

2020 BENEFITS PREVIEW

Medicare Advantage Plans



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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[®] by UnitedHealthcare¹ 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.²

¹Renew by UnitedHealthcare is not available on all plans.

²Reward 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 Network¹



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



HouseCallsSM

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.

¹Exclusions may apply.

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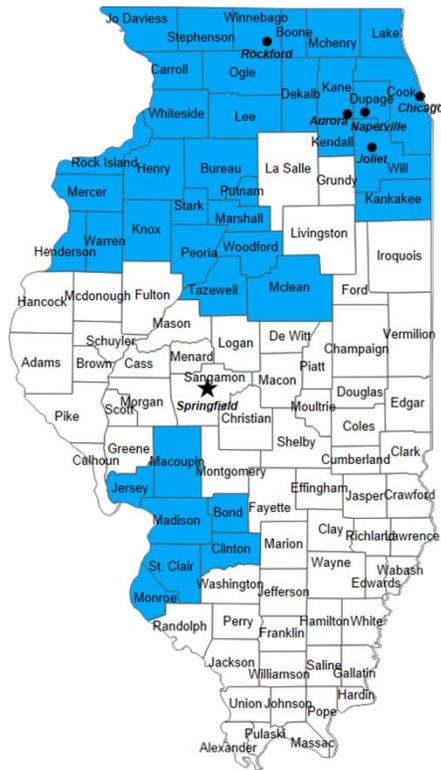
2020 Medicare Advantage Plans

Central Region



Illinois

Medicare Advantage 2020 Service Area



● Current Footprint

State Landscape	
Eligibles (as of 2019-05-01)	1,769,780
YOY Eligible Growth ¹	4.6%
MA Penetration ¹	17.9%
YOY MA Enrollment Growth ¹	12.0%
UHC Market Share ¹	14.4%

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

ILLINOIS

MARKET LANDSCAPE

Chicago: Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will



Market Landscape	
Eligibles (as of 2019-05-01)	1,454,836
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	13.6%
YOY MA Non-SNP Enrollment Growth	16.9%
UHC Non-SNP Market Share	16.7%

Peoria: Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, McLean, Marshall, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford



Market Landscape	
Eligibles (as of 2019-05-01)	266,298
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	19.6%
YOY MA Non-SNP Enrollment Growth	10.0%
UHC Non-SNP Market Share	12.1%

Quad Cities: Henry, Mercer, Rock Island



Market Landscape	
Eligibles (as of 2019-05-01)	48,646
YOY Eligible Growth	3.8%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	18.8%
UHC Non-SNP Market Share	57.6%

 Current Footprint



2020

CHICAGO

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H8768-005-000 	H8768-010-000  	H2802-025-000
Plan Highlights	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	New! 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	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	Illinois: Cook, DuPage, Kane, Lake, McHenry, Will	Illinois: Cook, DuPage, Kane, Lake, McHenry, Will	Illinois: Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will
Premium	\$38	\$0	\$26
Max Out-of-Pocket	\$3,900	\$5,900	\$3,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$45; Referral Required
Inpatient Hospital	\$275 days 1-6	\$320 days 1-6	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$275 / \$0 - \$275	\$0 - \$320 / \$0 - \$320	\$0 - \$295 / \$0 - \$295
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$195 Tiers 4-5; \$3/\$10/\$45/\$95/29%	\$250 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)	\$195 Tiers 4-5; \$3/\$10/\$47/\$100/29%
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, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

CHICAGO

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	AARP® Medicare Advantage Access (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H0271-004-000	H2802-024-000	H2802-026-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	Plan designed around Advocate Health for coordinated care and low out-of-pocket costs	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Illinois: Cook	Illinois: Cook, DuPage, Kane, Kendall, Lake, McHenry, McLean, Will	Illinois: Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will
Premium	\$0 for Full Duals	\$0	\$76
Max Out-of-Pocket	\$6,700	\$3,600	\$3,900
PCP/Specialist Copay	\$0 for Full Duals / \$0 for Full Duals; No Referral Required	\$0 / \$35; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$0 for Full Duals	\$250 days 1-6	\$225 days 1-6
ASC/Outpatient Hosp	\$0 for Full Duals	\$0 - \$250 / \$0 - \$250	\$0 - \$225 / \$0 - \$225
Lab Copay	\$0 for Full Duals	\$10	\$5
Rx Ded.; Rx Copays	Varies by LIS Level	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%	\$60 Tiers 4-5; \$3/\$10/\$45/\$95/31%
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, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine

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2020

PEORIA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-011-000  	H8768-003-000 	H5253-108-001
Plan Highlights	New! 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	Premium plan with low out-of-pocket costs and rich ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Illinois: Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford	Illinois: Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford	Illinois: Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford
Premium	\$0	\$79	\$34
Max Out-of-Pocket	\$5,900	\$3,400	\$3,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$320 days 1-6	\$275 days 1-5	\$325 days 1-5
ASC/Outpatient Hosp	\$0 - \$320 / \$0 - \$320	\$0 - \$275 / \$0 - \$275	\$0 - \$295 / \$0 - \$295
Lab Copay	\$5	\$0	\$5
Rx Ded.; Rx Copays	\$250 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$12/\$47/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, 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, 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, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

PEORIA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Access (HMO)
Plan ID	H2802-024-000
Plan Highlights	Plan designed around Advocate Health for coordinated care and low out-of-pocket costs
Service Area	Illinois: Cook, DuPage, Kane, Kendall, Lake, McHenry, McLean, Will
Premium	\$0
Max Out-of-Pocket	\$3,600
PCP/Specialist Copay	\$0 / \$35; Referral Required
Inpatient Hospital	\$250 days 1-6
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$250
Lab Copay	\$10
Rx Ded.; Rx Copays	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

QUAD CITIES

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-002 	H5253-108-002
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular ancillaries. Plan includes \$1,000 medical deductible. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Illinois: Henry, Mercer, Rock Island; Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Poweshiek, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster	Illinois: Henry, Mercer, Rock Island
Premium	\$0	\$36
Max Out-of-Pocket	\$4,100	\$3,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$750 per admit	\$325 days 1-5
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$300	\$0 - \$295 / \$0 - \$295
Lab Copay	\$0	\$5
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$12/\$47/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Chiropractic, 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, NurseLine

INDIANA

STATE LANDSCAPE

Indiana

Medicare Advantage 2020 Service Area



● Current Footprint

State Landscape	
Eligibles (as of 2019-05-01)	1,312,643
<i>Estimated DSNP Eligibles²</i>	212,246
YOY Eligible Growth ¹	5.1%
MA Penetration ¹	23.3%
YOY MA Enrollment Growth ¹	12.8%
UHC Market Share ¹	36.9%

¹ May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.
² UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 13K partial duals who may or may not be eligible).

INDIANA

MARKET LANDSCAPE

Evansville: Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick



Market Landscape	
Eligibles (as of 2019-05-01)	106,746
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	18.5%
YOY MA Non-SNP Enrollment Growth	8.6%
UHC Non-SNP Market Share	35.6%

Indianapolis: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White



Market Landscape	
Eligibles (as of 2019-05-01)	567,560
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	21.4%
YOY MA Non-SNP Enrollment Growth	9.5%
UHC Non-SNP Market Share	40.9%

NE Indiana: Adams, Allen, De Kalb, Huntington, Lagrange, Noble, Wells, Whitley



Market Landscape	
Eligibles (as of 2019-05-01)	122,913
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	35.4%
YOY MA Non-SNP Enrollment Growth	4.2%
UHC Non-SNP Market Share	46.0%

NW Indiana: Jasper, Lake, La Porte, Newton, Porter, Pulaski, Starke



Market Landscape	
Eligibles (as of 2019-05-01)	177,301
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	11.4%
YOY MA Non-SNP Enrollment Growth	15.6%
UHC Non-SNP Market Share	15.1%

 Current Footprint



INDIANA

MARKET LANDSCAPE

SE Indiana: Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington



Market Landscape	
Eligibles (as of 2019-05-01)	113,953
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	18.7%
YOY MA Non-SNP Enrollment Growth	10.7%
UHC Non-SNP Market Share	19.4%

South Bend: Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wabash



Market Landscape	
Eligibles (as of 2019-05-01)	169,264
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	27.4%
YOY MA Non-SNP Enrollment Growth	5.9%
UHC Non-SNP Market Share	47.3%

Terre Haute: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo



Market Landscape	
Eligibles (as of 2019-05-01)	54,906
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	14.4%
YOY MA Non-SNP Enrollment Growth	17.5%
UHC Non-SNP Market Share	24.7%

Indiana Dual: All counties in state, excluding Wayne



Market Landscape	
Est. DSNP Eligibles	212,246
DSNP Enrollees	22,513
DSNP Penetration (All Plans)	10.6%
Total UHC DSNP Enrollees	3,104
UHC DSNP Market Share	13.8%

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- Current Footprint
- Footprint Expansion



2020

EVANSVILLE

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-022-000 	H2802-012-000
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. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only
Service Area	Indiana: Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	Indiana: Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick
Premium	\$18	\$0
Max Out-of-Pocket	\$4,500	\$4,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$5 / \$40; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$360 days 1-5
ASC/Outpatient Hosp	\$0 - \$270 / \$0 - \$370	\$0 - \$250 / \$0 - \$350
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$50 Tiers 4-5; \$0/\$8/\$45/\$95/32%	\$125 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	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, 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, Platinum Dental Rider Available

