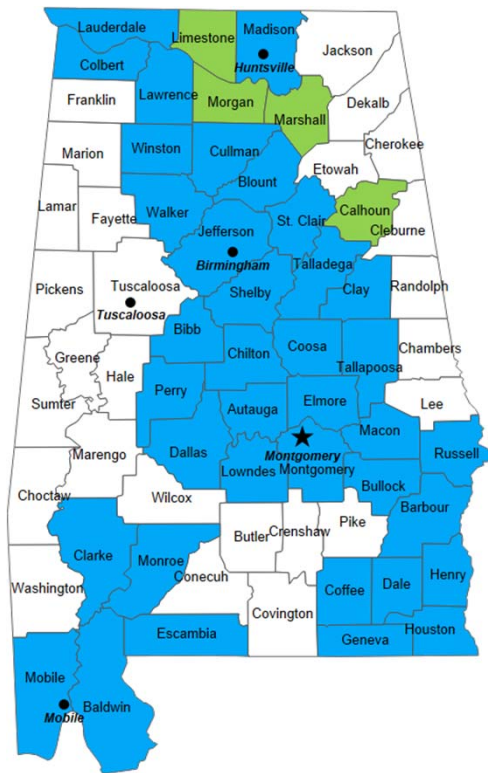
Southeast Region





### Alabama

#### Medicare Advantage 2020 Service Area



● Current Footprint    ● Footprint Expansion

State Landscape	
Eligibles (as of 2019-05-01)	866,824
<i>Estimated DSNP Eligibles<sup>2</sup></i>	167,628
YOY Eligible Growth <sup>1</sup>	4.7%
MA Penetration <sup>1</sup>	31.2%
YOY MA Enrollment Growth <sup>1</sup>	10.5%
UHC Market Share <sup>1</sup>	28.7%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 43K partial duals who may or may not be eligible).

# ALABAMA

## MARKET LANDSCAPE

**Alabama Metro:** Baldwin, Blount, Calhoun, Cullman, Jefferson, Madison, Mobile, St. Clair, Shelby, Talladega, Walker



Market Landscape	
Eligibles (as of 2019-05-01)	511,369
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	27.4%
YOY MA Non-SNP Enrollment Growth	6.7%
UHC Non-SNP Market Share	25.3%

**North Alabama:** Colbert, Lauderdale, Lawrence, Limestone, Marshall, Morgan, Winston



Market Landscape	
Eligibles (as of 2019-05-01)	120,871
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	14.6%
YOY MA Non-SNP Enrollment Growth	17.0%
UHC Non-SNP Market Share	2.9%

**North Central Alabama:** Bibb, Chilton, Clay, Coosa



Market Landscape	
Eligibles (as of 2019-05-01)	22,003
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	28.4%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	28.9%

**South Alabama:** Clarke, Coffee, Dale, Escambia, Geneva, Henry, Houston, Monroe



Market Landscape	
Eligibles (as of 2019-05-01)	82,109
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	19.0%
YOY MA Non-SNP Enrollment Growth	14.0%
UHC Non-SNP Market Share	29.0%

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- Current Footprint
- Footprint Expansion



# ALABAMA

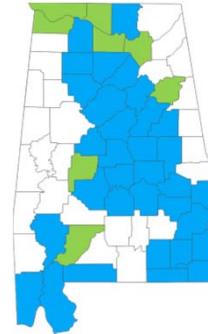
## MARKET LANDSCAPE

**South Central Alabama:** Autauga, Barbour, Bullock, Dallas, Elmore, Lowndes, Macon, Montgomery, Perry, Russell, Tallapoosa



Market Landscape	
Eligibles (as of 2019-05-01)	130,472
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	20.2%
YOY MA Non-SNP Enrollment Growth	11.9%
UHC Non-SNP Market Share	33.8%

**Alabama Dual:** Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Calhoun, Chilton, Clarke, Clay, Coffee, Colbert, Coosa, Cullman, Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Madison, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Russell, St. Clair, Shelby, Talladega, Tallapoosa, Walker, Winston



Market Landscape	
Est. DSNP Eligibles	167,628
DSNP Enrollees	62,000
DSNP Penetration (All Plans)	37.0%
Total UHC DSNP Enrollees	25,696
UHC DSNP Market Share	41.4%

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- Current Footprint
- Footprint Expansion



2020

# ALABAMA METRO

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (HMO)	AARP® Medicare Advantage Walgreens Plan 2 (HMO)
Plan ID	H0432-010-000 	H0432-011-000 
Plan Highlights	<b>New!</b> \$0 premium plan with rich ancillary benefits. Expansion to Calhoun county. \$0 Tier 1 Rx copays at Walgreens	<b>New!</b> Premium plan for those shopping on value and low out-of-pocket costs. Expansion to Calhoun county. \$0 Tier 1 Rx copays at Walgreens
Service Area	<b>Alabama:</b> Baldwin, Blount, Calhoun, Cullman, Jefferson, Madison, Mobile, Shelby, St. Clair, Talladega, Walker	<b>Alabama:</b> Baldwin, Blount, Calhoun, Cullman, Jefferson, Madison, Mobile, Shelby, St. Clair, Talladega, Walker
Premium	\$0	\$43
Max Out-of-Pocket	\$4,500	\$3,900
PCP/Specialist Copay	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 days 1-5	\$225 days 1-5
ASC/Outpatient Hosp	\$0 - \$245 / \$0 - \$295	\$0 - \$175 / \$0 - \$225
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$55 Tiers 4-5; \$0/\$3/\$47/\$100/32% (Preferred)	\$0; \$0/\$3/\$47/\$100/33% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation

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 New Plan



2020

# NORTH ALABAMA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H0432-001-000	H0432-002-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. Expansion to Morgan, Marshall, Limestone	Premium plan with low out-of-pocket costs and rich ancillaries. Expansion to Morgan, Marshall, Limestone
Service Area	<b>Alabama:</b> Colbert, Lauderdale, Lawrence, Limestone, Marshall, Morgan, Winston	<b>Alabama:</b> Colbert, Lauderdale, Lawrence, Limestone, Marshall, Morgan, Winston
Premium	\$0	\$48
Max Out-of-Pocket	\$5,900	\$4,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8
ASC/Outpatient Hosp	\$0 - \$245 / \$0 - \$295	\$0 - \$175 / \$0 - \$225
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$55 Tiers 4-5; \$3/\$10/\$47/\$100/32%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

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2020

# NORTH CENTRAL ALABAMA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 4 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H2802-041-000	H2802-042-000	H0432-007-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan with rich ancillary benefits
Service Area	<b>Alabama:</b> Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	<b>Alabama:</b> Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	<b>Alabama:</b> Clay, Coosa, Elmore, <b>Macon, Russell,</b> Tallapoosa
Premium	\$0	<b>\$48</b>	\$0
Max Out-of-Pocket	\$5,000	<b>\$4,500</b>	\$5,900
PCP/Specialist Copay	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required	<b>\$0 / \$25;</b> No Referral Required
Inpatient Hospital	\$295 days 1-5	<b>\$225 days 1-6</b>	\$295 days 1-5
ASC/Outpatient Hosp	<b>\$0 - \$245 / \$0 - \$295</b>	<b>\$0 - \$175 / \$0 - \$225</b>	<b>\$0 - \$245 / \$0 - \$295</b>
Lab Copay	\$0	\$0	<b>\$0</b>
Rx Ded.; Rx Copays	\$55 Tiers 4-5; \$2/\$8/ <b>\$47/\$100</b> /32%	\$0; \$2/\$8/ <b>\$47/\$100</b> /33%	\$55 Tiers 4-5; \$3/\$10/ <b>\$47/\$100</b> /32%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, <b>OTC Catalog,</b> Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits,</b> NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, <b>OTC Catalog,</b> Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits,</b> NurseLine, Transportation	Routine Eye Exam, <b>Eyewear Credit, Routine Hearing Exam,</b> Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental, OTC Catalog,</b> Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits,</b> NurseLine, Platinum Dental Rider Available

2020

# NORTH CENTRAL ALABAMA

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Plan 2 (HMO)
<b>Plan ID</b>	H0432-008-000
<b>Plan Highlights</b>	Premium plan with low out-of-pocket costs and rich ancillaries
<b>Service Area</b>	<b>Alabama:</b> Clay, Coosa, Elmore, <b>Macon</b> , <b>Russell</b> , Tallapoosa
<b>Premium</b>	\$46
<b>Max Out-of-Pocket</b>	\$3,900
<b>PCP/Specialist Copay</b>	\$0 / \$20; No Referral Required
<b>Inpatient Hospital</b>	\$195 days 1-5
<b>ASC/Outpatient Hosp</b>	<b>\$0</b> - \$145 / <b>\$0</b> - \$195
<b>Lab Copay</b>	\$0
<b>Rx Ded.; Rx Copays</b>	\$0; \$3/\$10/ <b>\$47</b> / <b>\$100</b> /33%
<b>Extra Benefits</b>	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine

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# SOUTH ALABAMA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 4 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H2802-041-000	H2802-042-000	H0432-003-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan with rich ancillary benefits
Service Area	<b>Alabama:</b> Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	<b>Alabama:</b> Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	<b>Alabama:</b> Barbour, Bullock, Coffee, Dale, Geneva, Henry, <b>Houston</b>
Premium	\$0	<b>\$48</b>	\$0
Max Out-of-Pocket	\$5,000	<b>\$4,500</b>	<b>\$4,900</b>
PCP/Specialist Copay	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required	<b>\$0 / \$25; No Referral Required</b>
Inpatient Hospital	\$295 days 1-5	<b>\$225 days 1-6</b>	<b>\$250 days 1-5</b>
ASC/Outpatient Hosp	<b>\$0 - \$245 / \$0 - \$295</b>	<b>\$0 - \$175 / \$0 - \$225</b>	<b>\$0 - \$200 / \$0 - \$250</b>
Lab Copay	\$0	\$0	<b>\$0</b>
Rx Ded.; Rx Copays	\$55 Tiers 4-5; \$2/\$8/ <b>\$47/\$100</b> /32%	\$0; \$2/\$8/ <b>\$47/\$100</b> /33%	\$55 Tiers 4-5; \$3/\$10/ <b>\$47/\$100</b> /32%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, <b>OTC Catalog</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, <b>OTC Catalog</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Transportation	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , <b>OTC Catalog</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine



2020

# SOUTH ALABAMA

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Plan 2 (HMO)
<b>Plan ID</b>	H0432-004-000
<b>Plan Highlights</b>	Premium plan with low out-of-pocket costs and rich ancillaries
<b>Service Area</b>	<b>Alabama:</b> Barbour, Bullock, Coffee, Dale, Geneva, Henry, <a href="#">Houston</a>
<b>Premium</b>	\$46
<b>Max Out-of-Pocket</b>	\$3,900
<b>PCP/Specialist Copay</b>	\$0 / \$20; No Referral Required
<b>Inpatient Hospital</b>	\$195 days 1-5
<b>ASC/Outpatient Hosp</b>	<a href="#">\$0</a> - \$145 / <a href="#">\$0</a> - \$195
<b>Lab Copay</b>	\$0
<b>Rx Ded.; Rx Copays</b>	\$0; \$3/\$10/ <a href="#">\$47</a> / <a href="#">\$100</a> /33%
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Eyewear Credit</a> , Routine Hearing Exam, Hearing Aids, Fitness Membership, <a href="#">Preventive &amp; Comprehensive Dental</a> , <a href="#">OTC Catalog</a> , Personal Emergency Response System, Virtual Visits, <a href="#">Virtual Mental Health Visits</a> , NurseLine

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# SOUTH CENTRAL ALABAMA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 4 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H2802-041-000	H2802-042-000	H0432-003-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan with rich ancillary benefits
Service Area	<b>Alabama:</b> Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	<b>Alabama:</b> Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	<b>Alabama:</b> Barbour, Bullock, Coffee, Dale, Geneva, Henry, <b>Houston</b>
Premium	\$0	\$48	\$0
Max Out-of-Pocket	\$5,000	\$4,500	\$4,900
PCP/Specialist Copay	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 days 1-5	\$225 days 1-6	\$250 days 1-5
ASC/Outpatient Hosp	\$0 - \$245 / \$0 - \$295	\$0 - \$175 / \$0 - \$225	\$0 - \$200 / \$0 - \$250
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$55 Tiers 4-5; \$2/\$8/ <del>\$47</del> / <del>\$100</del> /32%	\$0; \$2/\$8/ <del>\$47</del> / <del>\$100</del> /33%	\$55 Tiers 4-5; \$3/\$10/ <del>\$47</del> / <del>\$100</del> /32%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, <b>OTC Catalog</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, <b>OTC Catalog</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Transportation	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , <b>OTC Catalog</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine

2020

# SOUTH CENTRAL ALABAMA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H0432-004-000	H0432-005-000	H0432-006-000
Plan Highlights	Premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>Alabama:</b> Barbour, Bullock, Coffee, Dale, Geneva, Henry, <b>Houston</b>	<b>Alabama:</b> <b>Autauga, Bibb, Chilton, Clarke, Dallas, Escambia, Lowndes, Monroe, Montgomery, Perry</b>	<b>Alabama:</b> <b>Autauga, Bibb, Chilton, Clarke, Dallas, Escambia, Lowndes, Monroe, Montgomery, Perry</b>
Premium	\$46	\$0	\$46
Max Out-of-Pocket	\$3,900	\$5,900	\$3,900
PCP/Specialist Copay	\$0 / \$20; No Referral Required	<b>\$0 / \$30; No Referral Required</b>	\$0 / \$20; No Referral Required
Inpatient Hospital	\$195 days 1-5	\$295 days 1-5	\$195 days 1-5
ASC/Outpatient Hosp	<b>\$0 - \$145 / \$0 - \$195</b>	<b>\$0 - \$245 / \$0 - \$295</b>	<b>\$0 - \$145 / \$0 - \$195</b>
Lab Copay	\$0	<b>\$0</b>	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/ <b>\$47/\$100</b> /33%	\$55 Tiers 4-5; \$3/\$10/ <b>\$47/\$100</b> /32%	\$0; \$3/\$10/ <b>\$47/\$100</b> /33%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental, OTC Catalog</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine	Routine Eye Exam, <b>Eyewear Credit, Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Platinum Dental Rider Available	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine

2020

# ALABAMA DUAL

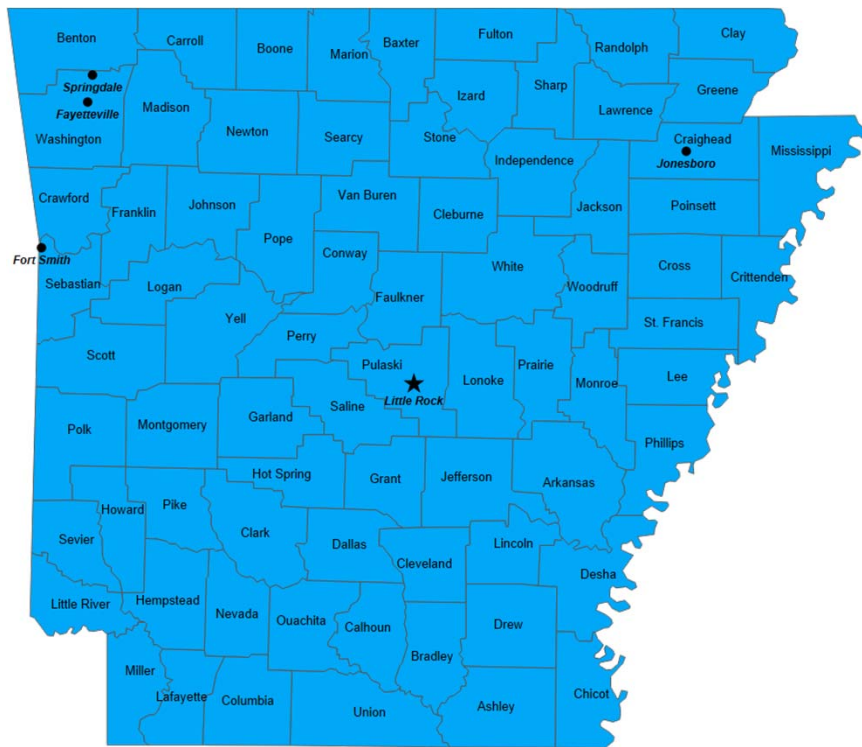
## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® Plan 1 (HMO SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO SNP)
Plan ID	H0432-009-000	H2802-044-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid, includes affordable coverage for Partial Duals. Available Statewide	Plan designed for those with both Medicare and Medicaid, includes affordable coverage for Partial Duals
Service Area	<p><b>Alabama:</b> Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Calhoun, Chilton, Clarke, Clay, Coffee, Colbert, Coosa, Cullman, Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Madison, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Walker, Winston</p>	<p><b>Alabama:</b> Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker</p>
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation

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## Arkansas

### Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

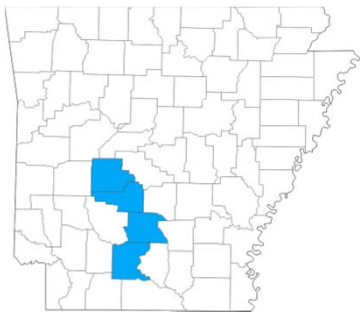
Eligibles (as of 2019-05-01)	683,247
<i>Estimated DSNP Eligibles<sup>2</sup></i>	136,412
YOY Eligible Growth <sup>1</sup>	5.0%
MA Penetration <sup>1</sup>	22.5%
YOY MA Enrollment Growth <sup>1</sup>	13.0%
UHC Market Share <sup>1</sup>	32.7%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 32K partial duals who may or may not be eligible).

# ARKANSAS

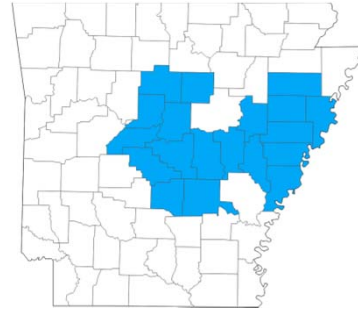
## MARKET LANDSCAPE

**Hot Springs:** Dallas, Garland, Hot Spring, Ouachita



Market Landscape	
Eligibles (as of 2019-05-01)	48,377
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	18.6%
YOY MA Non-SNP Enrollment Growth	17.8%
UHC Non-SNP Market Share	22.3%

**Little Rock:** Cleburne, Conway, Crittenden, Cross, Faulkner, Grant, Jefferson, Lee, Lonoke, Monroe, Perry, Phillips, Poinsett, Prairie, Pulaski, St. Francis, Saline, Van Buren, Woodruff



Market Landscape	
Eligibles (as of 2019-05-01)	227,390
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	14.9%
YOY MA Non-SNP Enrollment Growth	19.8%
UHC Non-SNP Market Share	25.0%

**Northwest Arkansas:** Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington



Market Landscape	
Eligibles (as of 2019-05-01)	175,166
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	25.7%
YOY MA Non-SNP Enrollment Growth	10.2%
UHC Non-SNP Market Share	10.6%

**Arkansas RPPO:** All counties in state



Market Landscape	
Eligibles (as of 2019-05-01)	683,247
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	17.5%
YOY MA Non-SNP Enrollment Growth	15.0%
UHC Non-SNP Market Share	18.8%

2020

# ARKANSAS

## MARKET LANDSCAPE

**Arkansas Dual:** All counties in state



Market Landscape	
Est. DSNP Eligibles	136,412
DSNP Enrollees	22,082
DSNP Penetration (All Plans)	16.2%
Total UHC DSNP Enrollees	15,416
UHC DSNP Market Share	69.8%

2020

# HOT SPRINGS

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3464-005-000	H3464-006-000
Plan Highlights	\$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 ancillaries
Service Area	<b>Arkansas:</b> Dallas, Garland, Hot Spring, Ouachita	<b>Arkansas:</b> Dallas, Garland, Hot Spring, Ouachita
Premium	\$0	\$52
Max Out-of-Pocket	\$6,700	\$4,500
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$125 / \$0 - \$225
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$250 Tiers 4-5; \$3/\$12/\$47/\$100/28%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine



2020

# LITTLE ROCK

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3464-003-000	H3464-004-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Expansion to Craighead, Independence & Jackson counties	Premium plan with low out-of-pocket costs and rich ancillaries. Expansion to Craighead, Independence & Jackson counties
Service Area	<b>Arkansas:</b> Cleburne, Conway, <b>Craighead</b> , Crittenden, Cross, Faulkner, Grant, <b>Independence</b> , <b>Jackson</b> , Jefferson, Lee, Lonoke, Monroe, Perry, Phillips, Poinsett, Prairie, Pulaski, Saline, St. Francis, Van Buren, Woodruff	<b>Arkansas:</b> Cleburne, Conway, <b>Craighead</b> , Crittenden, Cross, Faulkner, Grant, <b>Independence</b> , <b>Jackson</b> , Jefferson, Lee, Lonoke, Monroe, Perry, Phillips, Poinsett, Prairie, Pulaski, Saline, St. Francis, Van Buren, Woodruff
Premium	\$0	\$52
Max Out-of-Pocket	\$5,900	\$4,500
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$125 / \$0 - \$225
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$250 Tiers 4-5; \$3/\$12/\$47/\$100/28%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

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2020

# NORTHWEST ARKANSAS

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3464-001-000	H3464-002-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Added key Health system Washington Regional Hospital & Mana	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>Arkansas:</b> Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington	<b>Arkansas:</b> Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington
Premium	\$0	\$46
Max Out-of-Pocket	\$5,900	\$4,500
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$125 / \$0 - \$225
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$250 Tiers 4-5; \$3/\$12/\$47/\$100/28%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine



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2020

# ARKANSAS RPPO

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 2 (Regional PPO)
Plan ID	R3444-023-000 	R3444-012-000 
Plan Highlights	<b>New!</b> Open access plan for those seeking state-wide provider choice. Plan includes \$1,000 medical deductible. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Statewide RPPO with prescription drugs offering access to all providers. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Statewide	Statewide
Premium	\$19	\$48
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$325 days 1-5	\$370 days 1-5
ASC/Outpatient Hosp	\$0 - \$325 / \$0 - \$325	\$0 - \$370 / \$0 - \$370
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$245 Tiers 3-5; \$4/\$15/\$47/\$100/28%	\$295 Tiers 3-5; \$4/\$15/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

# ARKANSAS RPO

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Gold (Regional PPO SNP)	UnitedHealthcare® Medicare Silver (Regional PPO SNP)
Plan ID	R3444-009-000	R3444-008-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with Medicaid and Chronic Heart Failure or Diabetes
Service Area	Statewide	Statewide
Premium	\$23	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$0 for Full Duals
PCP/Specialist Copay	\$10 / \$45; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$335 days 1-5	\$0 for Full Duals
ASC/Outpatient Hosp	\$0 - \$335 / \$0 - \$335	\$0 for Full Duals / \$0 for Full Duals
Lab Copay	\$10	\$0 for Full Duals
Rx Ded.; Rx Copays	\$295 Tiers 4-5; \$4/\$15/\$47/\$100/27%	Varies by LIS Level
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation

2020

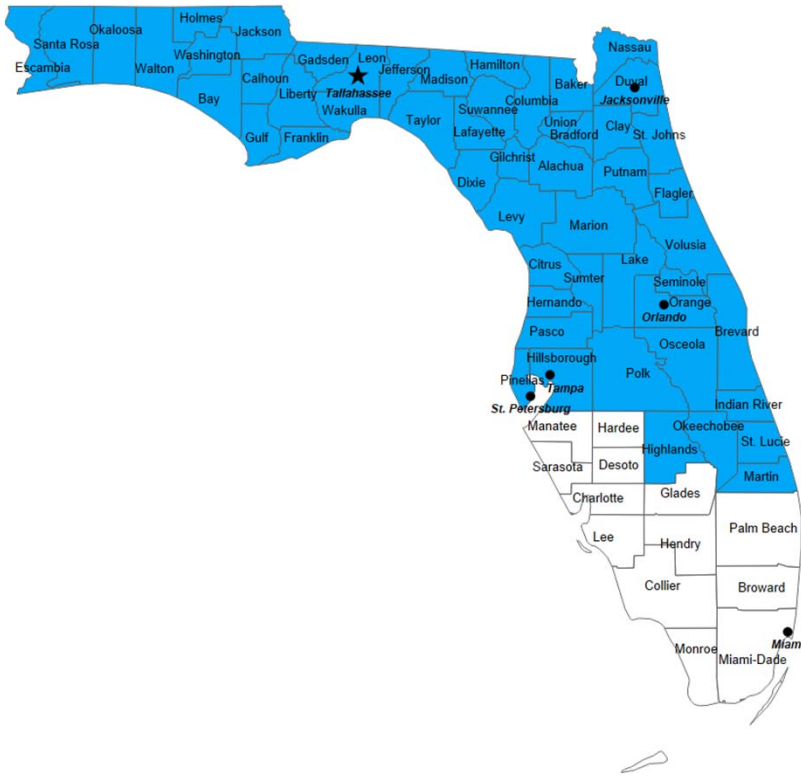
# ARKANSAS DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare Dual Complete® Choice (Regional PPO SNP)
<b>Plan ID</b>	R3444-011-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid
<b>Service Area</b>	Statewide
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine, Transportation

## Florida

### Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	3,002,666
<i>Estimated DSNP Eligibles<sup>2</sup></i>	468,188
YOY Eligible Growth <sup>1</sup>	7.2%
MA Penetration <sup>1</sup>	36.9%
YOY MA Enrollment Growth <sup>1</sup>	7.8%
UHC Market Share <sup>1</sup>	27.0%

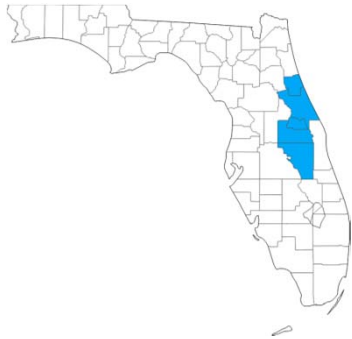
<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 115K partial duals who may or may not be eligible).

# FLORIDA

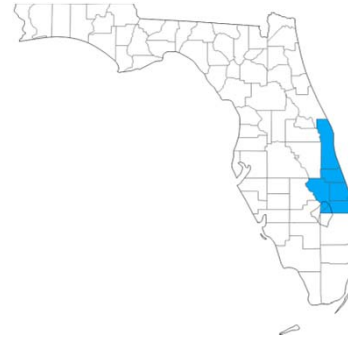
## MARKET LANDSCAPE

**Florida Central:** Flagler, Orange, Osceola, Seminole, Volusia



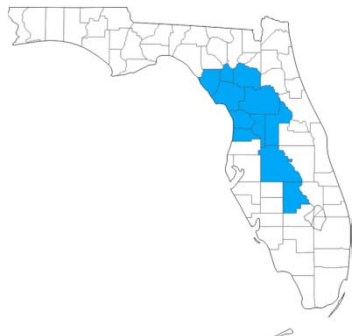
Market Landscape	
Eligibles (as of 2019-05-01)	560,039
YOY Eligible Growth	7.8%
MA Non-SNP Penetration	31.2%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	18.7%

**Florida East:** Brevard, Indian River, Martin, Okeechobee, St. Lucie



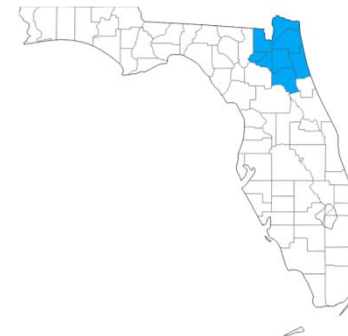
Market Landscape	
Eligibles (as of 2019-05-01)	366,683
YOY Eligible Growth	6.7%
MA Non-SNP Penetration	27.2%
YOY MA Non-SNP Enrollment Growth	7.3%
UHC Non-SNP Market Share	21.9%

**Florida Mid State:** Alachua, Citrus, Dixie, Gilchrist, Hernando, Highlands, Lake, Levy, Marion, Polk, Sumter



Market Landscape	
Eligibles (as of 2019-05-01)	717,296
YOY Eligible Growth	7.3%
MA Non-SNP Penetration	27.8%
YOY MA Non-SNP Enrollment Growth	9.6%
UHC Non-SNP Market Share	37.7%

**Florida North:** Baker, Bradford, Clay, Duval, Nassau, Putnam, St. Johns, Union



Market Landscape	
Eligibles (as of 2019-05-01)	337,092
YOY Eligible Growth	7.6%
MA Non-SNP Penetration	23.9%
YOY MA Non-SNP Enrollment Growth	10.6%
UHC Non-SNP Market Share	35.0%

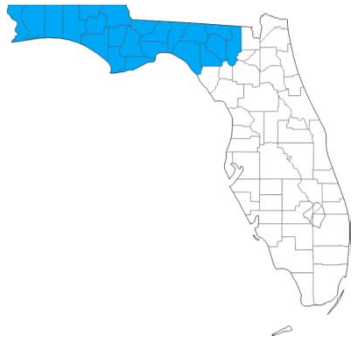
 Current Footprint



# FLORIDA

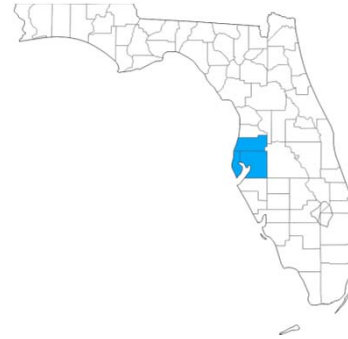
## MARKET LANDSCAPE

**Florida Northwest:** Bay, Calhoun, Columbia, Escambia, Franklin, Gadsden, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Suwannee, Taylor, Wakulla, Walton, Washington