2020

INDIANAPOLIS

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2802-010-000	H2228-081-000 	H2228-021-000 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only	New! LPPO offers \$0 premium, \$0 PCP with popular ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	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	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White	Indiana: Boone, Hamilton, Hendricks, Johnson, Marion	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White
Premium	\$0	\$0	\$22
Max Out-of-Pocket	\$3,900	\$5,500	\$5,200
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$360 days 1-5	\$390 days 1-5	\$370 days 1-5
ASC/Outpatient Hosp	\$0 - \$260 / \$0 - \$360	\$0 - \$270 / \$0 - \$370	\$0 - \$250 / \$0 - \$350
Lab Copay	\$5	\$10	\$5
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$100/33%	\$185 Tiers 4-5; \$3/\$10/\$45/\$95/29%	\$185 Tiers 4-5; \$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, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available	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, NurseLine

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 New Plan


2020

NE INDIANA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Focus (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2228-080-000 	H2228-020-000 	H2228-019-000 
Plan Highlights	New! LPPO offers \$0 premium, \$0 PCP with popular ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	LPPO offers \$0 premium, \$0 PCP with popular ancillaries. Plan designed around Lutheran for coordinated care and low out-of-pocket costs. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Plan includes all providers in network for wide access to providers and rich ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Indiana: Adams, Allen, De Kalb, Elkhart, Huntington, St. Joseph, Wells, Whitley	Indiana: Adams, Allen, Huntington, Kosciusko, Wells, Whitley	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$0	\$0	\$18
Max Out-of-Pocket	\$4,900	\$3,900	\$3,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 days 1-6	\$370 days 1-5	\$370 days 1-5
ASC/Outpatient Hosp	\$0 - \$195 / \$0 - \$295	\$0 - \$195 / \$0 - \$370	\$0 - \$195 / \$0 - \$350
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$100 Tiers 4-5; \$0/\$8/\$45/\$95/31%	\$0; \$2/\$8/\$45/\$95/33%	\$0; \$2/\$8/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership & Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual 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, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine

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 New Plan


2020

NE INDIANA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Profile (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H2802-007-000	H2802-008-000	H2802-015-000
Plan Highlights	Plan designed around Parkview for coordinated care and low out-of-pocket costs. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only	Premium plan with low out-of-pocket costs and rich ancillaries. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only
Service Area	Indiana: Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley	Indiana: Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$0	\$0	\$79
Max Out-of-Pocket	\$4,500	\$4,900	\$4,200
PCP/Specialist Copay	\$5 / \$40; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$370 days 1-5	\$350 days 1-5
ASC/Outpatient Hosp	\$0 - \$195 / \$0 - \$370	\$0 - \$195 / \$0 - \$350	\$0 - \$195 / \$0 - \$350
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$210 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$190 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$0; \$2/\$8/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, 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, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

2020

NW INDIANA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-064-000 	H2802-018-000
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. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only
Service Area	Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke	Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke
Premium	\$24	\$0
Max Out-of-Pocket	\$4,500	\$5,500
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$370 days 1-5
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$270 / \$0 - \$370
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$0/\$10/\$45/\$95/30%	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual 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, NurseLine, Platinum Dental Rider Available

2020

SE INDIANA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2802-016-000	H2228-065-000 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only	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	Indiana: Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington	Indiana: Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington
Premium	\$0	\$22
Max Out-of-Pocket	\$4,900	\$4,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$360 days 1-5	\$370 days 1-5
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$270 / \$0 - \$370
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$150 Tiers 4-5; \$3/\$12/\$47/\$100/30%	\$150 Tiers 3-5; \$0/\$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, Platinum Dental Rider Available	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, NurseLine

2020

SOUTH BEND

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H2228-019-000 	H2802-008-000	H2802-015-000
Plan Highlights	Plan includes all providers in network for wide access to providers and rich 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. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only	Premium plan with low out-of-pocket costs and rich ancillaries. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only
Service Area	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	Indiana: Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$18	\$0	\$79
Max Out-of-Pocket	\$3,900	\$4,900	\$4,200
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$370 days 1-5	\$370 days 1-5	\$350 days 1-5
ASC/Outpatient Hosp	\$0 - \$195 / \$0 - \$350	\$0 - \$195 / \$0 - \$350	\$0 - \$195 / \$0 - \$350
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$2/\$8/\$45/\$95/33%	\$190 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$0; \$2/\$8/\$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, Acupuncture/Chiropractic, Personal Emergency Response System, 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, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

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2020

SOUTH BEND

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus (PPO)
Plan ID	H2228-020-000 
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular ancillaries. Plan designed around Lutheran for coordinated care and low out-of-pocket costs. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Indiana: Adams, Allen, Huntington, Kosciusko, Wells, Whitley
Premium	\$0
Max Out-of-Pocket	\$3,900
PCP/Specialist Copay	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 days 1-5
ASC/Outpatient Hosp	\$0 - \$195 / \$0 - \$370
Lab Copay	\$5
Rx Ded.; Rx Copays	\$0; \$2/\$8/\$45/\$95/33%
Extra Benefits	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, NurseLine

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2020

TERRE HAUTE

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-066-000 	H2802-020-000
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular 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. Passport coverage travels with members to approved service areas for up to nine straight months. POS is for dental only
Service Area	Indiana: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo	Indiana: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo
Premium	\$0	\$0
Max Out-of-Pocket	\$4,500	\$5,500
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$360 days 1-5
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$250 / \$0 - \$350
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$150 Tiers 3-5; \$0/\$10/\$45/\$95/30%	\$240 Tiers 3-5; \$3/\$12/\$47/\$100/28%
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, 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, Virtual Visits, NurseLine, Platinum Dental Rider Available

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2020

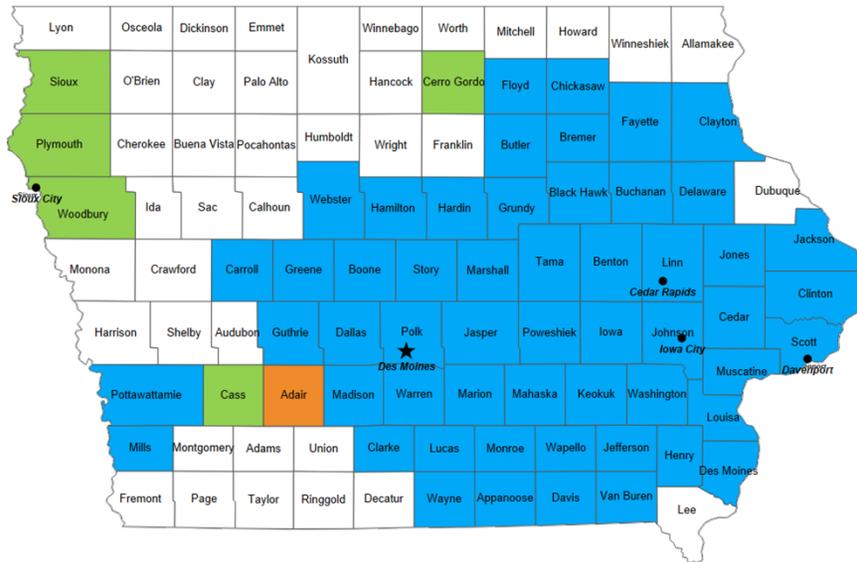
INDIANA DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (PPO SNP)
Plan ID	H0271-005-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Indiana: Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wells, White, Whitley</p>
Premium	\$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, NurseLine, Transportation

Iowa

Medicare Advantage 2020 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Expansion

State Landscape

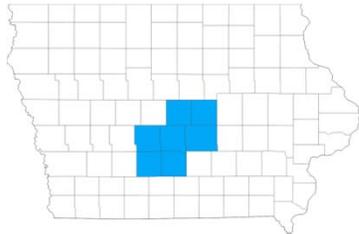
Eligibles (as of 2019-05-01)	525,245
<i>Estimated DSNP Eligibles²</i>	71,500
YOY Eligible Growth ¹	5.0%
MA Penetration ¹	19.1%
YOY MA Enrollment Growth ¹	22.1%
UHC Market Share ¹	40.9%

¹ May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.
² UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 8K partial duals who may or may not be eligible).

IOWA

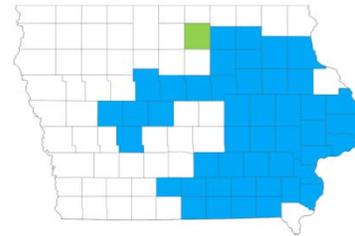
MARKET LANDSCAPE

Des Moines: Dallas, Jasper, Madison, Marshall, Polk, Story, Warren



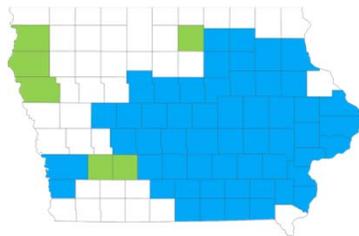
Market Landscape	
Eligibles (as of 2019-05-01)	136,997
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	17.7%
YOY MA Non-SNP Enrollment Growth	12.8%
UHC Non-SNP Market Share	26.9%

Greater Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Poweshiek, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster



Market Landscape	
Eligibles (as of 2019-05-01)	327,234
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	15.7%
YOY MA Non-SNP Enrollment Growth	8.2%
UHC Non-SNP Market Share	37.1%

Iowa Dual: Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cass, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Monroe, Muscatine, Plymouth, Polk, Pottawattamie, Poweshiek, Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Woodbury



Market Landscape	
Est. DSNP Eligibles	71,500
DSNP Enrollees	13,013
DSNP Penetration (All Plans)	18.2%
Total UHC DSNP Enrollees	13,013
UHC DSNP Market Share	100.0%