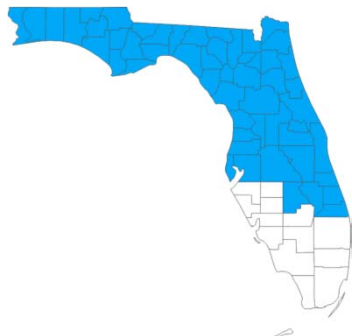
Market Landscape	
Eligibles (as of 2019-05-01)	363,478
YOY Eligible Growth	6.9%
MA Non-SNP Penetration	21.8%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	31.8%

**Greater Tampa:** Hillsborough, Pasco, Pinellas



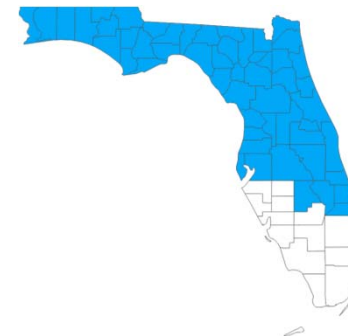
Market Landscape	
Eligibles (as of 2019-05-01)	658,078
YOY Eligible Growth	6.6%
MA Non-SNP Penetration	33.1%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	24.4%

**Florida RPPO:** All counties in state



Market Landscape	
Eligibles (as of 2019-05-01)	3,002,666
YOY Eligible Growth	7.2%
MA Non-SNP Penetration	28.3%
YOY MA Non-SNP Enrollment Growth	7.5%
UHC Non-SNP Market Share	27.7%

**Florida Dual:** All counties in state



Market Landscape	
Est. DSNP Eligibles	468,188
DSNP Enrollees	197,731
DSNP Penetration (All Plans)	42.2%
Total UHC DSNP Enrollees	59,396
UHC DSNP Market Share	30.0%

● Current Footprint






2020

# FLORIDA CENTRAL

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	UnitedHealthcare® Medicare Advantage Walgreens (HMO SNP)
Plan ID	H1045-030-000	H1045-026-000	H1045-048-001 
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	<b>New!</b> Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. \$0 Tier 1 Rx copays at Walgreens. Shares the same robust statewide network as our other MA plans in the portfolio
Service Area	<b>Florida:</b> Brevard, Orange, Osceola, Seminole	<b>Florida:</b> Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	<b>Florida:</b> Brevard, Orange, Osceola, Seminole, Volusia
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,900	\$3,900	\$3,900
PCP/Specialist Copay	\$0 / \$25; Referral Required	\$0 / \$30; Referral Required	\$0 / \$25; Referral Required
Inpatient Hospital	\$195 days 1-8	\$250 days 1-8	\$175 days 1-8
ASC/Outpatient Hosp	\$0 - \$100 / \$0 - \$195	\$0 - \$150 / \$0 - \$250	\$0 - \$75 / \$0 - \$175
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$12/\$47/\$100/33%	\$150 Tiers 4-5; \$0/\$5/\$47/\$100/30% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine

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 New Plan


2020

# FLORIDA CENTRAL

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2406-010-000 	H2406-013-000 
Plan Highlights	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Florida:</b> Brevard, Orange, Osceola, Seminole	<b>Florida:</b> Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia
Premium	\$0	\$0
Max Out-of-Pocket	\$5,900	\$5,900
PCP/Specialist Copay	\$5 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$270 days 1-8	\$270 days 1-8
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$270	\$0 - \$150 / \$0 - \$270
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/29%
Extra Benefits	Routine Eye Exam, <a href="#">Routine Hearing Exam</a> , Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, <a href="#">Virtual Visits</a> , NurseLine	Routine Eye Exam, <a href="#">Routine Hearing Exam</a> , Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, <a href="#">Virtual Visits</a> , NurseLine

2020

# FLORIDA EAST


## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1045-036-000	H1045-028-000	H1045-030-000
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)
Service Area	<b>Florida:</b> Indian River, Martin, St. Lucie	<b>Florida:</b> Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	<b>Florida:</b> Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,900	\$4,900	\$3,900
PCP/Specialist Copay	\$0 / \$30; Referral Required	\$0 / \$35; Referral Required	\$0 / \$25; Referral Required
Inpatient Hospital	\$250 days 1-8	\$250 days 1-8	\$195 days 1-8
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$250	\$0 - \$195 / \$0 - \$250	\$0 - \$100 / \$0 - \$195
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$100/33%	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

2020

# FLORIDA EAST

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare® Medicare Advantage Walgreens (HMO SNP)
<b>Plan ID</b>	H1045-048-001 
<b>Plan Highlights</b>	<b>New!</b> Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. \$0 Tier 1 Rx copays at Walgreens. Shares the same robust statewide network as our other MA plans in the portfolio
<b>Service Area</b>	Florida: Brevard, Orange, Osceola, Seminole, Volusia
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$3,900
<b>PCP/Specialist Copay</b>	\$0 / \$25; Referral Required
<b>Inpatient Hospital</b>	\$175 days 1-8
<b>ASC/Outpatient Hosp</b>	\$0 - \$75 / \$0 - \$175
<b>Lab Copay</b>	\$0
<b>Rx Ded.; Rx Copays</b>	\$150 Tiers 4-5; \$0/\$5/\$47/\$100/30% (Preferred)
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine

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 New Plan


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# FLORIDA EAST


## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2406-017-000 	H2406-010-000 
Plan Highlights	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Florida:</b> Indian River, Martin, Okeechobee, St. Lucie	<b>Florida:</b> Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0
Max Out-of-Pocket	\$4,900	\$5,900
PCP/Specialist Copay	\$5 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$270 days 1-8	\$270 days 1-8
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$270	\$0 - \$150 / \$0 - \$270
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

2020

# FLORIDA MID STATE (POLK/HIGHLANDS)


## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1045-045-000	H2406-011-000 	H1045-042-000
Plan Highlights	\$0 premium plan designed around a select PCP network for coordinated care, low out-of-pocket costs and access to statewide network of hospitals and specialists. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)
Service Area	Florida: Hillsborough, Pasco, Pinellas, Polk	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,900	\$5,500	\$4,900
PCP/Specialist Copay	\$0 / \$20; Referral Required	\$5 / \$35; No Referral Required	\$0 / \$25; Referral Required
Inpatient Hospital	\$195 days 1-8	\$270 days 1-8	\$225 days 1-8
ASC/Outpatient Hosp	\$0 - \$145 / \$0 - \$175	\$0 - \$150 / \$0 - \$270	\$0 - \$125 / \$0 - \$225
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$45/\$95/33%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

2020

# FLORIDA MID STATE (POLK/HIGHLANDS)


## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Choice (PPO)
<b>Plan ID</b>	H2406-019-000 
<b>Plan Highlights</b>	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	<b>Florida:</b> DeSoto, Hardee, Highlands
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$5,900
<b>PCP/Specialist Copay</b>	\$10 / \$35; No Referral Required
<b>Inpatient Hospital</b>	\$250 days 1-8
<b>ASC/Outpatient Hosp</b>	\$0 - \$175 / \$0 - \$250
<b>Lab Copay</b>	\$0
<b>Rx Ded.; Rx Copays</b>	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Routine Hearing Exam</a> , Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, <a href="#">Virtual Visits</a> , NurseLine

2020

# FLORIDA MID STATE (GULF)

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-043-000	H1045-033-000	H2406-014-000 
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Florida:</b> Citrus, Levy	<b>Florida:</b> Alachua, Columbia, Gilchrist, Suwannee	<b>Florida:</b> Alachua, Baker, Bradford, Columbia, Suwannee, Union
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,900	\$4,900	\$4,900
PCP/Specialist Copay	\$0 / \$35; Referral Required	\$0 / \$30; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$195 days 1-8	\$225 days 1-8	\$270 days 1-8
ASC/Outpatient Hosp	\$0 - \$125 / \$0 - \$195	\$0 - \$125 / \$0 - \$225	\$0 - \$150 / \$0 - \$270
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/29%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , OTC Catalog, <b>Virtual Visits</b> , NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, <b>Virtual Visits</b> , NurseLine	Routine Eye Exam, <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, <b>Virtual Visits</b> , NurseLine


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# FLORIDA MID STATE (GULF)

## PRODUCT BENEFIT GRID


<b>Plan Name</b>	AARP® Medicare Advantage Choice (PPO)
<b>Plan ID</b>	H2406-015-000 
<b>Plan Highlights</b>	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	Florida: Citrus, Levy
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$4,900
<b>PCP/Specialist Copay</b>	\$5 / \$35; No Referral Required
<b>Inpatient Hospital</b>	\$270 days 1-8
<b>ASC/Outpatient Hosp</b>	\$0 - \$150 / \$0 - \$270
<b>Lab Copay</b>	\$0
<b>Rx Ded.; Rx Copays</b>	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/29%
<b>Extra Benefits</b>	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

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# FLORIDA MID STATE (VILLAGES)

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® The Villages® Medicare Advantage 1 (HMO)	UnitedHealthcare® Medicare Advantage Walgreens (HMO SNP)	UnitedHealthcare® The Villages® Medicare Advantage 2 (HMO-POS)
Plan ID	H1045-025-000	H1045-048-004 	H1045-027-000
Plan Highlights	\$0 premium plan with no referral required, access to the statewide network, passport and rich ancillary benefits	<b>New!</b> Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. \$0 Tier 1 Rx copays at Walgreens. Shares the same robust statewide network as our other MA plans in the portfolio	Low premium plan for those shopping on value and low out-of-pocket costs, with access to the statewide network, passport and out-of-network benefits available nationwide
Service Area	<b>Florida:</b> Lake, Marion, Sumter	<b>Florida:</b> Lake, Marion, Sumter	<b>Florida:</b> Lake, Marion, Sumter
Premium	\$0	\$0	\$83
Max Out-of-Pocket	\$3,400	\$3,400	\$3,400
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$35; Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$225 days 1-8	\$225 days 1-8	\$150 days 1-8
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$250	\$0 - \$50 / \$0 - \$225	\$0 - \$100 / \$0 - \$150
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$7/\$45/\$95/33%	\$150 Tiers 4-5; \$0/\$5/\$47/\$100/30% (Preferred)	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, <b>Virtual Visits</b> , NurseLine	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, <b>Virtual Visits</b> , NurseLine	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, <b>Virtual Visits</b> , NurseLine

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 New Plan


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# FLORIDA MID STATE (VILLAGES)

## PRODUCT BENEFIT GRID



<b>Plan Name</b>	AARP® Medicare Advantage Choice (PPO)
<b>Plan ID</b>	H2406-016-000 
<b>Plan Highlights</b>	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	<b>Florida:</b> Lake, Marion, Sumter
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$5,900
<b>PCP/Specialist Copay</b>	\$5 / \$40; No Referral Required
<b>Inpatient Hospital</b>	\$270 days 1-8
<b>ASC/Outpatient Hosp</b>	\$0 - \$125 / \$0 - \$270
<b>Lab Copay</b>	\$0
<b>Rx Ded.; Rx Copays</b>	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Routine Hearing Exam</a> , Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, <a href="#">Virtual Visits</a> , NurseLine

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# FLORIDA NORTH

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-026-000	H2406-013-000 	H2406-014-000 
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Florida:</b> Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	<b>Florida:</b> Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	<b>Florida:</b> Alachua, Baker, Bradford, Columbia, Suwannee, Union
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,900	\$5,900	\$4,900
PCP/Specialist Copay	\$0 / \$30; Referral Required	\$5 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$250 days 1-8	\$270 days 1-8	\$270 days 1-8
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$250	\$0 - \$150 / \$0 - \$270	\$0 - \$150 / \$0 - \$270
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$100/33%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/29%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/29%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

2020

# FLORIDA NORTHWEST

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1045-031-000	H1045-032-000	H1045-041-000
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)
Service Area	Florida: Escambia, Okaloosa, Santa Rosa	Florida: Bay, Walton	Florida: Gadsden, Holmes, Jackson, Leon, Washington
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$4,900	\$4,900	\$3,900
PCP/Specialist Copay	\$0 / \$25; Referral Required	\$0 / \$30; Referral Required	\$0 / \$25; Referral Required
Inpatient Hospital	\$225 days 1-7	\$225 days 1-7	\$195 days 1-8
ASC/Outpatient Hosp	\$0 - \$125 / \$0 - \$200	\$0 - \$125 / \$0 - \$200	\$0 - \$125 / \$0 - \$195
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation

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# FLORIDA NORTHWEST

## PRODUCT BENEFIT GRID




<b>Plan Name</b>	AARP® Medicare Advantage (HMO)
<b>Plan ID</b>	H1045-033-000
<b>Plan Highlights</b>	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits
<b>Service Area</b>	<b>Florida:</b> Alachua, Columbia, Gilchrist, Suwannee
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$4,900
<b>PCP/Specialist Copay</b>	\$0 / \$30; Referral Required
<b>Inpatient Hospital</b>	\$225 days 1-8
<b>ASC/Outpatient Hosp</b>	\$0 - \$125 / \$0 - \$225
<b>Lab Copay</b>	\$0
<b>Rx Ded.; Rx Copays</b>	\$0; \$3/\$10/\$45/\$95/33%
<b>Extra Benefits</b>	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, <a href="#">Virtual Visits</a> , NurseLine

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# FLORIDA NORTHWEST

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2406-008-000 	H2406-012-000 	H2406-014-000 
Plan Highlights	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Florida:</b> Bay, Escambia, Okaloosa, Santa Rosa, Walton	<b>Florida:</b> Gadsden, Holmes, Jackson, Leon, Washington	<b>Florida:</b> Alachua, Baker, Bradford, Columbia, Suwannee, Union
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900
PCP/Specialist Copay	\$5 / \$40; No Referral Required	\$5 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$275 days 1-7	\$275 days 1-7	\$270 days 1-8
ASC/Outpatient Hosp	\$0 - \$145 / \$0 - \$250	\$0 - \$150 / \$0 - \$250	\$0 - \$150 / \$0 - \$270
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/29%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine



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2020

# GREATER TAMPA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus (HMO-POS)	UnitedHealthcare® Medicare Advantage Walgreens (HMO SNP)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-045-000	H1045-048-003 	H2406-011-000 
Plan Highlights	\$0 premium plan designed around a select PCP network for coordinated care, low out-of-pocket costs and access to statewide network of hospitals and specialists. POS benefits are only for the out-of-network comprehensive dental benefits (there is no medical coverage out-of-network)	<b>New!</b> Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. \$0 Tier 1 Rx copays at Walgreens. Shares the same robust statewide network as our other MA plans in the portfolio	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Florida:</b> Hillsborough, Pasco, Pinellas, Polk	<b>Florida:</b> Hernando, Hillsborough, Pasco, Pinellas, Polk	<b>Florida:</b> Hernando, Hillsborough, Pasco, Pinellas, Polk
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,900	\$3,900	\$5,500
PCP/Specialist Copay	\$0 / \$20; Referral Required	\$0 / \$20; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$195 days 1-8	\$175 days 1-8	\$270 days 1-8
ASC/Outpatient Hosp	\$0 - \$145 / \$0 - \$175	\$0 - \$50 / \$0 - \$175	\$0 - \$150 / \$0 - \$270
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$45/\$95/33%	\$150 Tiers 4-5; \$0/\$5/\$47/\$100/30% (Preferred)	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

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 New Plan




2020

# FLORIDA RPPO

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 2 (Regional PPO)	AARP® Medicare Advantage Choice Essential (Regional PPO)
Plan ID	R0759-001-000 	R0759-002-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits. Plan offers monthly Part B premium rebate. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Statewide	Statewide
Premium	\$0	\$0; Part B Rebate: \$50
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$10 / \$50; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$395 / \$0 - \$395	\$0 - \$395 / \$0 - \$395
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/25%	Not Covered
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine

2020

# FLORIDA DUAL

## PRODUCT BENEFIT GRID

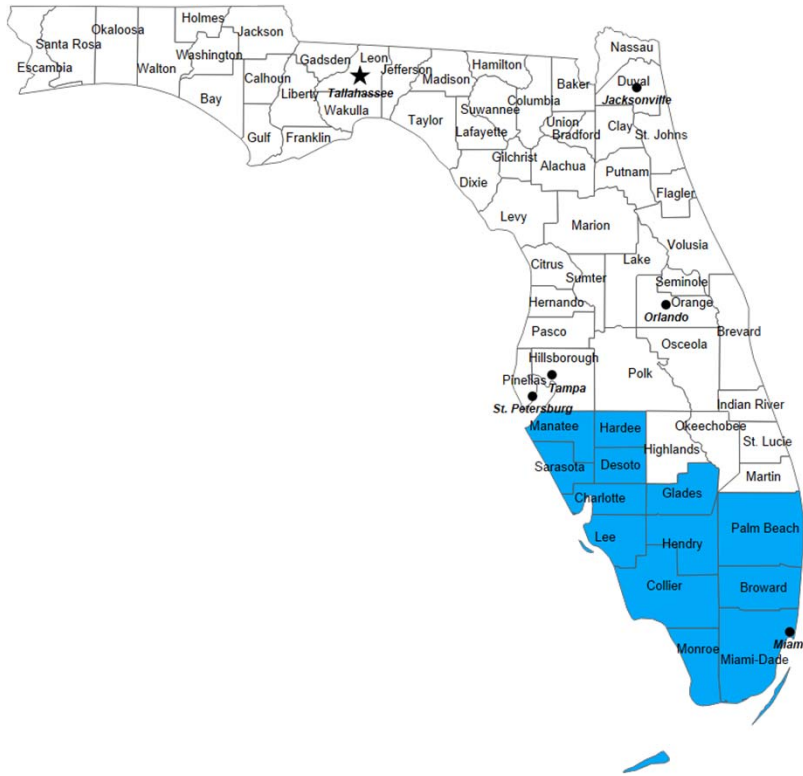
Plan Name	UnitedHealthcare Dual Complete® Choice (PPO SNP)	UnitedHealthcare Dual Complete® LP (HMO SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO SNP)
Plan ID	H1889-001-000	H1045-039-000	R0759-003-000
Plan Highlights	<b>New!</b> \$275 per quarter for OTC products with debit card or mail order, \$2,500 dental allowance for covered services, \$0 copay virtual doctor visits, \$0 copay virtual visits for mental health using online technology, and Fitbit activity tracker	\$350 per quarter for OTC products with debit card or mail order, \$3,500 dental allowance for covered services, \$0 copay virtual visits for mental health using online technology, \$0 copay virtual doctor visits	\$250 per quarter for OTC products with debit card or mail order, \$2,500 dental allowance for covered services, Up to 20 visits per year for Chiropractic or Acupuncture services, and 24/7 personal emergency response system
Service Area	Florida: Flagler, Orange, Osceola, Seminole, Volusia	Florida: Brevard, Charlotte, Clay, Duval, Flagler, Hernando, Hillsborough, Indian River, Lee, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns	Statewide
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Debit Card & Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Debit Card & Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit

# SOUTH FLORIDA

## STATE LANDSCAPE

### South Florida

#### Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	1,878,918
<i>Estimated DSNP Eligibles<sup>2</sup></i>	389,551
YOY Eligible Growth <sup>1</sup>	6.4%
MA Penetration <sup>1</sup>	42.0%
YOY MA Enrollment Growth <sup>1</sup>	5.8%
UHC Market Share <sup>1</sup>	26.6%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 64K partial duals who may or may not be eligible).

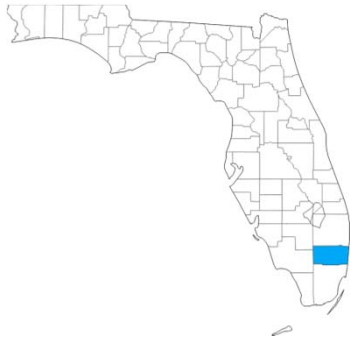
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# SOUTH FLORIDA

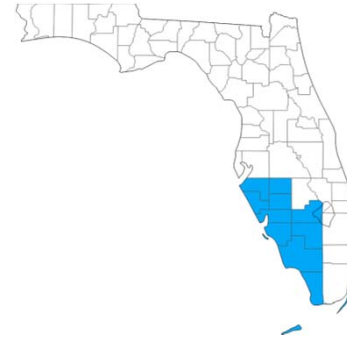
## MARKET LANDSCAPE

### Broward: Broward



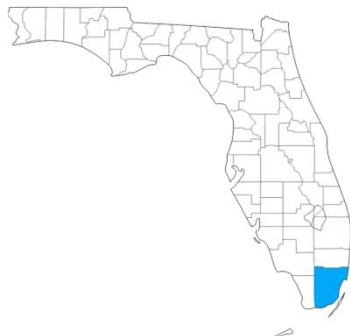
Market Landscape	
Eligibles (as of 2019-05-01)	348,856
YOY Eligible Growth	6.4%
MA Non-SNP Penetration	41.2%
YOY MA Non-SNP Enrollment Growth	4.5%
UHC Non-SNP Market Share	17.9%

### Florida Southwest: Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Lee, Manatee, Monroe, Sarasota



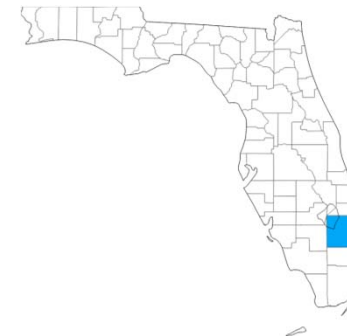
Market Landscape	
Eligibles (as of 2019-05-01)	698,755
YOY Eligible Growth	7.9%
MA Non-SNP Penetration	21.3%
YOY MA Non-SNP Enrollment Growth	9.0%
UHC Non-SNP Market Share	38.7%

### Miami-Dade: Miami-Dade




Market Landscape	
Eligibles (as of 2019-05-01)	489,359
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	48.5%
YOY MA Non-SNP Enrollment Growth	3.3%
UHC Non-SNP Market Share	25.4%

### Palm Beach: Palm Beach



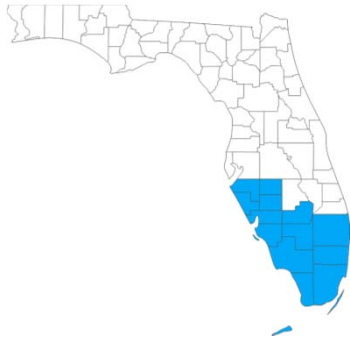
Market Landscape	
Eligibles (as of 2019-05-01)	341,948
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	29.0%
YOY MA Non-SNP Enrollment Growth	5.0%
UHC Non-SNP Market Share	21.3%

 Current Footprint

# SOUTH FLORIDA

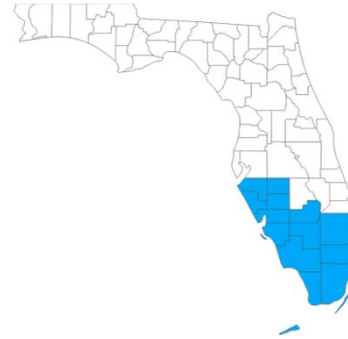
## MARKET LANDSCAPE

**Florida RPPO:** All counties in state



Market Landscape	
Eligibles (as of 2019-05-01)	1,878,918
YOY Eligible Growth	6.4%
MA Non-SNP Penetration	33.5%
YOY MA Non-SNP Enrollment Growth	5.1%
UHC Non-SNP Market Share	26.2%

**South Florida Dual:** All counties in state



Market Landscape	
Est. DSNP Eligibles	389,551
DSNP Enrollees	142,526
DSNP Penetration (All Plans)	36.6%
Total UHC DSNP Enrollees	41,297
UHC DSNP Market Share	29.0%


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 Current Footprint

2020

# BROWARD



## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	Preferred Choice Broward (HMO)	Medica HealthCare Plans MedicareMax (HMO)
Plan ID	H2406-018-000 	H1045-005-000	H5420-003-000
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits
Service Area	Florida: Broward, Miami-Dade, Palm Beach	Florida: Broward	Florida: Broward
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,400	\$3,400	\$3,400
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$15; No Referral Required	\$0 / \$15; Referral Required
Inpatient Hospital	\$250 days 1-8	\$0 per admit	\$0 days 1-5
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$275	\$0 - \$75 / \$0 - \$150	\$0 - \$75 / \$0 - \$170
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%	\$0; \$0/\$5/\$47/\$100/33%	\$0; \$0/\$5/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Virtual Visits, NurseLine

2020

# BROWARD

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 2 (Regional PPO)	AARP® Medicare Advantage Choice Essential (Regional PPO)
Plan ID	R0759-001-000 	R0759-002-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits. Plan offers monthly Part B premium rebate. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Statewide	Statewide
Premium	\$0	\$0; Part B Rebate: \$50
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$10 / \$50; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$395 / \$0 - \$395	\$0 - \$395 / \$0 - \$395
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/25%	Not Covered
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine

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2020

# FLORIDA SOUTHWEST

## PRODUCT BENEFIT GRID


Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1045-034-000	H1045-028-000	H1045-042-000
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. POS is for dental only	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits. POS is for dental only
Service Area	<b>Florida:</b> Charlotte, Collier, Lee, Manatee, Sarasota	<b>Florida:</b> Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	<b>Florida:</b> DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,900	\$4,900	\$4,900
PCP/Specialist Copay	\$0 / \$20; Referral Required	\$0 / \$35; Referral Required	\$0 / \$25; Referral Required
Inpatient Hospital	\$195 days 1-8	\$250 days 1-8	\$225 days 1-8
ASC/Outpatient Hosp	\$0 - \$145 / \$0 - \$175	\$0 - \$195 / \$0 - \$250	\$0 - \$125 / \$0 - \$225
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine



2020

# FLORIDA SOUTHWEST

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare® Medicare Advantage Walgreens (HMO SNP)
<b>Plan ID</b>	H1045-048-002 
<b>Plan Highlights</b>	<b>New!</b> Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. \$0 Tier 1 Rx copays at Walgreens
<b>Service Area</b>	Florida: Charlotte, Collier, Lee, Manatee, Sarasota
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$3,900
<b>PCP/Specialist Copay</b>	\$0 / \$20; Referral Required
<b>Inpatient Hospital</b>	\$175 days 1-8
<b>ASC/Outpatient Hosp</b>	\$0 - \$50 / \$0 - \$175
<b>Lab Copay</b>	\$0
<b>Rx Ded.; Rx Copays</b>	\$150 Tiers 4-5; \$0/\$5/\$47/\$100/30% (Preferred)
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Virtual Visits, NurseLine

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 New Plan



2020

# FLORIDA SOUTHWEST

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice Plan 2 (Regional PPO)
Plan ID	H2406-009-000 	H2406-019-000 	R0759-001-000 
Plan Highlights	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium, open access plan for those consumers who are cost conscious and want low copays along with broader provider choice and additional ancillary benefits beyond Original Medicare. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Florida:</b> Charlotte, Collier, Glades, Hendry, Lee, Manatee, Sarasota	<b>Florida:</b> DeSoto, Hardee, Highlands	Statewide
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$4,900	\$5,900	\$6,700
PCP/Specialist Copay	\$10 / \$35; No Referral Required	\$10 / \$35; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$250 days 1-8	\$250 days 1-8	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$175 / \$0 - \$250	\$0 - \$175 / \$0 - \$250	\$0 - \$395 / \$0 - \$395
Lab Copay	\$0	\$0	\$5
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/25%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine


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# MIAMI-DADE


## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	Medica HealthCare Plans MedicareMax (HMO)	Preferred Choice Dade (HMO)
Plan ID	H2406-018-000 	H5420-001-000	H1045-001-000
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with rich ancillary benefits, Initial Coverage Limit (ICL) increase to \$5,000	\$0 premium plan with rich ancillary benefits
Service Area	Florida: Broward, Miami-Dade, Palm Beach	Florida: Miami-Dade	Florida: Miami-Dade
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,400	\$3,400	\$2,900
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; No Referral Required
Inpatient Hospital	\$250 days 1-8	\$0 per admit	\$0 per admit
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$275	\$0 - \$50 / \$0 - \$150	\$0 - \$25 / \$0 - \$75
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%	\$0; \$0/\$0/\$30/\$65/33%	\$0; \$0/\$0/\$0/\$40/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Virtual Visits, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine, Transportation

2020

# MIAMI-DADE


## PRODUCT BENEFIT GRID

Plan Name	Preferred Special Care Miami-Dade (HMO SNP)	Preferred Complete Care (HMO)	AARP® Medicare Advantage Choice Plan 2 (Regional PPO)
Plan ID	H1045-018-000	H1045-046-000	R0759-001-000 
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	\$0 premium plan for Full Low Income Subsidy (LIS) members with rich ancillary benefits	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Florida: Miami-Dade	Florida: Miami-Dade	Statewide
Premium	\$0	\$28.30 (Varies By LIS Level)	\$0
Max Out-of-Pocket	\$3,400	\$2,900	\$6,700
PCP/Specialist Copay	\$0 / \$0; No Referral Required	\$0 / \$0; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$25 / \$0 - \$75	\$0 / \$0	\$0 - \$395 / \$0 - \$395
Lab Copay	\$0	\$0	\$5
Rx Ded.; Rx Copays	\$0; \$0/\$0/\$15/\$45/33%	\$435; 25%/25%/25%/25%/25% (Varies By LIS Level)	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/25%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine

2020

# MIAMI-DADE

## PRODUCT BENEFIT GRID



<b>Plan Name</b>	AARP® Medicare Advantage Choice Essential (Regional PPO)
<b>Plan ID</b>	R0759-002-000 
<b>Plan Highlights</b>	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits. Plan offers monthly Part B premium rebate. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	Statewide
<b>Premium</b>	\$0; <b>Part B Rebate: \$50</b>
<b>Max Out-of-Pocket</b>	\$6,700
<b>PCP/Specialist Copay</b>	<b>\$10</b> / \$50; No Referral Required
<b>Inpatient Hospital</b>	\$395 days 1-4
<b>ASC/Outpatient Hosp</b>	<b>\$0 - \$395</b> / \$0 - \$395
<b>Lab Copay</b>	<b>\$5</b>
<b>Rx Ded.; Rx Copays</b>	Not Covered
<b>Extra Benefits</b>	Routine Eye Exam, <b>Routine Hearing Exam</b> , Hearing Aids, <b>Fitness Membership</b> , <b>OTC Catalog</b> , <b>Virtual Visits</b> , NurseLine