2020

DES MOINES

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H8768-017-001 	H5253-107-001	H5253-106-001
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with rich ancillary benefits. POS is for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Iowa: Dallas, Jasper, Madison, Marshall, Polk, Story, Warren	Iowa: Dallas, Jasper, Madison, Marshall, Polk, Story, Warren	Iowa: Dallas, Jasper, Madison, Marshall, Polk, Story, Warren
Premium	\$0	\$0	\$29
Max Out-of-Pocket	\$3,900	\$3,700	\$3,300
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$350 days 1-5	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$350	\$0 - \$250 / \$0 - \$350	\$0 - \$195 / \$0 - \$295
Lab Copay	\$0	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Chiropractic, 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, Chiropractic, 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, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

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2020

GREATER IOWA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H8768-017-002 	H5253-107-002	H5253-106-002
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular ancillaries. Plan includes \$1,000 medical deductible. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with rich ancillary benefits. POS is for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Illinois: Henry, Mercer, Rock Island; Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Cerro Gordo , Chickasaw, Clarke, Clayton, Clinton, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Poweshiek, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster	Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Cerro Gordo , Chickasaw, Clarke, Clayton, Clinton, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Poweshiek, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster	Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Cerro Gordo , Chickasaw, Clarke, Clayton, Clinton, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Poweshiek, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster
Premium	\$0	\$0	\$39
Max Out-of-Pocket	\$4,100	\$4,100	\$3,400
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$5 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$750 per admit	\$375 days 1-5	\$350 days 1-5
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$300	\$0 - \$250 / \$0 - \$350	\$0 - \$195 / \$0 - \$295
Lab Copay	\$0	\$10	\$10
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit , Routine Hearing Exam , Hearing Aids, Fitness Membership & Fitbit , Preventive & Comprehensive Dental w/ Out-of-Network Access , OTC Catalog, Chiropractic, 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, Chiropractic, 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 w/ Out-of-Network Access , OTC Catalog, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits , NurseLine, Platinum Dental Rider Available

2020

IOWA DUAL

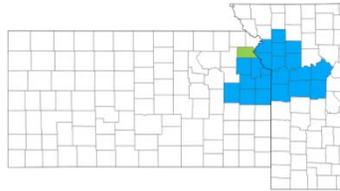
PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (HMO SNP)
Plan ID	H0169-001-000
Plan Highlights	\$300 per quarter for OTC products with debit card or mail order, \$1,000 dental allowance for covered services, Renew Active fitness membership, \$0 copay virtual doctor visits. Includes six expansion counties with an estimated 7,000 new eligibles
Service Area	Iowa: Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cass, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Monroe, Muscatine, Plymouth, Polk, Pottawattamie, Poweshiek, Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Woodbury
Premium	\$0 for Full Duals
Extra Benefits	Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Personal Emergency Response System, Virtual Visits, Transportation, Meal Benefit, Caregiver Support

KANSAS

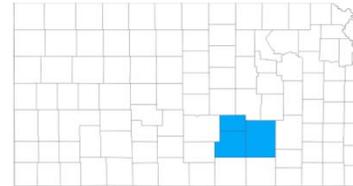
MARKET LANDSCAPE

Kansas City: Kansas: **Atchison**, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Miami, Osage, Wyandotte; Missouri: Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline



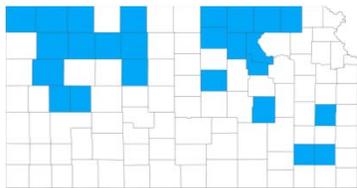
Market Landscape	
Eligibles (as of 2019-05-01)	464,777
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	23.9%
YOY MA Non-SNP Enrollment Growth	7.5%
UHC Non-SNP Market Share	16.1%

Wichita: Butler, Harvey, Sedgwick



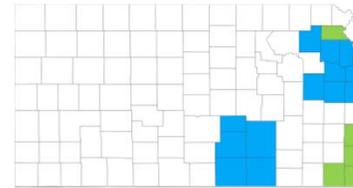
Market Landscape	
Eligibles (as of 2019-05-01)	112,667
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	20.0%
YOY MA Non-SNP Enrollment Growth	11.7%
UHC Non-SNP Market Share	10.4%

Kansas PFFS: Anderson, Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson



Market Landscape	
Eligibles (as of 2019-05-01)	62,490
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	3.6%
YOY MA Non-SNP Enrollment Growth	6.9%
UHC Non-SNP Market Share	55.8%

Kansas Dual: **Atchison**, **Bourbon**, Butler, **Cherokee**, Cowley, **Crawford**, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, **Labette**, Leavenworth, Miami, Osage, Sedgwick, Sumner, Wyandotte



Market Landscape	
Est. DSNP Eligibles	39,667
DSNP Enrollees	4,117
DSNP Penetration (All Plans)	10.4%
Total UHC DSNP Enrollees	3,570
UHC DSNP Market Share	86.7%

2020

KANSAS CITY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-071-000 	H2802-032-000	H2802-033-000
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular 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. POS is for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Kansas: Johnson; Missouri: Jackson	Kansas: Atchison, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Miami, Osage, Wyandotte; Missouri: Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline	Kansas: Atchison, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Miami, Osage, Wyandotte; Missouri: Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline
Premium	\$0	\$0	\$36
Max Out-of-Pocket	\$6,400	\$5,900	\$4,400
PCP/Specialist Copay	\$0 / \$50; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 days 1-5	\$300 days 1-5	\$275 days 1-7
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$295	\$0 - \$300 / \$0 - \$300	\$0 - \$275 / \$0 - \$275
Lab Copay	\$5	\$5	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$4/\$15/\$47/\$100/33%	\$0; \$4/\$14/\$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, Personal Emergency Response System, 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, Platinum Dental Rider Available	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, NurseLine, Platinum Dental Rider Available

2020

WICHITA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H2802-034-000	H2802-035-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS is for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick
Premium	\$0	\$29
Max Out-of-Pocket	\$4,400	\$3,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 days 1-6	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$245 / \$0 - \$295	\$0 - \$245 / \$0 - \$295
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$100/33%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	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, 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, NurseLine

2020

KANSAS 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>AZ: Navajo; GA: Calhoun, Decatur, Grady, Lanier, Thomas; KS: Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; KY: Calloway, Christian, Marshall; MO: Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; MT: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; NE: 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; OK: Latimer; TX: 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; VT: Caledonia, Essex, Franklin, Grand Isle; VA: Augusta, Carroll, Greensville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; WY: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; H5435-001 only: KS: Anderson, Cloud; MT: Valley; NE: Box Butte, Dixon, Hamilton, Kearney; VA: 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

KANSAS DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® LP1 (HMO SNP)	UnitedHealthcare Dual Complete® LP (HMO-POS SNP)
Plan ID	H0169-004-000	H5322-029-000
Plan Highlights	New! \$300 per quarter for OTC products with debit card or mail order, \$3,500 dental allowance for covered services, Renew Active fitness membership plus Fitbit activity tracker, and \$0 copay virtual doctor visits	\$300 per quarter for OTC products with debit card or mail order, \$3,500 dental allowance for covered services, and Renew Active fitness membership plus Fitbit activity tracker. Includes three expansion counties with an estimated 8,000 new eligibles
Service Area	Kansas: Atchison, Bourbon, Butler, Cherokee, Cowley, Crawford, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Miami, Osage, Sedgwick, Sumner, Wyandotte	Kansas: Atchison, Bourbon, Butler, Cherokee, Cowley, Crawford, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Miami, Osage, Sedgwick, Sumner, Wyandotte
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support

KENTUCKY

MARKET LANDSCAPE

Greater Lexington: Fayette, Franklin, Jessamine, Madison, Woodford



Market Landscape	
Eligibles (as of 2019-05-01)	100,977
YOY Eligible Growth	6.2%
MA Non-SNP Penetration	19.4%
YOY MA Non-SNP Enrollment Growth	10.6%
UHC Non-SNP Market Share	4.0%

Greater Louisville: Bullitt, Hardin, Jefferson, Larue, Marion, Nelson, Oldham, Shelby, Spencer



Market Landscape	
Eligibles (as of 2019-05-01)	233,830
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	17.4%
YOY MA Non-SNP Enrollment Growth	11.4%
UHC Non-SNP Market Share	2.1%

Kentucky PFFS: Calloway, Christian, Marshall



Market Landscape	
Eligibles (as of 2019-05-01)	29,647
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	10.4%
YOY MA Non-SNP Enrollment Growth	13.1%
UHC Non-SNP Market Share	21.4%

Kentucky Dual: Adair, Anderson, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Bullitt, Campbell, Carroll, Carter, Casey, Clark, Clay, Daviess, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Gallatin, Garrard, Grant, Greenup, Hancock, Hardin, Harlan, Harrison, Henderson, Henry, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, McCreary, McLean, Madison, Magoffin, Marion, Martin, Mason, Menifee, Mercer, Montgomery, Morgan, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Pendleton, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Spencer, Taylor, Trimble, Union, Washington, Webster, Whitley, Wolfe, Woodford



Market Landscape	
Est. DSNP Eligibles	140,411
DSNP Enrollees	15,971
DSNP Penetration (All Plans)	11.4%
Total UHC DSNP Enrollees	504
UHC DSNP Market Share	3.2%

2020

GREATER LEXINGTON

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H5253-091-000	H8768-012-000 	H5253-067-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	New! Open access plan with low out-of-pocket costs and additional ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford
Premium	\$0	\$15	\$26
Max Out-of-Pocket	\$4,900	\$5,500	\$4,500
PCP/Specialist Copay	\$5 / \$45; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$395 days 1-4	\$275 days 1-5
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$350	\$0 - \$395 / \$0 - \$395	\$0 - \$275 / \$0 - \$275
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual 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, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine