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2020

# PALM BEACH


## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	Preferred Choice Palm Beach (HMO)	AARP® Medicare Advantage Choice Plan 2 (Regional PPO)
Plan ID	H2406-018-000 	H1045-037-000	R0759-001-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with rich ancillary benefits	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Florida:</b> Broward, Miami-Dade, Palm Beach	<b>Florida:</b> Palm Beach	Statewide
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,400	\$3,400	\$6,700
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$20; Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$250 days 1-8	\$150 days 1-9	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$275	\$0 - \$75 / \$0 - \$150	\$0 - \$395 / \$0 - \$395
Lab Copay	\$0	\$0	\$5
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%	\$0; \$0/\$10/\$47/\$100/33%	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/25%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine

2020

# PALM BEACH

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Choice Essential (Regional PPO)
<b>Plan ID</b>	R0759-002-000 
<b>Plan Highlights</b>	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits. Plan offers monthly Part B premium rebate. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	Statewide
<b>Premium</b>	\$0; <b>Part B Rebate: \$50</b>
<b>Max Out-of-Pocket</b>	\$6,700
<b>PCP/Specialist Copay</b>	<b>\$10</b> / \$50; No Referral Required
<b>Inpatient Hospital</b>	\$395 days 1-4
<b>ASC/Outpatient Hosp</b>	<b>\$0 - \$395</b> / \$0 - \$395
<b>Lab Copay</b>	<b>\$5</b>
<b>Rx Ded.; Rx Copays</b>	Not Covered
<b>Extra Benefits</b>	Routine Eye Exam, <b>Routine Hearing Exam</b> , Hearing Aids, <b>Fitness Membership</b> , <b>OTC Catalog</b> , <b>Virtual Visits</b> , NurseLine

2020

# SOUTH FLORIDA DUAL

## PRODUCT BENEFIT GRID

Plan Name	Preferred Medicare Assist (HMO SNP)	Preferred Medicare Assist Palm Beach (HMO SNP)	Medica HealthCare Plans MedicareMax Plus (HMO SNP)
Plan ID	H1045-012-000	H1045-038-000	H5420-006-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	Florida: Broward, Miami-Dade	Florida: Palm Beach	Florida: Broward, Miami-Dade
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, <a href="#">Virtual Visits</a> , NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, <a href="#">Preventive &amp; Comprehensive Dental</a> , OTC Catalog, <a href="#">Virtual Visits</a> , NurseLine, <a href="#">Transportation</a> , Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, <a href="#">Virtual Visits</a> , NurseLine, Transportation, Meal Benefit



### Georgia

#### Medicare Advantage 2020 Service Area



● Current Footprint

State Landscape	
Eligibles (as of 2019-05-01)	1,862,761
<i>Estimated DSNP Eligibles<sup>2</sup></i>	352,947
YOY Eligible Growth <sup>1</sup>	7.0%
MA Penetration <sup>1</sup>	27.1%
YOY MA Enrollment Growth <sup>1</sup>	11.2%
UHC Market Share <sup>1</sup>	32.2%

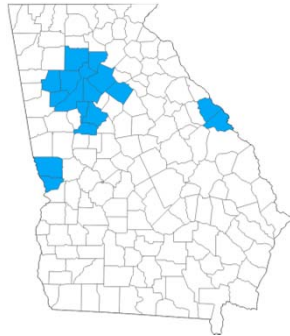
<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 53K partial duals who may or may not be eligible).

# GEORGIA

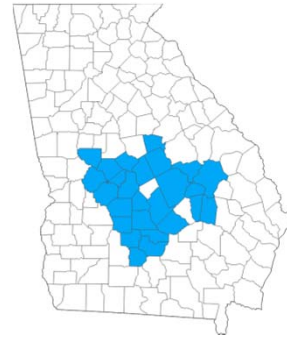
## MARKET LANDSCAPE

**Atlanta:** Cherokee, Clayton, Cobb, Columbia, DeKalb, Douglas, Forsyth, Fulton, Gwinnett, Harris, Henry, Muscogee, Paulding, Richmond, Spalding, Walton



Market Landscape	
Eligibles (as of 2019-05-01)	837,370
YOY Eligible Growth	8.0%
MA Non-SNP Penetration	23.6%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	12.9%

**Macon/South Georgia:** Baldwin, Ben Hill, Bibb, Crawford, Crisp, Dodge, Dooly, Emanuel, Houston, Irwin, Johnson, Laurens, Macon, Montgomery, Peach, Pulaski, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Wilcox, Wilkinson



Market Landscape	
Eligibles (as of 2019-05-01)	157,457
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	14.1%
YOY MA Non-SNP Enrollment Growth	17.8%
UHC Non-SNP Market Share	30.7%

**North Georgia:** Barrow, Hall, Jackson




Market Landscape	
Eligibles (as of 2019-05-01)	66,261
YOY Eligible Growth	8.1%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	10.6%
UHC Non-SNP Market Share	12.2%

**Savannah Metro:** Bryan, Chatham, Effingham



Market Landscape	
Eligibles (as of 2019-05-01)	69,347
YOY Eligible Growth	7.2%
MA Non-SNP Penetration	23.4%
YOY MA Non-SNP Enrollment Growth	10.6%
UHC Non-SNP Market Share	12.0%

 Current Footprint

# GEORGIA

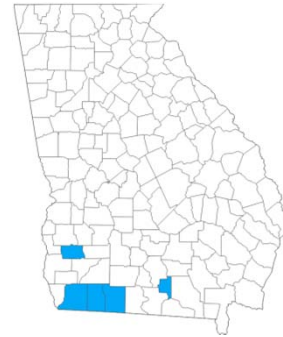
## MARKET LANDSCAPE

### Georgia RPPO: All counties in state



Market Landscape	
Eligibles (as of 2019-05-01)	1,862,761
YOY Eligible Growth	7.0%
MA Non-SNP Penetration	19.8%
YOY MA Non-SNP Enrollment Growth	11.3%
UHC Non-SNP Market Share	17.6%

### Georgia PFFS: Calhoun, Decatur, Grady, Lanier, Thomas



Market Landscape	
Eligibles (as of 2019-05-01)	25,937
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	10.5%
YOY MA Non-SNP Enrollment Growth	8.7%
UHC Non-SNP Market Share	72.1%

### Georgia Dual: All counties in state






Market Landscape	
Est. DSNP Eligibles	352,947
DSNP Enrollees	82,144
DSNP Penetration (All Plans)	23.3%
Total UHC DSNP Enrollees	45,456
UHC DSNP Market Share	55.3%

 Current Footprint

2020

# ATLANTA

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Walgreens Plan 1 (HMO)	AARP® Medicare Advantage Walgreens Plan 2 (HMO)
Plan ID	H6528-006-000 	H1111-009-001 	H1111-010-001 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. \$0 Tier 1 Rx copays at Walgreens	Premium plan with low out-of-pocket costs and rich ancillaries. \$0 Tier 1 Rx copays at Walgreens
Service Area	<b>Georgia:</b> Barrow, Forsyth, Gwinnett, Hall	<b>Georgia:</b> Cobb, DeKalb, Fulton	<b>Georgia:</b> Cobb, DeKalb, Fulton
Premium	\$49	\$0	\$59
Max Out-of-Pocket	\$6,700	\$6,700	\$5,500
PCP/Specialist Copay	\$10 / \$40; No Referral Required	\$15 / \$50; No Referral Required	\$5 / \$40; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$370 days 1-5	\$265 days 1-7
ASC/Outpatient Hosp	\$0 - \$370 / \$0 - \$370	\$0 - \$320 / \$0 - \$370	\$0 - \$215 / \$0 - \$265
Lab Copay	\$5	\$10	\$10
Rx Ded.; Rx Copays	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%	\$275 Tiers 3-5; \$0/\$5/\$47/\$95/28% (Preferred)	\$175 Tiers 4-5; \$0/\$5/\$47/\$95/29% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

# ATLANTA


## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)
Plan ID	H8748-008-000	H8748-009-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>Georgia:</b> Baldwin, Barrow, Ben Hill, Bryan, <b>Clarke</b> , <b>Coweta</b> , Crawford, Crisp, Dodge, Dooly, Douglas, Effingham, Emanuel, <b>Fayette</b> , Gwinnett, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Macon, Montgomery, <b>Newton</b> , <b>Oconee</b> , Paulding, Peach, Pulaski, <b>Rockdale</b> , Spalding, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, <b>Walton</b> , Wilcox, Wilkinson	<b>Georgia:</b> Baldwin, Barrow, Ben Hill, Bryan, <b>Clarke</b> , <b>Coweta</b> , Crawford, Crisp, Dodge, Dooly, Douglas, Effingham, Emanuel, <b>Fayette</b> , Gwinnett, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Macon, Montgomery, <b>Newton</b> , <b>Oconee</b> , Paulding, Peach, Pulaski, <b>Rockdale</b> , Spalding, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, <b>Walton</b> , Wilcox, Wilkinson
Premium	\$0	\$49
Max Out-of-Pocket	\$6,700	\$4,900
PCP/Specialist Copay	<b>\$0 / \$45</b> ; No Referral Required	<b>\$0 / \$30</b> ; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7
ASC/Outpatient Hosp	<b>\$0 - \$320 / \$0 - \$370</b>	<b>\$0 - \$215 / \$0 - \$265</b>
Lab Copay	<b>\$10</b>	\$5
Rx Ded.; Rx Copays	\$275 Tiers 3-5; <b>\$4/\$12/\$47/\$100/28%</b>	\$175 Tiers 4-5; \$3/\$10/\$47/ <b>\$100/29%</b>
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, Virtual Visits, NurseLine, <b>Meal Benefit</b> , Platinum Dental Rider Available	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , Personal Emergency Response System, Virtual Visits, NurseLine, <b>Meal Benefit</b> , <b>Platinum Dental Rider Available</b>

2020

# MACON/SOUTH GEORGIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (HMO)	AARP® Medicare Advantage Walgreens Plan 2 (HMO)
Plan ID	H1111-009-002 	H1111-010-002 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. \$0 Tier 1 Rx copays at Walgreens	Premium plan with low out-of-pocket costs and rich ancillaries. \$0 Tier 1 Rx copays at Walgreens
Service Area	<b>Georgia:</b> Bibb, Chatham, Cherokee, Clayton, Columbia, Forsyth, Harris, Henry, Muscogee, Richmond	<b>Georgia:</b> Bibb, Chatham, Cherokee, Clayton, Columbia, Forsyth, Harris, Henry, Muscogee, Richmond
Premium	\$0	\$56
Max Out-of-Pocket	\$6,700	\$5,500
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7
ASC/Outpatient Hosp	\$0 - \$320 / \$0 - \$370	\$0 - \$215 / \$0 - \$265
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$275 Tiers 3-5; \$0/\$5/\$47/\$95/28% (Preferred)	\$175 Tiers 4-5; \$0/\$5/\$47/\$95/29% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Personal Emergency Response System, Virtual Visits, NurseLine, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine, Meal Benefit, Platinum Dental Rider Available

2020

# MACON/SOUTH GEORGIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)
Plan ID	H8748-008-000	H8748-009-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<p><b>Georgia:</b> Baldwin, Barrow, Ben Hill, Bryan, <b>Clarke</b>, <b>Coweta</b>, Crawford, Crisp, Dodge, Dooly, Douglas, Effingham, Emanuel, <b>Fayette</b>, Gwinnett, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Macon, Montgomery, <b>Newton</b>, <b>Oconee</b>, Paulding, Peach, Pulaski, <b>Rockdale</b>, Spalding, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, <b>Walton</b>, Wilcox, Wilkinson</p>	<p><b>Georgia:</b> Baldwin, Barrow, Ben Hill, Bryan, <b>Clarke</b>, <b>Coweta</b>, Crawford, Crisp, Dodge, Dooly, Douglas, Effingham, Emanuel, <b>Fayette</b>, Gwinnett, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Macon, Montgomery, <b>Newton</b>, <b>Oconee</b>, Paulding, Peach, Pulaski, <b>Rockdale</b>, Spalding, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, <b>Walton</b>, Wilcox, Wilkinson</p>
Premium	\$0	\$49
Max Out-of-Pocket	\$6,700	\$4,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7
ASC/Outpatient Hosp	\$0 - \$320 / \$0 - \$370	\$0 - \$215 / \$0 - \$265
Lab Copay	\$10	\$5
Rx Ded.; Rx Copays	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%	\$175 Tiers 4-5; \$3/\$10/\$47/\$100/29%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, Virtual Visits, NurseLine, <b>Meal Benefit</b> , Platinum Dental Rider Available	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , Personal Emergency Response System, Virtual Visits, NurseLine, <b>Meal Benefit</b> , <b>Platinum Dental Rider Available</b>

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2020

# NORTH GEORGIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H8748-008-000	H8748-009-000	H6528-006-000 
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	<b>Georgia:</b> Baldwin, Barrow, Ben Hill, Bryan, <b>Clarke</b> , <b>Coweta</b> , Crawford, Crisp, Dodge, Dooly, Douglas, Effingham, Emanuel, <b>Fayette</b> , Gwinnett, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Macon, Montgomery, <b>Newton</b> , <b>Oconee</b> , Paulding, Peach, Pulaski, <b>Rockdale</b> , Spalding, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, <b>Walton</b> , Wilcox, Wilkinson	<b>Georgia:</b> Baldwin, Barrow, Ben Hill, Bryan, <b>Clarke</b> , <b>Coweta</b> , Crawford, Crisp, Dodge, Dooly, Douglas, Effingham, Emanuel, <b>Fayette</b> , Gwinnett, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Macon, Montgomery, <b>Newton</b> , <b>Oconee</b> , Paulding, Peach, Pulaski, <b>Rockdale</b> , Spalding, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, <b>Walton</b> , Wilcox, Wilkinson	<b>Georgia:</b> Barrow, Forsyth, Gwinnett, Hall
Premium	\$0	\$49	<b>\$49</b>
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
PCP/Specialist Copay	<b>\$0 / \$45</b> ; No Referral Required	<b>\$0 / \$30</b> ; No Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7	\$370 days 1-5
ASC/Outpatient Hosp	<b>\$0</b> - \$320 / <b>\$0</b> - \$370	<b>\$0</b> - \$215 / <b>\$0</b> - \$265	<b>\$0</b> - \$370 / <b>\$0</b> - \$370
Lab Copay	<b>\$10</b>	\$5	\$5
Rx Ded.; Rx Copays	\$275 Tiers 3-5; <b>\$4/\$12/\$47/\$100/28%</b>	\$175 Tiers 4-5; \$3/\$10/\$47/\$100/29%	\$275 Tiers 3-5; <b>\$4/\$12/\$47/\$100/28%</b>
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, Virtual Visits, NurseLine, <b>Meal Benefit</b> , Platinum Dental Rider Available	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , Personal Emergency Response System, Virtual Visits, NurseLine, <b>Meal Benefit</b> , <b>Platinum Dental Rider Available</b>	Routine Eye Exam, Eyewear Credit, <b>Routine Hearing Exam</b> , Hearing Aids, Virtual Visits, NurseLine, Platinum Dental Rider Available



2020

# SAVANNAH METRO

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (HMO)	AARP® Medicare Advantage Walgreens Plan 2 (HMO)
Plan ID	H1111-009-002 	H1111-010-002 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. \$0 Tier 1 Rx copays at Walgreens	Premium plan with low out-of-pocket costs and rich ancillaries. \$0 Tier 1 Rx copays at Walgreens
Service Area	<b>Georgia:</b> Bibb, Chatham, Cherokee, Clayton, Columbia, Forsyth, Harris, Henry, Muscogee, Richmond	<b>Georgia:</b> Bibb, Chatham, Cherokee, Clayton, Columbia, Forsyth, Harris, Henry, Muscogee, Richmond
Premium	\$0	\$56
Max Out-of-Pocket	\$6,700	\$5,500
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7
ASC/Outpatient Hosp	\$0 - \$320 / \$0 - \$370	\$0 - \$215 / \$0 - \$265
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$275 Tiers 3-5; \$0/\$5/\$47/\$95/28% (Preferred)	\$175 Tiers 4-5; \$0/\$5/\$47/\$95/29% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Personal Emergency Response System, Virtual Visits, NurseLine, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine, Meal Benefit, Platinum Dental Rider Available

2020

# SAVANNAH METRO



## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)
Plan ID	H8748-008-000	H8748-009-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<p><b>Georgia:</b> Baldwin, Barrow, Ben Hill, Bryan, <b>Clarke</b>, <b>Coweta</b>, Crawford, Crisp, Dodge, Dooly, Douglas, Effingham, Emanuel, <b>Fayette</b>, Gwinnett, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Macon, Montgomery, <b>Newton</b>, <b>Oconee</b>, Paulding, Peach, Pulaski, <b>Rockdale</b>, Spalding, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, <b>Walton</b>, Wilcox, Wilkinson</p>	<p><b>Georgia:</b> Baldwin, Barrow, Ben Hill, Bryan, <b>Clarke</b>, <b>Coweta</b>, Crawford, Crisp, Dodge, Dooly, Douglas, Effingham, Emanuel, <b>Fayette</b>, Gwinnett, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Macon, Montgomery, <b>Newton</b>, <b>Oconee</b>, Paulding, Peach, Pulaski, <b>Rockdale</b>, Spalding, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, <b>Walton</b>, Wilcox, Wilkinson</p>
Premium	\$0	\$49
Max Out-of-Pocket	\$6,700	\$4,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$265 days 1-7
ASC/Outpatient Hosp	\$0 - \$320 / \$0 - \$370	\$0 - \$215 / \$0 - \$265
Lab Copay	\$10	\$5
Rx Ded.; Rx Copays	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%	\$175 Tiers 4-5; \$3/\$10/\$47/\$100/29%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, Virtual Visits, NurseLine, <b>Meal Benefit</b> , Platinum Dental Rider Available	Routine Eye Exam, <b>Eyewear Credit</b> , Routine Hearing Exam, Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , Personal Emergency Response System, Virtual Visits, NurseLine, <b>Meal Benefit</b> , <b>Platinum Dental Rider Available</b>

2020

# GEORGIA RPPO

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Choice (Regional PPO)	UnitedHealthcare® Medicare Advantage Essential (Regional PPO)
Plan ID	R2604-001-000 	R2604-005-000 
Plan Highlights	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	<b>New!</b> RPPO designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Statewide	Statewide
Premium	\$45	\$0; Part B Rebate: \$30
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$10 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$395 / \$0 - \$395	\$0 - \$335 / \$0 - \$335
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$4/\$14/\$47/\$100/29%	Not Covered
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Platinum Dental Rider Available	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, <b>Fitness Membership</b> , <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , <b>Personal Emergency Response System</b> , Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Platinum Dental Rider Available

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 New Plan



2020

# GEORGIA RPPO

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Gold (Regional PPO SNP)	UnitedHealthcare® Medicare Silver (Regional PPO SNP)
Plan ID	R2604-003-000	R2604-002-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with Medicaid and Chronic Heart Failure or Diabetes
Service Area	Statewide	Statewide
Premium	\$13	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$0 for Full Duals
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$335 days 1-5	\$0 for Full Duals
ASC/Outpatient Hosp	\$0 - \$335 / \$0 - \$335	\$0 for Full Duals / \$0 for Full Duals
Lab Copay	\$10	\$0 for Full Duals
Rx Ded.; Rx Copays	\$210 Tiers 4-5; \$4/\$12/\$47/\$100/29%	Varies by LIS Level
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit

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2020

# GEORGIA PFFS

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® MedicareDirect Essential (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p><b>AZ:</b> Navajo; <b>GA:</b> Calhoun, Decatur, Grady, Lanier, Thomas; <b>KS:</b> Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; <b>KY:</b> Calloway, Christian, Marshall; <b>MO:</b> Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; <b>MT:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; <b>NE:</b> Arthur, Banner, Blaine, Boone, Buffalo, Cedar, Cheyenne, Dakota, Dawes, Dawson, Gosper, Hall, Hooker, Keith, Keya Paha, Knox, Logan, Loup, McPherson, Madison, Merrick, Morrill, Nance, Perkins, Platte, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; <b>OK:</b> Latimer; <b>TX:</b> Brewster, Brown, Calhoun, Crane, Culberson, De Witt; Duval,, Goliad, Gonzales, Jack, Jackson, Karnes, La Salle, Live Oak, Loving, Mc Mullen, Pecos, Presidio, Reeves, Refugio, Terrell, Ward, Winkler; <b>VT:</b> Caledonia, Essex, Franklin, Grand Isle; <b>VA:</b> Augusta, Carroll, Greenville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; <b>WY:</b> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; <b>H5435-001 only:</b> <b>KS:</b> Anderson, Cloud; <b>MT:</b> Valley; <b>NE:</b> Box Butte, Dixon, Hamilton, Kearney; <b>VA:</b> Emporia</p>	
Premium	\$40	\$64
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$395 / \$0 - \$395	\$0 - \$395 / \$0 - \$395
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Nurse Line	Routine Eye Exam, Routine Hearing Exam, Nurse Line

2020

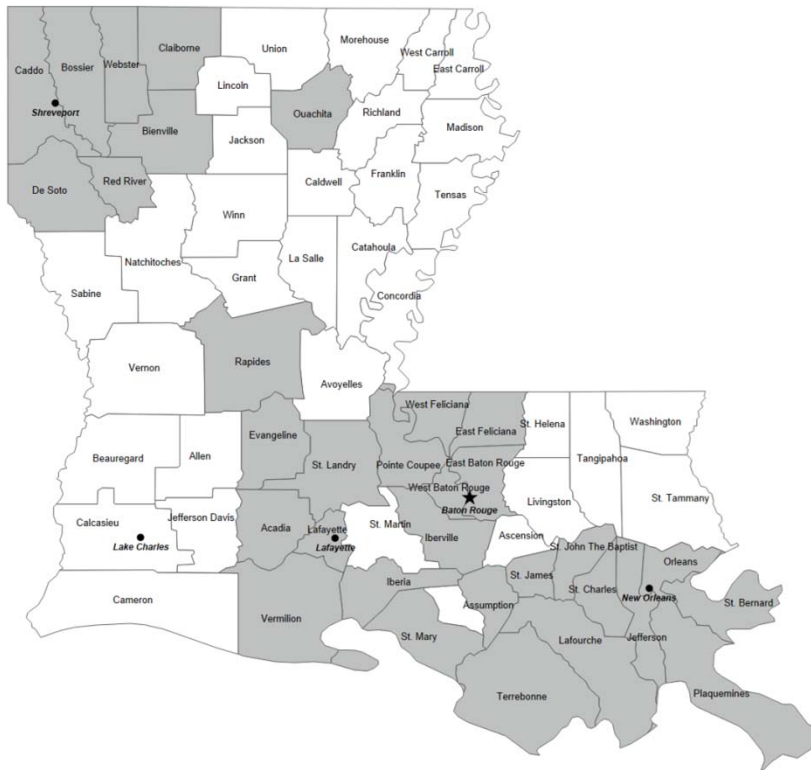
# GEORGIA DUAL

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (PPO SNP)	UnitedHealthcare Dual Complete® (HMO-POS SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO SNP)
Plan ID	H2228-044-000	H5322-030-000	R2604-004-000
Plan Highlights	\$170 per quarter for OTC products with debit card or mail order, \$1,000 dental allowance for covered services, \$0 copay virtual doctor visits, \$0 copay virtual visits for mental health using online technology	\$165 per quarter for OTC health products through mail order, \$1,000 dental allowance for covered services, \$0 copay virtual doctor visits, \$0 copay virtual visits for mental health using online technology	Plan designed for those with both Medicare and Medicaid
Service Area	<b>Georgia:</b> Baldwin, Bibb, Clayton, Cobb, Coweta, DeKalb, Fulton, Gwinnett, Laurens	<b>Georgia:</b> Appling, Barrow, <b>Bartow</b> , Ben Hill, Berrien, Brooks, <b>Bryan</b> , <b>Bulloch</b> , Burke, Butts, Catoosa, Chatham, Chattahoochee, Clarke, Columbia, Crisp, <b>Dade</b> , Decatur, Douglas, Effingham, Elbert, Fayette, Grady, <b>Greene</b> , Hall, Hancock, Haralson, Harris, Hart, Henry, <b>Houston</b> , Jackson, Jefferson, Johnson, Macon, Madison, McDuffie, Meriwether, Mitchell, Muscogee, Newton, <b>Paulding</b> , Peach, Richmond, Rockdale, Spalding, Talbot, Taliaferro, Tattnall, Thomas, Tift, Toombs, Treutlen, Upson, Walker, <b>Walton</b> , Warren, Washington	Statewide
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, <b>Hearing Aids</b> , Preventive & Comprehensive Dental w/ Out-of-Network Access, <b>OTC Debit Card &amp; Catalog</b> , Acupuncture/Chiropractic, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, <b>Hearing Aids</b> , Preventive & Comprehensive Dental, OTC Catalog, Acupuncture/Chiropractic, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , <b>OTC Catalog</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Transportation

### Louisiana

#### Medicare Advantage 2020 Service Area



● Dual Only Footprint

### State Landscape

Eligibles (as of 2019-05-01)	619,856
<i>Estimated DSNP Eligibles<sup>2</sup></i>	160,085
YOY Eligible Growth <sup>1</sup>	4.9%
MA Penetration <sup>1</sup>	33.8%
YOY MA Enrollment Growth <sup>1</sup>	10.1%
UHC Market Share <sup>1</sup>	30.5%

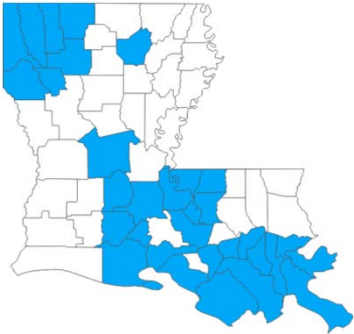
<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 36K partial duals who may or may not be eligible).

# LOUISIANA

## MARKET LANDSCAPE

**Louisiana Dual:** 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



Market Landscape	
Est. DSNP Eligibles	160,085
DSNP Enrollees	46,914
DSNP Penetration (All Plans)	29.3%
Total UHC DSNP Enrollees	24,941
UHC DSNP Market Share	53.2%



2020

# LOUISIANA DUAL

## PRODUCT BENEFIT GRID

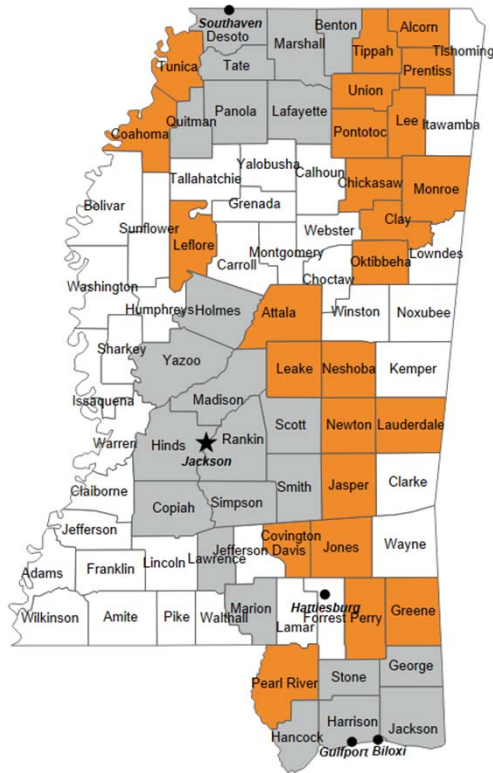
<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO SNP)
<b>Plan ID</b>	H5008-010-000
<b>Plan Highlights</b>	\$275 per quarter for OTC products with debit card or mail order, \$3,000 dental allowance for covered services, \$2,000 allowance for hearing aids every two years, and \$0 copay virtual doctor visits
<b>Service Area</b>	<b>Louisiana:</b> 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
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, <a href="#">Hearing Aids</a> , Fitness Membership, <a href="#">Preventive &amp; Comprehensive Dental</a> , <a href="#">OTC Debit Card &amp; Catalog</a> , Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, <a href="#">Transportation</a> , Meal Benefit, Caregiver Support

# MISSISSIPPI

## STATE LANDSCAPE

### Mississippi

#### Medicare Advantage 2020 Service Area



- Dual Only Footprint
- Dual Only Expansion

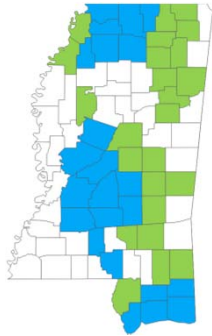
State Landscape	
Eligibles (as of 2019-05-01)	464,208
<i>Estimated DSNP Eligibles<sup>2</sup></i>	115,399
YOY Eligible Growth <sup>1</sup>	4.9%
MA Penetration <sup>1</sup>	18.5%
YOY MA Enrollment Growth <sup>1</sup>	10.1%
UHC Market Share <sup>1</sup>	4.0%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 23K partial duals who may or may not be eligible).