2020

GREATER LOUISVILLE

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H5253-099-000	H8768-013-000 	H5253-100-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	New! Open access plan with low out-of-pocket costs and additional ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	Kentucky: Bullitt, Hardin, Jefferson, Larue, Marion, Nelson, Oldham, Shelby, Spencer	Kentucky: Bullitt, Hardin, Jefferson, Larue, Marion, Nelson, Oldham, Shelby, Spencer	Kentucky: Bullitt, Hardin, Jefferson, Larue, Marion, Nelson, Oldham, Shelby, Spencer
Premium	\$0	\$15	\$26
Max Out-of-Pocket	\$4,900	\$5,500	\$4,500
PCP/Specialist Copay	\$5 / \$45; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$395 days 1-4	\$275 days 1-5
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$350	\$0 - \$395 / \$0 - \$395	\$0 - \$275 / \$0 - \$275
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual 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, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine

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 New Plan


2020

KENTUCKY 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>AZ: Navajo; GA: Calhoun, Decatur, Grady, Lanier, Thomas; KS: Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; KY: Calloway, Christian, Marshall; MO: Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; MT: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; NE: 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; OK: Latimer; TX: 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; VT: Caledonia, Essex, Franklin, Grand Isle; VA: Augusta, Carroll, Greensville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; WY: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; H5435-001 only: KS: Anderson, Cloud; MT: Valley; NE: Box Butte, Dixon, Hamilton, Kearney; VA: 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

KENTUCKY DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (HMO SNP)
Plan ID	H6595-001-000
Plan Highlights	\$325 per quarter for OTC products through 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. Includes 68 expansion counties with an estimated 78,000 new eligibles
Service Area	<p>Kentucky: Adair, Anderson, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Bullitt, Campbell, Carroll, Carter, Casey, Clark, Clay, Daviess, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Gallatin, Garrard, Grant, Greenup, Hancock, Hardin, Harlan, Harrison, Henderson, Henry, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Madison, Magoffin, Marion, Martin, Mason, McCreary, McLean, Menifee, Mercer, Montgomery, Morgan, Nelson, Nicholas, Ohio, Oldham, Owen, Owsley, Pendleton, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Spencer, Taylor, Trimble, Union, Washington, Webster, Whitley, Wolfe, Woodford</p>
Premium	\$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, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support

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MICHIGAN

MARKET LANDSCAPE

Michigan Dual: Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Clare, Crawford, Grand Traverse, Gratiot, Hillsdale, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mecosta, Missaukee, Montcalm, Newaygo, Ogemaw, Osceola, Otsego, Ottawa, Roscommon, Saginaw, St. Joseph, Sanilac, Tuscola, Van Buren, Washtenaw, Wayne, Wexford



Market Landscape	
Est. DSNP Eligibles	182,845
DSNP Enrollees	13,034
DSNP Penetration (All Plans)	7.1%
Total UHC DSNP Enrollees	1,722
UHC DSNP Market Share	13.2%

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- Current Footprint
- Footprint Expansion



2020

MICHIGAN DUAL

PRODUCT BENEFIT GRID

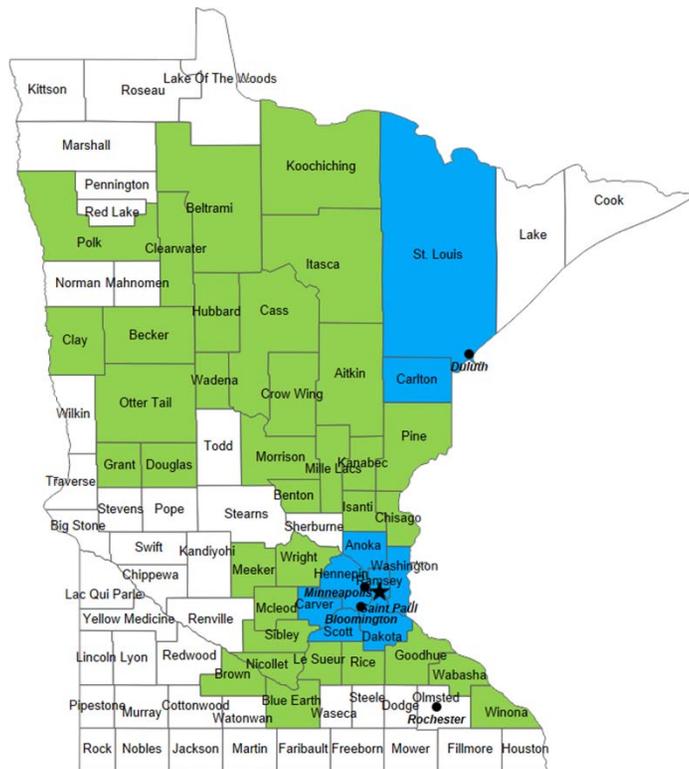
Plan Name	UnitedHealthcare Dual Complete® (HMO SNP)	UnitedHealthcare Dual Complete® (HMO SNP)
Plan ID	H2247-001-000	H2247-002-000
Plan Highlights	\$270 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, up to 10 visits per year for Chiropractic services. Includes 18 expansion counties with an estimated 20,000 new eligibles	New! \$300 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, \$2,000 allowance for hearing aids every two years, and 24/7 personal emergency response system. Wayne county has an estimated 69,000 eligibles
Service Area	Michigan: Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Clare, Crawford, Grand Traverse, Gratiot, Hillsdale, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mecosta, Missaukee, Montcalm, Newaygo, Ogemaw, Osceola, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Washtenaw, Wexford	Michigan: Wayne
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, Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support

MINNESOTA

STATE LANDSCAPE

Minnesota

Medicare Advantage 2020 Service Area



● Current Footprint ● Footprint Expansion

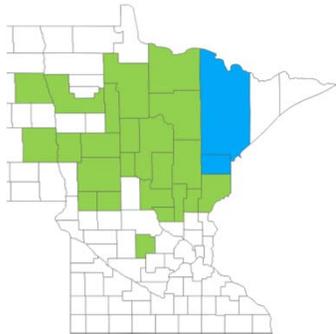
State Landscape	
Eligibles (as of 2019-05-01)	873,198
YOY Eligible Growth ¹	6.0%
MA Penetration ¹	40.3%
YOY MA Enrollment Growth ¹	-17.2%
UHC Market Share ¹	0.8%

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

MINNESOTA

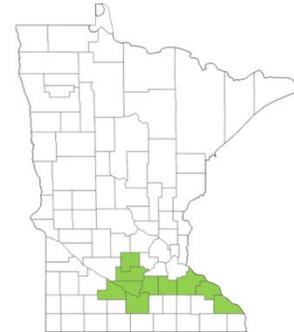
MARKET LANDSCAPE

Northern Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena



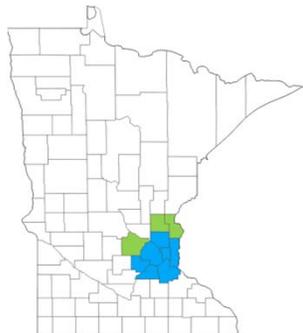
Market Landscape	
Eligibles (as of 2019-05-01)	226,267
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	36.7%
YOY MA Non-SNP Enrollment Growth	-18.3%
UHC Non-SNP Market Share	0.4%

Southern Minnesota: Blue Earth, Brown, Goodhue, Le Sueur, McLeod, Nicollet, Rice, Sibley, Wabasha, Winona



Market Landscape	
Eligibles (as of 2019-05-01)	80,904
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	38.8%
YOY MA Non-SNP Enrollment Growth	-17.3%
UHC Non-SNP Market Share	0.0%

Twin Cities: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, Wright



Market Landscape	
Eligibles (as of 2019-05-01)	566,027
YOY Eligible Growth	6.4%
MA Non-SNP Penetration	35.8%
YOY MA Non-SNP Enrollment Growth	-19.7%
UHC Non-SNP Market Share	1.3%

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- Current Footprint
- Footprint Expansion



2020

NORTHERN MINNESOTA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)
Plan ID	H7404-005-000 	H7404-006-000 
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network. Non-differentiated plan in and out-of-network means you can see most out of network providers at the same cost as in network providers	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. Non-differentiated plan in and out-of-network means you can see most out of network providers at the same cost as in network providers
Service Area	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, Morton	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, Morton
Premium	\$0	\$58
Max Out-of-Pocket	\$6,700	\$4,900
PCP/Specialist Copay	\$20 / \$50; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$450 days 1-4	\$350 days 1-5
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$450	\$0 - \$250 / \$0 - \$350
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, 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, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

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2020

SOUTHERN MINNESOTA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)
Plan ID	H7404-011-000 	H7404-012-000 
Plan Highlights	New! 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. Non-differentiated plan in and out-of-network means you can see most out of network providers at the same cost as in network providers	New! Open access plan for those seeking maximum coverage. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network. Non-differentiated plan in and out-of-network means you can see most out of network providers at the same cost as in network providers
Service Area	Minnesota: Blue Earth, Brown, Goodhue, Le Sueur, McLeod, Nicollet, Rice, Sibley, Wabasha, Winona	Minnesota: Blue Earth, Brown, Goodhue, Le Sueur, McLeod, Nicollet, Rice, Sibley, Wabasha, Winona
Premium	\$19	\$69
Max Out-of-Pocket	\$5,900	\$4,900
PCP/Specialist Copay	\$15 / \$50; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$450 days 1-4	\$390 days 1-5
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$450	\$0 - \$290 / \$0 - \$390
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Chiropractic, 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 w/ Out-of-Network Access, OTC Catalog, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