# MISSISSIPPI

## MARKET LANDSCAPE

**Mississippi Dual:** **Alcorn, Attala,** Benton, **Chickasaw, Clay, Coahoma,** Copiah, **Covington,** DeSoto, George, **Greene,** Hancock, Harrison, Hinds, Holmes, Jackson, **Jasper, Jones, Lafayette, Lauderdale,** Lawrence, **Leake, Lee, Leflore,** Madison, Marion, Marshall, **Monroe, Neshoba, Newton, Oktibbeha,** Panola, **Pearl River, Perry, Pontotoc, Prentiss,** Quitman, Rankin, Scott, Simpson, Smith, Stone, Tate, **Tippah, Tunica, Union,** Yazoo



Market Landscape	
Est. DSNP Eligibles	115,399
DSNP Enrollees	18,180
DSNP Penetration (All Plans)	15.8%
Total UHC DSNP Enrollees	3,469
UHC DSNP Market Share	19.1%

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- Current Footprint
- Footprint Expansion



2020

# MISSISSIPPI DUAL

## PRODUCT BENEFIT GRID

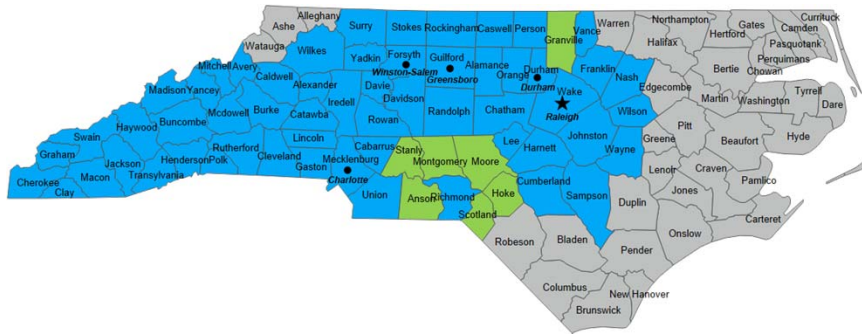
<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO SNP)
<b>Plan ID</b>	H5008-011-000
<b>Plan Highlights</b>	\$225 per quarter for OTC products with debit card or mail order, \$3,000 dental allowance for covered services, \$1,100 allowance for hearing aids every two years, \$0 copay virtual doctor visits. Includes 24 expansion counties with an estimated 44,000 new eligibles
<b>Service Area</b>	<b>Mississippi:</b> <a href="#">Alcorn</a> , <a href="#">Attala</a> , Benton, <a href="#">Chickasaw</a> , <a href="#">Clay</a> , <a href="#">Coahoma</a> , Copiah, <a href="#">Covington</a> , DeSoto, George, <a href="#">Greene</a> , Hancock, Harrison, Hinds, Holmes, Jackson, <a href="#">Jasper</a> , <a href="#">Jones</a> , Lafayette, <a href="#">Lauderdale</a> , Lawrence, <a href="#">Leake</a> , <a href="#">Lee</a> , <a href="#">Leflore</a> , Madison, Marion, Marshall, <a href="#">Monroe</a> , <a href="#">Neshoba</a> , <a href="#">Newton</a> , <a href="#">Oktibbeha</a> , Panola, <a href="#">Pearl River</a> , <a href="#">Perry</a> , <a href="#">Pontotoc</a> , <a href="#">Prentiss</a> , Quitman, Rankin, Scott, Simpson, Smith, Stone, Tate, <a href="#">Tippah</a> , <a href="#">Tunica</a> , <a href="#">Union</a> , Yazoo
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, <a href="#">Eyewear Credit</a> , Routine Hearing Exam, <a href="#">Hearing Aids</a> , <a href="#">Preventive &amp; Comprehensive Dental</a> , <a href="#">OTC Debit Card &amp; Catalog</a> , Chiropractic, Personal Emergency Response System, <a href="#">Virtual Visits</a> , NurseLine, Transportation, Meal Benefit, Caregiver Support

# NORTH CAROLINA

## STATE LANDSCAPE

### North Carolina

Medicare Advantage 2020 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

### State Landscape

Eligibles (as of 2019-05-01)	2,103,189
<i>Estimated DSNP Eligibles<sup>2</sup></i>	349,924
YOY Eligible Growth <sup>1</sup>	5.9%
MA Penetration <sup>1</sup>	25.4%
YOY MA Enrollment Growth <sup>1</sup>	12.5%
UHC Market Share <sup>1</sup>	32.0%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 70K partial duals who may or may not be eligible).



# NORTH CAROLINA

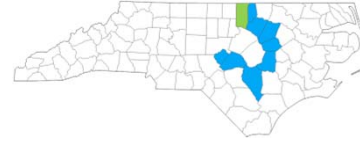
## MARKET LANDSCAPE

**Asheville:** Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, McDowell, Macon, Madison, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey



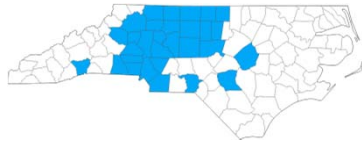
Market Landscape	
Eligibles (as of 2019-05-01)	217,064
YOY Eligible Growth	5.6%
MA Non-SNP Penetration	19.3%
YOY MA Non-SNP Enrollment Growth	12.3%
UHC Non-SNP Market Share	26.3%

**Greater Triangle:** Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson



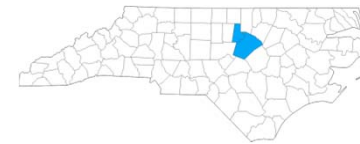
Market Landscape	
Eligibles (as of 2019-05-01)	153,892
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	15.2%
YOY MA Non-SNP Enrollment Growth	17.4%
UHC Non-SNP Market Share	8.5%

**Piedmont/Charlotte/Cape Fear:** 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



Market Landscape	
Eligibles (as of 2019-05-01)	1,020,637
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	30.1%
YOY MA Non-SNP Enrollment Growth	6.7%
UHC Non-SNP Market Share	32.6%

**Raleigh/Durham:** Durham, Wake



Market Landscape	
Eligibles (as of 2019-05-01)	203,152
YOY Eligible Growth	7.6%
MA Non-SNP Penetration	19.1%
YOY MA Non-SNP Enrollment Growth	9.2%
UHC Non-SNP Market Share	16.9%

# NORTH CAROLINA

## MARKET LANDSCAPE

**Sandhills:** Anson, Hoke, Montgomery, Moore, Scotland, Stanly



Market Landscape	
Eligibles (as of 2019-05-01)	70,385
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	19.4%
YOY MA Non-SNP Enrollment Growth	10.4%
UHC Non-SNP Market Share	0.0%

**North Carolina Dual:** All counties in state




Market Landscape	
Est. DSNP Eligibles	349,924
DSNP Enrollees	61,007
DSNP Penetration (All Plans)	17.4%
Total UHC DSNP Enrollees	47,686
UHC DSNP Market Share	78.2%

2020

# ASHEVILLE

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Walgreens (HMO)
Plan ID	H5253-080-000	H5253-079-000	H5253-105-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries, like eyewear credit, preventive and comprehensive dental. POS is for dental only	\$0 premium plan with rich ancillary benefits, like eyewear credit and preventive dental. POS is for dental only	HMO offers Part B premium rebate, \$0 PCP with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens
Service Area	<b>North Carolina:</b> Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	<b>North Carolina:</b> Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	<b>North Carolina:</b> Buncombe, Henderson, McDowell, Transylvania
Premium	\$43	\$0	\$0; Part B Rebate: \$50
Max Out-of-Pocket	\$4,700	\$5,900	\$6,700
PCP/Specialist Copay	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required	\$15 / \$50; No Referral Required
Inpatient Hospital	\$345 days 1-5	\$390 days 1-5	\$430 days 1-4
ASC/Outpatient Hosp	\$0 - \$225 / \$0 - \$325	\$0 - \$270 / \$0 - \$370	\$0 - \$295 / \$0 - \$395
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$95 Tiers 4-5; \$2/\$8/\$47/\$100/31%	\$170 Tiers 3-5; \$2/\$8/\$47/\$100/30%	\$435 Tiers 3-5; \$0/\$5/\$47/\$100/25% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Fitness Membership & Fitbit, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available



2020

# GREATER TRIANGLE


## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H5253-103-000	H5253-104-000
Plan Highlights	Low premium plan for those shopping on value and low out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries, including transportation. POS is for dental only
Service Area	<b>North Carolina:</b> Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson	<b>North Carolina:</b> Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson
Premium	\$14	\$48
Max Out-of-Pocket	\$6,700	\$5,500
PCP/Specialist Copay	\$0 / \$50; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$345 days 1-5
ASC/Outpatient Hosp	\$0 - \$245 / \$0 - \$345	\$0 - \$195 / \$0 - \$295
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$170 Tiers 3-5; \$2/\$8/ <del>\$47</del> / <del>\$100</del> /30%	\$95 Tiers 4-5; \$2/\$8/ <del>\$47</del> / <del>\$100</del> /31%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Platinum Dental Rider Available

2020

# PIEDMONT/CHARLOTTE/CAPE FEAR

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Walgreens (HMO)
Plan ID	H5253-037-000	H5253-038-000	H5253-110-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries, like eyewear credit, preventive and comprehensive dental. POS is for dental only	\$0 premium plan with rich ancillary benefits, like eyewear credit, preventive and comprehensive dental. POS is for dental only	<b>New!</b> HMO offers Part B premium rebate, \$0 PCP with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens
Service Area	<b>North Carolina:</b> 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	<b>North Carolina:</b> 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	<b>North Carolina:</b> Alamance, Davidson, Forsyth, Guilford, Mecklenburg, Randolph, Rockingham, Rowan
Premium	\$27	\$0	\$0; Part B Rebate: \$50
Max Out-of-Pocket	\$3,600	\$4,500	\$6,700
PCP/Specialist Copay	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$295 days 1-5	\$325 days 1-5	\$430 days 1-4
ASC/Outpatient Hosp	\$0 - \$195 / \$0 - \$295	\$0 - \$225 / \$0 - \$325	\$0 - \$295 / \$0 - \$395
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$50 Tiers 4-5; \$2/\$8/\$47/\$100/32%	\$95 Tiers 3-5; \$2/\$8/\$47/\$100/31%	\$435 Tiers 3-5; \$0/\$5/\$47/\$100/25% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership & Fitbit, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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2020

# PIEDMONT/CHARLOTTE/CAPE FEAR

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Choice (PPO)
<b>Plan ID</b>	H2228-018-000 
<b>Plan Highlights</b>	Open access plan with low out-of-pocket costs and additional ancillaries, like transportation, preventive and comprehensive dental. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	<b>North Carolina:</b> Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
<b>Premium</b>	\$38
<b>Max Out-of-Pocket</b>	\$3,900
<b>PCP/Specialist Copay</b>	\$0 / \$40; No Referral Required
<b>Inpatient Hospital</b>	\$345 days 1-5
<b>ASC/Outpatient Hosp</b>	\$0 - \$195 / \$0 - \$295
<b>Lab Copay</b>	\$5
<b>Rx Ded.; Rx Copays</b>	\$50 Tiers 4-5; \$2/\$8/\$47/\$100/32%
<b>Extra Benefits</b>	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation

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2020

# RALEIGH/DURHAM


## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H5253-039-000	H5253-102-000
Plan Highlights	\$0 premium plan with rich ancillary benefits, like preventive and comprehensive dental. POS is for dental only	Open access plan with low out-of-pocket costs and additional ancillaries, like eyewear credit, preventive and comprehensive dental. POS is for dental only
Service Area	North Carolina: Durham, Wake	North Carolina: Durham, Wake
Premium	\$0	\$38
Max Out-of-Pocket	\$5,400	\$4,900
PCP/Specialist Copay	\$0 / \$50; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$245 / \$0 - \$345	\$0 - \$145 / \$0 - \$245
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$170 Tiers 4-5; \$2/\$8/\$47/\$100/30%	\$95 Tiers 4-5; \$2/\$8/\$47/\$100/31%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation

2020

# SANDHILLS

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Choice (PPO)
<b>Plan ID</b>	H2577-004-000 
<b>Plan Highlights</b>	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	<b>North Carolina:</b> Anson, Hoke, Montgomery, Moore, Scotland, Stanly
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$6,700
<b>PCP/Specialist Copay</b>	\$0 / \$35; No Referral Required
<b>Inpatient Hospital</b>	\$335 days 1-5
<b>ASC/Outpatient Hosp</b>	\$0 - \$185 / \$0 - \$285
<b>Lab Copay</b>	\$5
<b>Rx Ded.; Rx Copays</b>	\$165 Tiers 4-5; \$2/\$8/\$47/\$100/30%
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

# NORTH CAROLINA MA ONLY

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Essential (HMO-POS)
<b>Plan ID</b>	H5253-040-000
<b>Plan Highlights</b>	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits. POS is for dental only
<b>Service Area</b>	<b>North Carolina:</b> Alamance, Alexander, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, <b>Franklin</b> , Gaston, Graham, <b>Granville</b> , Guilford, <b>Harnett</b> , Haywood, Henderson, Iredell, Jackson, Johnston, <b>Lee</b> , Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, <b>Nash</b> , Orange, Person, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, <b>Sampson</b> , Stokes, Swain, Transylvania, Union, <b>Vance</b> , Wake, <b>Wayne</b> , Wilkes, <b>Wilson</b> , Yadkin, Yancey
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$3,600
<b>PCP/Specialist Copay</b>	\$0 / \$30; No Referral Required
<b>Inpatient Hospital</b>	\$295 days 1-5
<b>ASC/Outpatient Hosp</b>	\$0 - \$195 / \$0 - \$295
<b>Lab Copay</b>	\$5
<b>Rx Ded.; Rx Copays</b>	Not Covered
<b>Extra Benefits</b>	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , OTC Catalog, Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, <b>Transportation</b>

2020

# NORTH CAROLINA DUAL

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (HMO-POS SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO SNP)
Plan ID	H5253-041-000	R1548-001-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$300 eyewear credit, \$3,500 preventive and comprehensive dental, \$350 per quarter OTC catalog credit. POS is for dental only	\$75 per quarter for OTC products with debit card plus additional \$200 through mail order, \$2,500 dental allowance for covered services, \$0 copay virtual doctor visits, \$0 copay virtual visits for mental health using online technology
Service Area	<b>North Carolina:</b> Alamance, Buncombe, Caswell, Catawba, Chatham, Cumberland, Davidson, Davie, Durham, Forsyth, Guilford, Henderson, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Wake, Wilkes, Yadkin	Statewide
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, OTC Debit Card, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support

# SOUTH CAROLINA

## STATE LANDSCAPE

### South Carolina

Medicare Advantage 2020 Service Area



● Current Footprint

### State Landscape

Eligibles (as of 2019-05-01)	1,128,830
<i>Estimated DSNP Eligibles<sup>2</sup></i>	173,907
YOY Eligible Growth <sup>1</sup>	6.3%
MA Penetration <sup>1</sup>	25.3%
YOY MA Enrollment Growth <sup>1</sup>	12.2%
UHC Market Share <sup>1</sup>	40.8%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 29K partial duals who may or may not be eligible).



# SOUTH CAROLINA

## MARKET LANDSCAPE

**South Carolina Coastal:** Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Williamsburg



Market Landscape	
Eligibles (as of 2019-05-01)	345,105
YOY Eligible Growth	8.1%
MA Non-SNP Penetration	12.7%
YOY MA Non-SNP Enrollment Growth	21.3%
UHC Non-SNP Market Share	37.6%

**South Carolina Midlands:** Aiken, Calhoun, Clarendon, Lexington, Newberry, Orangeburg, Richland, Sumter



Market Landscape	
Eligibles (as of 2019-05-01)	234,572
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	14.6%
YOY MA Non-SNP Enrollment Growth	25.1%
UHC Non-SNP Market Share	30.5%

**South Carolina Upstate:** Cherokee, Greenville, Lancaster, Pickens, Spartanburg, York



Market Landscape	
Eligibles (as of 2019-05-01)	283,090
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	25.3%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	16.4%

**South Carolina PPO:** All counties in state



Market Landscape	
Eligibles (as of 2019-05-01)	1,128,830
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	17.2%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	25.6%

● Current Footprint

2020

# SOUTH CAROLINA

## MARKET LANDSCAPE

South Carolina Dual: All counties in state



Market Landscape	
Est. DSNP Eligibles	173,907
DSNP Enrollees	34,373
DSNP Penetration (All Plans)	19.8%
Total UHC DSNP Enrollees	25,545
UHC DSNP Market Share	74.3%

2020

# SOUTH CAROLINA COASTAL

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Essential (HMO-POS)
Plan ID	H8748-002-000	H8748-025-000	H8748-019-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS is for dental only	<b>New!</b> Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits. POS is for dental only
Service Area	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, <b>Cherokee</b> , Clarendon, Colleton, Dorchester, Georgetown, Greenville, Horry, Lancaster, Lexington, Newberry, Orangeburg, Pickens, Richland, Spartanburg, Sumter, Williamsburg, York	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Clarendon, Colleton, Dorchester, Georgetown, Greenville, Horry, Lancaster, Lexington, Newberry, Orangeburg, Pickens, Richland, Spartanburg, Sumter, Williamsburg, York	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Dorchester, Georgetown, Horry, Lexington, Newberry, Orangeburg, Pickens, Richland, Sumter, Williamsburg
Premium	\$0	\$28	\$0
Max Out-of-Pocket	\$5,900	\$4,500	\$5,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$325 days 1-6	\$295 days 1-6	\$325 days 1-6
ASC/Outpatient Hosp	\$0 - \$225 / \$0 - \$325	\$0 - \$195 / \$0 - \$295	\$0 - \$225 / \$0 - \$325
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$100/33%	\$0; \$2/\$8/\$47/\$100/33%	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

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# SOUTH CAROLINA MIDLANDS

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Essential (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H8748-002-000	H8748-019-000	H8748-025-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS is for dental only. LMC Now in Network	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits. POS is for dental only. LMC Now in Network	<b>New!</b> Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only. LMC in Network
Service Area	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, <b>Cherokee</b> , Clarendon, Colleton, Dorchester, Georgetown, Greenville, Horry, Lancaster, Lexington, Newberry, Orangeburg, Pickens, Richland, Spartanburg, Sumter, Williamsburg, York	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Dorchester, Georgetown, Horry, Lexington, Newberry, Orangeburg, Pickens, Richland, Sumter, Williamsburg	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Clarendon, Colleton, Dorchester, Georgetown, Greenville, Horry, Lancaster, Lexington, Newberry, Orangeburg, Pickens, Richland, Spartanburg, Sumter, Williamsburg, York
Premium	\$0	\$0	\$28
Max Out-of-Pocket	\$5,900	\$5,900	\$4,500
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 days 1-6	\$325 days 1-6	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$225 / \$0 - \$325	\$0 - \$225 / \$0 - \$325	\$0 - \$195 / \$0 - \$295
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$100/33%	Not Covered	\$0; \$2/\$8/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , OTC Catalog, Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , OTC Catalog, Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , OTC Catalog, Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine

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# SOUTH CAROLINA UPSTATE

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Premier (HMO-POS)
Plan ID	H8748-025-000	H8748-002-000	H8748-024-000
Plan Highlights	<b>New!</b> Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only	\$0 premium plan with rich ancillary benefits. POS is for dental only	\$0 premium plan for Full Low Income Subsidy (LIS) members with rich ancillary benefits. POS is for dental only
Service Area	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Clarendon, Colleton, Dorchester, Georgetown, Greenville, Horry, Lancaster, Lexington, Newberry, Orangeburg, Pickens, Richland, Spartanburg, Sumter, Williamsburg, York	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, <b>Cherokee</b> , Clarendon, Colleton, Dorchester, Georgetown, Greenville, Horry, Lancaster, Lexington, Newberry, Orangeburg, Pickens, Richland, Spartanburg, Sumter, Williamsburg, York	<b>South Carolina:</b> Greenville
Premium	\$28	\$0	\$24.60 (Varies By LIS Level)
Max Out-of-Pocket	\$4,500	\$5,900	\$5,900
PCP/Specialist Copay	\$0 / \$30; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 days 1-6	\$325 days 1-6	\$335 days 1-5
ASC/Outpatient Hosp	\$0 - \$195 / \$0 - \$295	\$0 - \$225 / \$0 - \$325	\$0 - \$235 / \$0 - \$335
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$2/\$8/\$47/\$100/33%	\$0; \$3/\$12/\$47/\$100/33%	\$435; 25%/25%/25%/25%/25% (Varies By LIS Level)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation

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# SOUTH CAROLINA UPSTATE

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Essential (HMO-POS)
Plan ID	H2577-005-000  	H8748-019-000
Plan Highlights	<b>New!</b> LPPO offers Part B premium rebate, \$0 PCP with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA benefits. POS is for dental only
Service Area	<b>South Carolina:</b> Cherokee, Greenville, Pickens, Spartanburg	<b>South Carolina:</b> Aiken, Beaufort, Berkeley, Calhoun, Charleston, Clarendon, Colleton, Dorchester, Georgetown, Horry, Lexington, Newberry, Orangeburg, Pickens, Richland, Sumter, Williamsburg
Premium	\$0; Part B Rebate: \$50	\$0
Max Out-of-Pocket	\$6,700	\$5,900
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$325 days 1-6
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$225 / \$0 - \$325
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$95 Tiers 3-5; \$0/\$5/\$47/\$100/31% (Preferred)	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

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2020

# SOUTH CAROLINA LPPO

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	AARP® Medicare Advantage Choice (PPO)
<b>Plan ID</b>	H2577-006-000 
<b>Plan Highlights</b>	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
<b>Service Area</b>	<b>South Carolina:</b> Abbeville, Anderson, Chesterfield, Dillon, Horry, Lancaster, Marion, Marlboro, Union, York
<b>Premium</b>	\$0
<b>Max Out-of-Pocket</b>	\$5,900
<b>PCP/Specialist Copay</b>	\$0 / \$35; No Referral Required
<b>Inpatient Hospital</b>	\$335 days 1-5
<b>ASC/Outpatient Hosp</b>	\$0 - \$235 / \$0 - \$335
<b>Lab Copay</b>	\$5
<b>Rx Ded.; Rx Copays</b>	\$95 Tiers 3-5; \$3/\$12/\$47/\$100/31%
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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# SOUTH CAROLINA RPPO

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Choice (Regional PPO)	UnitedHealthcare® Medicare Advantage Essential (Regional PPO)
Plan ID	R2604-001-000 	R2604-005-000 
Plan Highlights	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	<b>New!</b> RPPO designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Statewide	Statewide
Premium	\$45	\$0; Part B Rebate: \$30
Max Out-of-Pocket	\$6,700	\$6,700
PCP/Specialist Copay	\$10 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$395 / \$0 - \$395	\$0 - \$335 / \$0 - \$335
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$4/\$14/\$47/\$100/29%	Not Covered
Extra Benefits	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , Personal Emergency Response System, Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Platinum Dental Rider Available	Routine Eye Exam, <b>Eyewear Credit</b> , <b>Routine Hearing Exam</b> , Hearing Aids, <b>Fitness Membership</b> , <b>Preventive &amp; Comprehensive Dental w/ Out-of-Network Access</b> , <b>Personal Emergency Response System</b> , Virtual Visits, <b>Virtual Mental Health Visits</b> , NurseLine, Platinum Dental Rider Available

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 New Plan





2020

# SOUTH CAROLINA RPPO

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Gold (Regional PPO SNP)	UnitedHealthcare® Medicare Silver (Regional PPO SNP)
Plan ID	R2604-003-000	R2604-002-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with Medicaid and Chronic Heart Failure or Diabetes. \$2,000 hearing aid credit, \$295 OTC credit annually and \$2,500 toward preventive and comprehensive dental
Service Area	Statewide	Statewide
Premium	\$13	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$0 for Full Duals
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$335 days 1-5	\$0 for Full Duals
ASC/Outpatient Hosp	\$0 - \$335 / \$0 - \$335	\$0 for Full Duals / \$0 for Full Duals
Lab Copay	\$10	\$0 for Full Duals
Rx Ded.; Rx Copays	\$210 Tiers 4-5; \$4/\$12/\$47/\$100/29%	Varies by LIS Level
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit

2020

# SOUTH CAROLINA DUAL

## PRODUCT BENEFIT GRID

<b>Plan Name</b>	UnitedHealthcare Dual Complete® Choice (Regional PPO SNP)
<b>Plan ID</b>	R2604-004-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid. \$2,000 hearing aid credit, \$245 OTC credit annually and \$1,000 toward preventive and comprehensive dental
<b>Service Area</b>	Statewide
<b>Premium</b>	\$0 for Full Duals
<b>Extra Benefits</b>	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation

# TENNESSEE

## STATE LANDSCAPE

### Tennessee

#### Medicare Advantage 2020 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

### State Landscape

Eligibles (as of 2019-05-01)	1,437,320
<i>Estimated DSNP Eligibles<sup>2</sup></i>	281,357
YOY Eligible Growth <sup>1</sup>	5.4%
MA Penetration <sup>1</sup>	34.6%
YOY MA Enrollment Growth <sup>1</sup>	7.3%
UHC Market Share <sup>1</sup>	23.1%

<sup>1</sup> May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.  
<sup>2</sup> UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 54K partial duals who may or may not be eligible).



# TENNESSEE

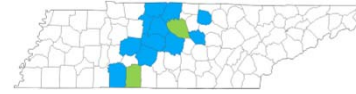
## MARKET LANDSCAPE

**Memphis:** Fayette, Hardeman, Haywood, McNairy, **Madison**, Shelby



Market Landscape	
Eligibles (as of 2019-05-01)	209,595
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	17.9%
YOY MA Non-SNP Enrollment Growth	11.2%
UHC Non-SNP Market Share	6.1%

**Nashville:** Cheatham, Davidson, DeKalb, Hickman, Jackson, **Lawrence**, Maury, Robertson, Rutherford, Sumner, Wayne, Williamson, **Wilson**



Market Landscape	
Eligibles (as of 2019-05-01)	323,813
YOY Eligible Growth	6.8%
MA Non-SNP Penetration	28.4%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	4.9%

**Tennessee/Virginia:** Tennessee: Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Polk, **Putnam**, 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



Market Landscape	
Eligibles (as of 2019-05-01)	724,671
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	32.6%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	25.6%

**Tennessee Dual:** All counties in state





Market Landscape	
Est. DSNP Eligibles	281,357
DSNP Enrollees	107,848
DSNP Penetration (All Plans)	38.3%
Total UHC DSNP Enrollees	61,641
UHC DSNP Market Share	57.2%

2020

# MEMPHIS

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2577-008-000  	H5253-081-000	H5253-082-000
Plan Highlights	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>Tennessee:</b> Fayette, Hardeman, Haywood, Madison, McNairy, Shelby	<b>Tennessee:</b> Fayette, Hardeman, Haywood, Madison, McNairy, Shelby	<b>Tennessee:</b> Fayette, Hardeman, Haywood, Madison, McNairy, Shelby
Premium	\$0	\$0	\$38
Max Out-of-Pocket	\$6,700	\$5,900	\$4,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$300 days 1-5	\$295 days 1-5	\$250 days 1-5
ASC/Outpatient Hosp	\$0 - \$200 / \$0 - \$250	\$0 - \$225 / \$0 - \$275	\$0 - \$175 / \$0 - \$225
Lab Copay	\$5	\$5	\$0
Rx Ded.; Rx Copays	\$0; \$0/\$5/\$47/\$100/33% (Preferred)	\$0; \$3/\$12/\$45/\$95/33%	\$0; \$3/\$12/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit

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 New Plan



2020

# NASHVILLE

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2577-007-000  	H5253-083-000	H5253-084-000
Plan Highlights	<b>New!</b> LPPO offers \$0 premium, \$0 PCP with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>Tennessee:</b> Cheatham, Davidson, DeKalb, Hickman, Jackson, Lawrence, Maury, Robertson, Rutherford, Sumner, Wayne, Williamson, Wilson	<b>Tennessee:</b> Cheatham, Davidson, DeKalb, Hickman, Jackson, Lawrence, Maury, Robertson, Rutherford, Sumner, Wayne, Williamson, Wilson	<b>Tennessee:</b> Cheatham, Davidson, DeKalb, Hickman, Jackson, Lawrence, Maury, Robertson, Rutherford, Sumner, Wayne, Williamson, Wilson
Premium	\$0	\$0	\$43
Max Out-of-Pocket	\$5,900	\$5,900	\$4,900
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$300 days 1-5	\$325 days 1-5	\$295 days 1-5
ASC/Outpatient Hosp	\$0 - \$200 / \$0 - \$250	\$0 - \$245 / \$0 - \$295	\$0 - \$225 / \$0 - \$275
Lab Copay	\$5	\$5	\$0
Rx Ded.; Rx Copays	\$0; \$0/\$5/\$47/\$100/33% (Preferred)	\$0; \$2/\$8/\$45/\$95/33%	\$0; \$2/\$8/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit

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 New Plan



2020

# TENNESSEE/VIRGINIA

## PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H5253-047-000	H5253-048-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>Tennessee:</b> Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Polk, Putnam, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Washington, White; <b>Virginia:</b> Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe	<b>Tennessee:</b> Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Polk, Putnam, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Washington, White; <b>Virginia:</b> Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe
Premium	\$0	\$33
Max Out-of-Pocket	\$3,700	\$3,200
PCP/Specialist Copay	\$0 / \$30; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$250 days 1-5	\$175 days 1-5
ASC/Outpatient Hosp	\$0 - \$175 / \$0 - \$225	\$0 - \$110 / \$0 - \$160
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$0/\$8/\$45/\$95/33%	\$0; \$0/\$8/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit

2020

# TENNESSEE DUAL

## PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (HMO SNP)	UnitedHealthcare Dual Complete® ONE (HMO SNP)
Plan ID	H0251-002-000	H0251-004-000
Plan Highlights	\$325 per quarter for OTC products with debit card or mail order, \$3,500 dental allowance for covered services, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology	\$325 per quarter for OTC products with debit card or mail order, \$3,500 dental allowance for covered services, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology
Service Area	<p><b>Tennessee:</b> Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Hawkins, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Johnson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sullivan, Sumner, Tipton, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, Weakley, White, Williamson, Wilson</p>	<p><b>Tennessee:</b> Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Hawkins, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Johnson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sullivan, Sumner, Tipton, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, Weakley, White, Williamson, Wilson</p>
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, <b>Preventive &amp; Comprehensive Dental</b> , <b>OTC Debit Card &amp; Catalog</b> , Chiropractic, Personal Emergency Response System, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, <b>Transportation</b> , Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, <b>Fitness Membership</b> , <b>Preventive &amp; Comprehensive Dental</b> , <b>OTC Debit Card &amp; Catalog</b> , Chiropractic, Personal Emergency Response System, <b>Virtual Visits</b> , <b>Virtual Mental Health Visits</b> , NurseLine, <b>Transportation</b> , Meal Benefit, Caregiver Support, Adult Day Care