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 New Plan


2020

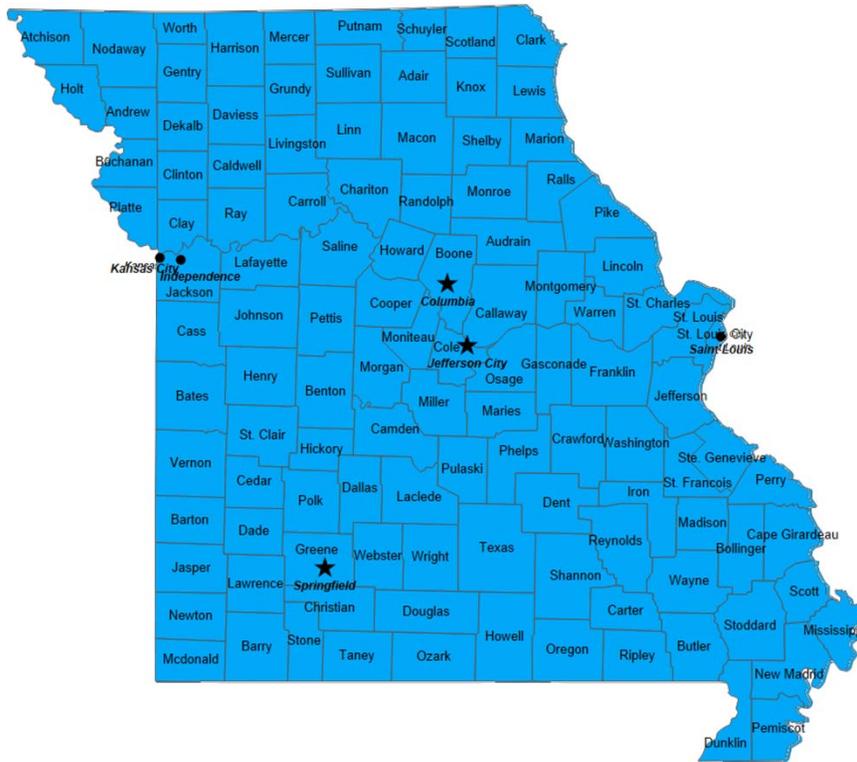
TWIN CITIES

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Riverbank (PPO)
Plan ID	H7404-001-000 	H7404-002-000 	H7404-014-000 
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	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	New! Open access plan for those seeking maximum coverage. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Minnesota: Anoka, Carver, Chisago , Dakota, Hennepin, Isanti , Ramsey, Scott, Washington, Wright	Minnesota: Anoka, Carver, Chisago , Dakota, Hennepin, Isanti , Ramsey, Scott, Washington, Wright	Minnesota: Anoka, Carver, Chisago , Dakota , Hennepin, Isanti , Ramsey, Scott, Washington, Wright
Premium	\$19	\$49	\$99
Max Out-of-Pocket	\$5,900	\$4,900	\$4,500
PCP/Specialist Copay	\$15 / \$50; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$390 days 1-5	\$350 days 1-5	\$295 days 1-5
ASC/Outpatient Hosp	\$0 - \$290 / \$0 - \$390	\$0 - \$250 / \$0 - \$350	\$0 - \$195 / \$0 - \$295
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%	\$250 Tiers 3-5; \$4/\$14/\$47/\$100/28%
Extra Benefits	Routine Eye Exam, Eyewear Credit , Routine Hearing Exam , Hearing Aids , Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access , OTC Catalog, Acupuncture/Chiropractic , 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 w/ Out-of-Network Access , OTC Catalog, Acupuncture/Chiropractic , 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, Acupuncture/Chiropractic , Personal Emergency Response System , Virtual Visits, Virtual Mental Health Visits , NurseLine

Missouri

Medicare Advantage 2020 Service Area



● Current Footprint

State Landscape

Eligibles (as of 2019-05-01)	1,313,375
<i>Estimated DSNP Eligibles²</i>	184,963
YOY Eligible Growth ¹	5.2%
MA Penetration ¹	28.7%
YOY MA Enrollment Growth ¹	8.6%
UHC Market Share ¹	36.0%

¹ May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.
² UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 25K partial duals who may or may not be eligible).

MISSOURI

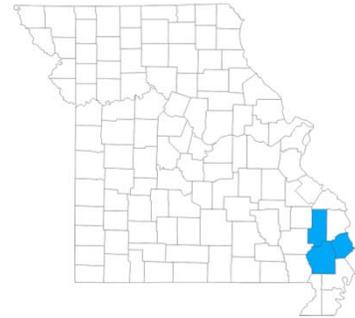
MARKET LANDSCAPE

Central Missouri: Audrain, Boone, Callaway, Camden, Cole, Lincoln, Miller, Montgomery, Osage



Market Landscape	
Eligibles (as of 2019-05-01)	97,171
YOY Eligible Growth	6.5%
MA Non-SNP Penetration	15.4%
YOY MA Non-SNP Enrollment Growth	16.1%
UHC Non-SNP Market Share	56.7%

Southeast Missouri: Bollinger, Scott, Stoddard



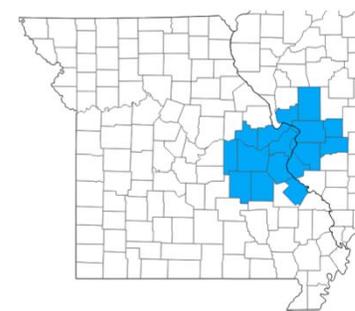
Market Landscape	
Eligibles (as of 2019-05-01)	21,518
YOY Eligible Growth	4.3%
MA Non-SNP Penetration	9.3%
YOY MA Non-SNP Enrollment Growth	20.7%
UHC Non-SNP Market Share	51.3%

Springfield: Barry, Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright



Market Landscape	
Eligibles (as of 2019-05-01)	202,066
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	34.1%
YOY MA Non-SNP Enrollment Growth	5.9%
UHC Non-SNP Market Share	16.0%

St. Louis: Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington



Market Landscape	
Eligibles (as of 2019-05-01)	584,295
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	31.0%
YOY MA Non-SNP Enrollment Growth	7.6%
UHC Non-SNP Market Share	38.6%

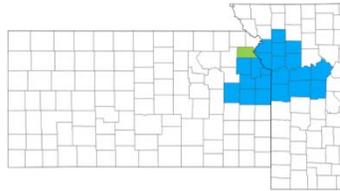
 Current Footprint



MISSOURI

MARKET LANDSCAPE

Kansas City: Kansas: **Atchison**, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Miami, Osage, Wyandotte; Missouri: Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline



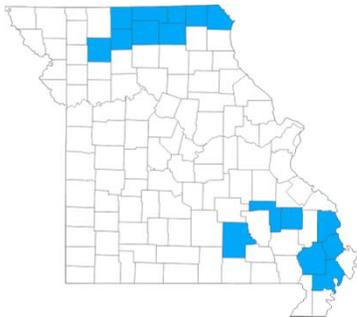
Market Landscape	
Eligibles (as of 2019-05-01)	464,777
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	23.9%
YOY MA Non-SNP Enrollment Growth	7.5%
UHC Non-SNP Market Share	16.1%

Missouri RPPO: All counties in state



Market Landscape	
Eligibles (as of 2019-05-01)	1,313,375
YOY Eligible Growth	5.2%
MA Non-SNP Penetration	25.6%
YOY MA Non-SNP Enrollment Growth	7.7%
UHC Non-SNP Market Share	30.7%

Missouri PFFS: Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan



Market Landscape	
Eligibles (as of 2019-05-01)	65,345
YOY Eligible Growth	4.3%
MA Non-SNP Penetration	7.1%
YOY MA Non-SNP Enrollment Growth	19.7%
UHC Non-SNP Market Share	62.1%

Missouri Dual: All counties in state



Market Landscape	
Est. DSNP Eligibles	184,963
DSNP Enrollees	29,661
DSNP Penetration (All Plans)	16.0%
Total UHC DSNP Enrollees	21,356
UHC DSNP Market Share	72.0%

Current Footprint



2020

ST. LOUIS

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2802-028-000	H2228-083-000  	H2228-030-000 
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS is for dental only	New! LPPO offers \$0 premium, \$0 PCP with popular ancillaries. Plan includes \$500 medical deductible. \$0 Tier 1 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	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	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington
Premium	\$0	\$0	\$29
Max Out-of-Pocket	\$2,900	\$3,900	\$4,400
PCP/Specialist Copay	\$0 / \$35; Referral Required	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$265 days 1-8	\$300 days 1-5	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$250	\$0 - \$250 / \$0 - \$250	\$0 - \$275 / \$0 - \$275
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$100/33%	\$0; \$0/\$5/\$47/\$100/33% (Preferred)	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%
Extra Benefits	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, NurseLine, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, 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

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 New Plan


2020

CENTRAL MISSOURI

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2802-048-000	H2802-029-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Missouri: Audrain, Boone, Callaway, Camden, Cole, Cooper , Howard , Lincoln, Maries , Miller, Moniteau , Montgomery, Morgan , Osage	Missouri: Audrain, Boone, Callaway, Camden, Cole, Cooper , Howard , Lincoln, Maries , Miller, Moniteau , Montgomery, Morgan , Osage
Premium	\$0	\$23
Max Out-of-Pocket	\$5,900	\$3,400
PCP/Specialist Copay	\$10 / \$50; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$325 days 1-7
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$350	\$0 - \$325 / \$0 - \$325
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$250 Tiers 4-5; \$4/\$14/\$47/\$100/28%	\$150 Tiers 4-5; \$3/\$14/\$47/\$100/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, Virtual Visits, NurseLine, 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, Virtual Visits, NurseLine, Platinum Dental Rider Available

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2020

SOUTHEAST MISSOURI

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2228-082-000 	H2802-049-000
Plan Highlights	New! LPPO offers \$0 premium. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS is for dental only
Service Area	Missouri: Bollinger, Scott, Stoddard	Missouri: Bollinger, Scott, Stoddard
Premium	\$0	\$0
Max Out-of-Pocket	\$4,900	\$3,500
PCP/Specialist Copay	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$290 days 1-5	\$275 days 1-6
ASC/Outpatient Hosp	\$0 - \$275 / \$0 - \$290	\$0 - \$225 / \$0 - \$275
Lab Copay	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$2/\$12/\$47/\$100/33%	\$0; \$2/\$12/\$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 w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine

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 New Plan


2020

SPRINGFIELD

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2802-030-000	H2802-031-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS is for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Missouri: Barry, Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright	Missouri: Barry, Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright
Premium	\$0	\$24
Max Out-of-Pocket	\$3,700	\$3,400
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$325 days 1-5	\$295 days 1-5
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$325	\$0 - \$250 / \$0 - \$295
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$100 Tiers 4-5; \$4/\$14/\$47/\$100/31%	\$100 Tiers 4-5; \$4/\$14/\$47/\$100/31%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, 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, Transportation

2020

KANSAS CITY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-071-000 	H2802-032-000	H2802-033-000
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular 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. POS is for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS is for dental only
Service Area	Kansas: Johnson; Missouri: Jackson	Kansas: Atchison, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Miami, Osage, Wyandotte; Missouri: Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline	Kansas: Atchison, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Miami, Osage, Wyandotte; Missouri: Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline
Premium	\$0	\$0	\$36
Max Out-of-Pocket	\$6,400	\$5,900	\$4,400
PCP/Specialist Copay	\$0 / \$50; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 days 1-5	\$300 days 1-5	\$275 days 1-7
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$295	\$0 - \$300 / \$0 - \$300	\$0 - \$275 / \$0 - \$275
Lab Copay	\$5	\$5	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$4/\$15/\$47/\$100/33%	\$0; \$4/\$14/\$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, Personal Emergency Response System, 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, Platinum Dental Rider Available	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, NurseLine, Platinum Dental Rider Available

2020

MISSOURI 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	New! 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

MISSOURI RPPO

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

MISSOURI 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>AZ: Navajo; GA: Calhoun, Decatur, Grady, Lanier, Thomas; KS: Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; KY: Calloway, Christian, Marshall; MO: Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; MT: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; NE: 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; OK: Latimer; TX: 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; VT: Caledonia, Essex, Franklin, Grand Isle; VA: Augusta, Carroll, Greenville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; WY: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; H5435-001 only: KS: Anderson, Cloud; MT: Valley; NE: Box Butte, Dixon, Hamilton, Kearney; VA: 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

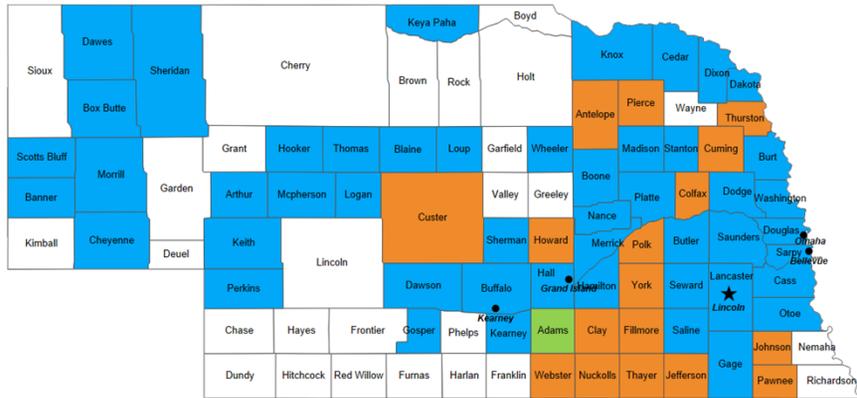
MISSOURI DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (HMO SNP)
Plan ID	H0169-002-000
Plan Highlights	\$400 per quarter for OTC products with debit card or mail order, \$3,500 dental allowance for covered services, Renew Active fitness membership plus Fitbit activity tracker, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology
Service Area	<p>Missouri: Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Bollinger, Boone, Buchanan, Butler, Caldwell, Callaway, Camden, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lincoln, Linn, Livingston, Macon, Madison, Maries, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright</p>
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support

Nebraska

Medicare Advantage 2020 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Expansion

State Landscape

Eligibles (as of 2019-05-01)	328,522
<i>Estimated DSNP Eligibles²</i>	33,968
YOY Eligible Growth ¹	5.3%
MA Penetration ¹	14.5%
YOY MA Enrollment Growth ¹	16.1%
UHC Market Share ¹	61.7%

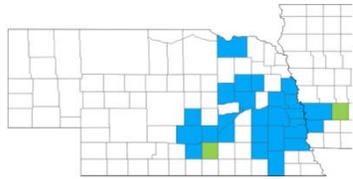
¹ May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 3K partial duals who may or may not be eligible).

NEBRASKA

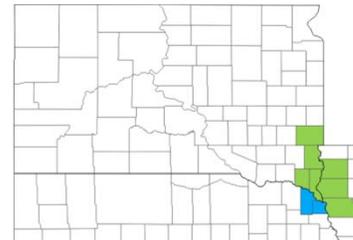
MARKET LANDSCAPE

Lincoln/Omaha: Iowa: **Cass**, Mills, Pottawattamie; Nebraska: **Adams**, Boone, Buffalo, Burt, Butler, Cass, Dodge, Douglas, Gage, Hall, Hamilton, Kearney, Knox, Lancaster, Madison, Merrick, Otoe, Platte, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Washington



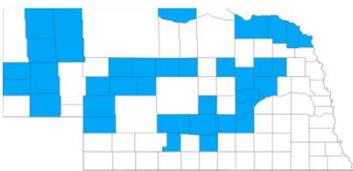
Market Landscape	
Eligibles (as of 2019-05-01)	293,397
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	14.8%
YOY MA Non-SNP Enrollment Growth	10.0%
UHC Non-SNP Market Share	54.1%

Siouxland: Iowa: **Plymouth, Sioux, Woodbury**; Nebraska: Dakota, Dixon; South Dakota: **Clay, Lincoln, Minnehaha, Union**



Market Landscape	
Eligibles (as of 2019-05-01)	88,877
YOY Eligible Growth	7.7%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	6.1%
UHC Non-SNP Market Share	1.5%

Nebraska PFFS: Arthur, Banner, Blaine, Boone, Box Butte, Buffalo, Cedar, Cheyenne, Dakota, Dawes, Dawson, Dixon, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Knox, Logan, Loup, McPherson, Madison, Merrick, Morrill, Nance, Perkins, Platte, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler



Market Landscape	
Eligibles (as of 2019-05-01)	80,362
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	7.4%
YOY MA Non-SNP Enrollment Growth	4.1%
UHC Non-SNP Market Share	78.1%

Nebraska Dual: Adams, **Antelope, Boone**, Buffalo, Burt, **Butler**, Cass, **Clay, Colfax, Cuming, Custer, Dakota, Dixon**, Dodge, Douglas, **Fillmore**, Gage, Hall, **Hamilton, Howard, Jefferson, Johnson, Kearney, Knox**, Lancaster, Madison, **Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk**, Saline, Sarpy, Saunders, Seward, **Sherman, Stanton, Thayer, Thurston**, Washington, **Webster, York**



Market Landscape	
Est. DSNP Eligibles	33,968
DSNP Enrollees	5,974
DSNP Penetration (All Plans)	17.6%
Total UHC DSNP Enrollees	5,835
UHC DSNP Market Share	97.7%

2020

LINCOLN/OMAHA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1278-001-000 	H2802-001-000
Plan Highlights	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	\$0 premium plan with rich ancillary benefits. POS is for dental only
Service Area	Iowa: Cass, Mills, Pottawattamie; Nebraska: Adams, Buffalo, Burt, Butler, Cass, Dodge, Douglas, Gage, Hall, Lancaster, Madison, Otoe, Saline, Sarpy, Saunders, Seward, Washington	Iowa: Cass, Mills, Pottawattamie; Nebraska: Adams, Buffalo, Burt, Butler, Cass, Dodge, Douglas, Gage, Hall, Lancaster, Madison, Otoe, Saline, Sarpy, Saunders, Seward, Washington
Premium	\$19	\$0
Max Out-of-Pocket	\$4,500	\$4,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$395	\$0 - \$295 / \$0 - \$395
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$250 Tiers 4-5; \$4/\$14/\$47/\$100/28%	\$250 Tiers 4-5; \$4/\$14/\$47/\$100/28%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Chiropractic, Personal Emergency Response System, 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, Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine

2020

SIouxLAND

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-007-000 
Plan Highlights	New! \$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
Service Area	Iowa: Plymouth, Sioux, Woodbury; Nebraska: Dakota, Dixon; South Dakota: Clay, Lincoln, Minnehaha, Union
Premium	\$0
Max Out-of-Pocket	\$3,900
PCP/Specialist Copay	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 days 1-5
ASC/Outpatient Hosp	\$0 - \$300 / \$0 - \$400
Lab Copay	\$10
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$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, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

2020

NEBRASKA 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>AZ: Navajo; GA: Calhoun, Decatur, Grady, Lanier, Thomas; KS: Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; KY: Calloway, Christian, Marshall; MO: Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; MT: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; NE: 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; OK: Latimer; TX: 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; VT: Caledonia, Essex, Franklin, Grand Isle; VA: Augusta, Carroll, Greensville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; WY: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; H5435-001 only: KS: Anderson, Cloud; MT: Valley; NE: Box Butte, Dixon, Hamilton, Kearney; VA: 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

NEBRASKA DUAL

PRODUCT BENEFIT GRID

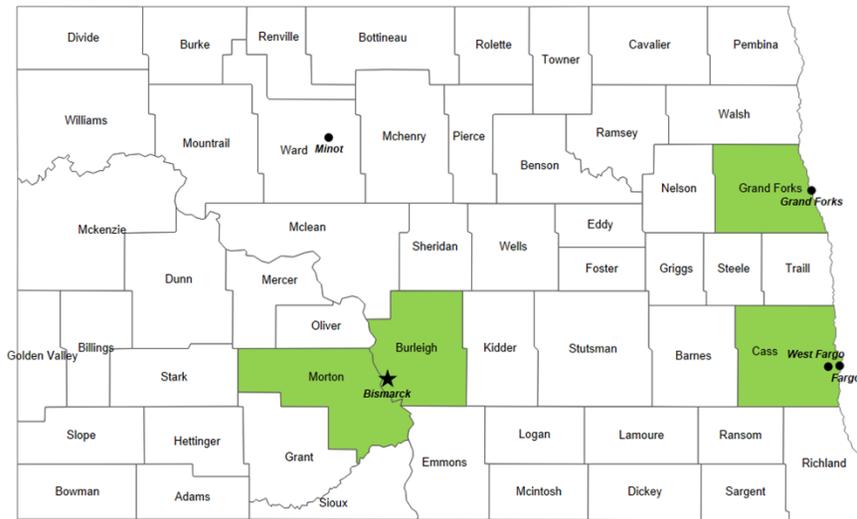
Plan Name	UnitedHealthcare Dual Complete® (HMO SNP)
Plan ID	H0169-003-000
Plan Highlights	\$300 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, \$0 copay virtual visits for mental health using online technology, \$0 copay virtual doctor visits. Includes 28 expansion counties with an estimated 5,000 new eligibles
Service Area	Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dakota, Dixon, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Webster, York
Premium	\$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, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Meal Benefit, Caregiver Support

NORTH DAKOTA

STATE LANDSCAPE

North Dakota

Medicare Advantage 2020 Service Area



● Footprint Expansion

State Landscape

Eligibles (as of 2019-05-01)	61,412
YOY Eligible Growth ¹	6.4%
MA Penetration ¹	21.0%
YOY MA Enrollment Growth ¹	5.7%
UHC Market Share ¹	0.0%

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

2020

NORTH DAKOTA

MARKET LANDSCAPE

North Dakota: **Burleigh, Cass, Grand Forks, Morton**



Market Landscape	
Eligibles (as of 2019-05-01)	61,412
YOY Eligible Growth	6.4%
MA Non-SNP Penetration	20.8%
YOY MA Non-SNP Enrollment Growth	5.4%
UHC Non-SNP Market Share	0.0%

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● Footprint Expansion



2020

NORTH DAKOTA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)
Plan ID	H7404-005-000 	H7404-006-000 
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network. Non-differentiated plan in and out-of-network means you can see most out of network providers at the same cost as in network providers	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. Non-differentiated plan in and out-of-network means you can see most out of network providers at the same cost as in network providers
Service Area	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, Morton	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, Morton
Premium	\$0	\$58
Max Out-of-Pocket	\$6,700	\$4,900
PCP/Specialist Copay	\$20 / \$50; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$450 days 1-4	\$350 days 1-5
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$450	\$0 - \$250 / \$0 - \$350
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, 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, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

Ohio

Medicare Advantage 2020 Service Area



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

State Landscape

Eligibles (as of 2019-05-01)	2,447,509
<i>Estimated DSNP Eligibles²</i>	384,452
YOY Eligible Growth ¹	4.3%
MA Penetration ¹	31.2%
YOY MA Enrollment Growth ¹	8.8%
UHC Market Share ¹	17.5%

¹ May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.
² UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 58K partial duals who may or may not be eligible).

Central Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union



Market Landscape	
Eligibles (as of 2019-05-01)	394,791
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	26.8%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	8.0%

Cincinnati: Kentucky: Boone, Campbell, Kenton; Ohio: **Brown**, Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren



Market Landscape	
Eligibles (as of 2019-05-01)	614,077
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	28.7%
YOY MA Non-SNP Enrollment Growth	6.0%
UHC Non-SNP Market Share	16.6%

Cleveland: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne



Market Landscape	
Eligibles (as of 2019-05-01)	917,097
YOY Eligible Growth	4.0%
MA Non-SNP Penetration	28.4%
YOY MA Non-SNP Enrollment Growth	6.4%
UHC Non-SNP Market Share	20.2%

Toledo: **Fulton, Hancock**, Lucas, **Ottawa, Seneca**, Wood



Market Landscape	
Eligibles (as of 2019-05-01)	164,603
YOY Eligible Growth	4.3%
MA Non-SNP Penetration	21.7%
YOY MA Non-SNP Enrollment Growth	6.6%
UHC Non-SNP Market Share	7.1%

2020

OHIO

MARKET LANDSCAPE

Ohio Dual: All counties in state



Market Landscape	
Est. DSNP Eligibles	384,452
DSNP Enrollees	50,077
DSNP Penetration (All Plans)	13.0%
Total UHC DSNP Enrollees	25,559
UHC DSNP Market Share	51.0%

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- Current Footprint
- Footprint Expansion



2020

CENTRAL OHIO

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 5 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-062-000	H5253-109-001	H8768-007-000 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union
Premium	\$0	\$18	\$30
Max Out-of-Pocket	\$4,900	\$4,200	\$4,500
PCP/Specialist Copay	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$375 days 1-4	\$295 days 1-4	\$325 days 1-4
ASC/Outpatient Hosp	\$0 - \$375 / \$0 - \$375	\$0 - \$295 / \$0 - \$295	\$0 - \$325 / \$0 - \$325
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%	\$170 Tiers 4-5; \$2/\$8/\$45/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, 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	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine

2020

CENTRAL OHIO

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H5253-063-000
Plan Highlights	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union
Premium	\$114
Max Out-of-Pocket	\$3,800
PCP/Specialist Copay	\$0 / \$30; No Referral Required
Inpatient Hospital	\$225 days 1-4
ASC/Outpatient Hosp	\$0 - \$225 / \$0 - \$225
Lab Copay	\$5
Rx Ded.; Rx Copays	\$0; \$0/\$8/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam , Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, NurseLine

2020

CINCINNATI

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 6 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H5253-052-000	H5253-109-002	H8768-015-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	New! 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
Service Area	Kentucky: Boone, Campbell, Kenton; Ohio: Brown, Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren	Kentucky: Boone, Campbell, Kenton; Ohio: Brown, Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren	Kentucky: Boone, Campbell, Kenton; Ohio: Brown, Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren
Premium	\$0	\$20	\$0
Max Out-of-Pocket	\$4,900	\$4,200	\$5,100
PCP/Specialist Copay	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$295 days 1-4	\$375 days 1-5
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$350	\$0 - \$295 / \$0 - \$295	\$0 - \$375 / \$0 - \$375
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%	\$250 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

CINCINNATI

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H5253-054-000
Plan Highlights	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Kentucky: Boone, Campbell, Kenton; Ohio: Brown, Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren
Premium	\$111
Max Out-of-Pocket	\$3,400
PCP/Specialist Copay	\$0 / \$25; No Referral Required
Inpatient Hospital	\$225 days 1-4
ASC/Outpatient Hosp	\$0 - \$225 / \$0 - \$225
Lab Copay	\$5
Rx Ded.; Rx Copays	\$0; \$0/\$8/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits, NurseLine

2020

CLEVELAND

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 7 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H5253-049-000	H5253-050-000	H8768-014-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	New! 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
Service Area	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton , Geauga, Hancock , Lake, Lorain, Lucas, Mahoning, Medina, Ottawa , Portage, Seneca , Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton , Geauga, Hancock , Lake, Lorain, Lucas, Mahoning, Medina, Ottawa , Portage, Seneca , Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne
Premium	\$0	\$21	\$0
Max Out-of-Pocket	\$4,500	\$3,900	\$5,100
PCP/Specialist Copay	\$5 / \$40 ; No Referral Required	\$0 / \$35 ; No Referral Required	\$0 / \$50 ; No Referral Required
Inpatient Hospital	\$325 days 1-5	\$295 days 1-4	\$375 days 1-5
ASC/Outpatient Hosp	\$0 - \$325 / \$0 - \$325	\$0 - \$295 / \$0 - \$295	\$0 - \$375 / \$0 - \$375
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$175 Tiers 4-5 ; \$3/\$12/\$47/\$100/29%	\$150 Tiers 4-5 ; \$2/\$8/\$45/\$95/30%	\$225 Tiers 3-5 ; \$0/\$5/\$47/\$100/29% (Preferred)
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam , Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental , 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	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access , Virtual Visits , NurseLine, Platinum Dental Rider Available

2020

CLEVELAND

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H5253-051-000
Plan Highlights	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton , Geauga, Hancock , Lake, Lorain, Lucas, Mahoning, Medina, Ottawa , Portage, Seneca , Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood
Premium	\$111
Max Out-of-Pocket	\$3,400
PCP/Specialist Copay	\$5 / \$25; No Referral Required
Inpatient Hospital	\$225 days 1-4
ASC/Outpatient Hosp	\$0 - \$225 / \$0 - \$225
Lab Copay	\$5
Rx Ded.; Rx Copays	\$0; \$0/\$8/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam , Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits , NurseLine

2020

TOLEDO

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 7 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-049-000	H5253-050-000	H8768-006-000 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton , Geauga, Hancock , Lake, Lorain, Lucas, Mahoning, Medina, Ottawa , Portage, Seneca , Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton , Geauga, Hancock , Lake, Lorain, Lucas, Mahoning, Medina, Ottawa , Portage, Seneca , Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Fulton , Hancock , Lucas, Ottawa , Seneca , Wood
Premium	\$0	\$21	\$27
Max Out-of-Pocket	\$4,500	\$3,900	\$3,900
PCP/Specialist Copay	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$325 days 1-5	\$295 days 1-4	\$325 days 1-4
ASC/Outpatient Hosp	\$0 - \$325 / \$0 - \$325	\$0 - \$295 / \$0 - \$295	\$0 - \$325 / \$0 - \$325
Lab Copay	\$0	\$0	\$5
Rx Ded.; Rx Copays	\$175 Tiers 4-5; \$3/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%	\$170 Tiers 4-5; \$2/\$8/\$45/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit , Routine Hearing Exam , Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental , 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	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam , Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access , Virtual Visits , NurseLine, Platinum Dental Rider Available

2020

TOLEDO

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H5253-051-000
Plan Highlights	Premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton , Geauga, Hancock , Lake, Lorain, Lucas, Mahoning, Medina, Ottawa , Portage, Seneca , Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood
Premium	\$111
Max Out-of-Pocket	\$3,400
PCP/Specialist Copay	\$5 / \$25; No Referral Required
Inpatient Hospital	\$225 days 1-4
ASC/Outpatient Hosp	\$0 - \$225 / \$0 - \$225
Lab Copay	\$5
Rx Ded.; Rx Copays	\$0; \$0/\$8/\$45/\$95/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam , Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Virtual Visits , NurseLine

2020

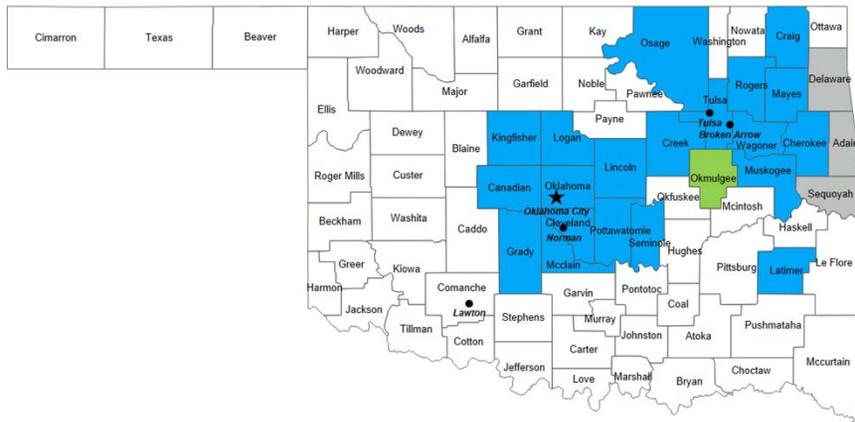
OHIO DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® LP (HMO SNP)	UnitedHealthcare Dual Complete® LP1 (HMO SNP)	UnitedHealthcare Dual Complete® (HMO-POS SNP)
Plan ID	H5253-059-000	H8125-002-000	H5322-028-000
Plan Highlights	\$350 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, \$0 copay virtual doctor visits, 24/7 personal emergency response system	New! \$300 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, \$0 copay virtual doctor visits	\$275 per quarter for OTC products with debit card or mail order and \$2,000 dental allowance for covered services. Includes three expansion counties with an estimated 5,000 new eligibles
Service Area	Ohio: Butler, Clark, Cuyahoga, Franklin, Greene, Hamilton, Madison, Mahoning, Montgomery, Stark, Summit, Trumbull, Warren	Ohio: Adams, Allen, Ashland, Ashtabula, Athens, Auglaize, Belmont, Brown, Carroll, Champaign, Clermont, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Fulton, Gallia, Geauga, Guernsey, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Marion, Medina, Meigs, Mercer, Miami, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Seneca, Shelby, Tuscarawas, Union, Van Wert, Vinton, Washington, Wayne, Williams, Wood, Wyandot	Ohio: Adams, Allen, Ashland, Ashtabula, Athens , Auglaize, Belmont , Brown, Carroll, Champaign, Clermont, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Fulton, Gallia, Geauga, Guernsey, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence , Licking, Logan, Lorain, Lucas, Marion, Medina, Meigs, Mercer, Miami, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Union, Van Wert, Vinton, Washington, Wayne, Williams, Wood, Wyandot
Premium	\$0 for Full Duals	\$0 for Full Duals	\$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 , Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog , Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog , Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support

Oklahoma

Medicare Advantage 2020 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Footprint

State Landscape

Eligibles (as of 2019-05-01)	530,582
<i>Estimated DSNP Eligibles²</i>	77,164
YOY Eligible Growth ¹	5.8%
MA Penetration ¹	21.8%
YOY MA Enrollment Growth ¹	14.0%
UHC Market Share ¹	35.8%

¹ May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.
² UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 14K partial duals who may or may not be eligible).

OKLAHOMA

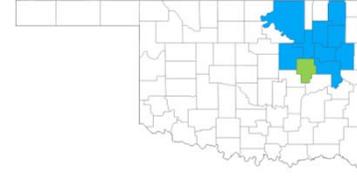
MARKET LANDSCAPE

Oklahoma City: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole



Market Landscape	
Eligibles (as of 2019-05-01)	268,199
YOY Eligible Growth	6.1%
MA Non-SNP Penetration	19.1%
YOY MA Non-SNP Enrollment Growth	10.3%
UHC Non-SNP Market Share	51.2%

Tulsa: Cherokee, Craig, Creek, Mayes, Muskogee, Okmulgee, Osage, Rogers, Tulsa, Wagoner



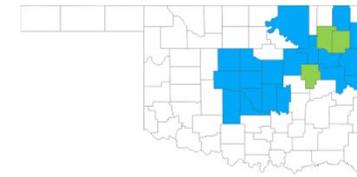
Market Landscape	
Eligibles (as of 2019-05-01)	232,758
YOY Eligible Growth	5.6%
MA Non-SNP Penetration	23.6%
YOY MA Non-SNP Enrollment Growth	11.0%
UHC Non-SNP Market Share	18.7%

Oklahoma PFFS: Latimer



Market Landscape	
Eligibles (as of 2019-05-01)	2,802
YOY Eligible Growth	4.0%
MA Non-SNP Penetration	7.5%
YOY MA Non-SNP Enrollment Growth	37.9%
UHC Non-SNP Market Share	26.5%

Oklahoma Dual: Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Lincoln, Logan, McClain, Mayes, Muskogee, Oklahoma, Okmulgee, Osage, Pottawatomie, Rogers, Seminole, Sequoyah, Tulsa, Wagoner



Market Landscape	
Est. DSNP Eligibles	77,164
DSNP Enrollees	4,755
DSNP Penetration (All Plans)	6.2%
Total UHC DSNP Enrollees	4,755
UHC DSNP Market Share	100.0%

2020

OKLAHOMA CITY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO-POS)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO-POS)
Plan ID	H8768-016-000  	H3749-018-000	H3749-001-000
Plan Highlights	New! 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 for those who are cost conscious and want affordable coverage beyond Original Medicare. POS is for dental only	Low premium plan with low out-of-pocket costs and rich ancillaries. POS is for dental only
Service Area	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole
Premium	\$0	\$0	\$23
Max Out-of-Pocket	\$5,900	\$5,900	\$5,400
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$350 days 1-5	\$310 days 1-6	\$245 days 1-5
ASC/Outpatient Hosp	\$0 - \$300 / \$0 - \$350	\$0 - \$310 / \$0 - \$310	\$0 - \$245 / \$0 - \$245
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$175 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred)	\$150 Tiers 3-5; \$4/\$14/\$47/\$95/30%	\$95 Tiers 4-5; \$4/\$14/\$47/\$95/31%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual 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, 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, NurseLine

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 New Plan


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OKLAHOMA CITY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H8768-008-000 
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
Service Area	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole
Premium	\$32
Max Out-of-Pocket	\$4,400
PCP/Specialist Copay	\$0 / \$35; No Referral Required
Inpatient Hospital	\$245 days 1-5
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$245
Lab Copay	\$5
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$95/33%
Extra Benefits	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 , NurseLine

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TULSA

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO-POS)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO-POS)
Plan ID	H8768-009-000 	H3749-020-000	H3749-017-000
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular 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. POS is for dental only	Premium plan with low out-of-pocket costs and rich ancillaries. POS is for dental only
Service Area	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Okmulgee , Osage, Rogers, Tulsa, Wagoner	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Okmulgee , Osage, Rogers, Tulsa, Wagoner	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Okmulgee , Osage, Rogers, Tulsa, Wagoner
Premium	\$0	\$0	\$19
Max Out-of-Pocket	\$4,900	\$5,500	\$3,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 days 1-5	\$310 days 1-5	\$245 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$295 / \$0 - \$295	\$0 - \$245 / \$0 - \$245
Lab Copay	\$5	\$5	\$5
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$47/\$95/33%	\$100 Tiers 4-5; \$3/\$10/\$45/\$95/31%	\$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, 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 & Fitbit , Preventive & Comprehensive Dental w/ Out-of-Network Access , OTC Catalog, Personal Emergency Response System, Virtual Visits , NurseLine

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2020

OKLAHOMA 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>AZ: Navajo; GA: Calhoun, Decatur, Grady, Lanier, Thomas; KS: Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; KY: Calloway, Christian, Marshall; MO: Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; MT: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; NE: 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; OK: Latimer; TX: 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; VT: Caledonia, Essex, Franklin, Grand Isle; VA: Augusta, Carroll, Greenville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; WY: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; H5435-001 only: KS: Anderson, Cloud; MT: Valley; NE: Box Butte, Dixon, Hamilton, Kearney; VA: 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

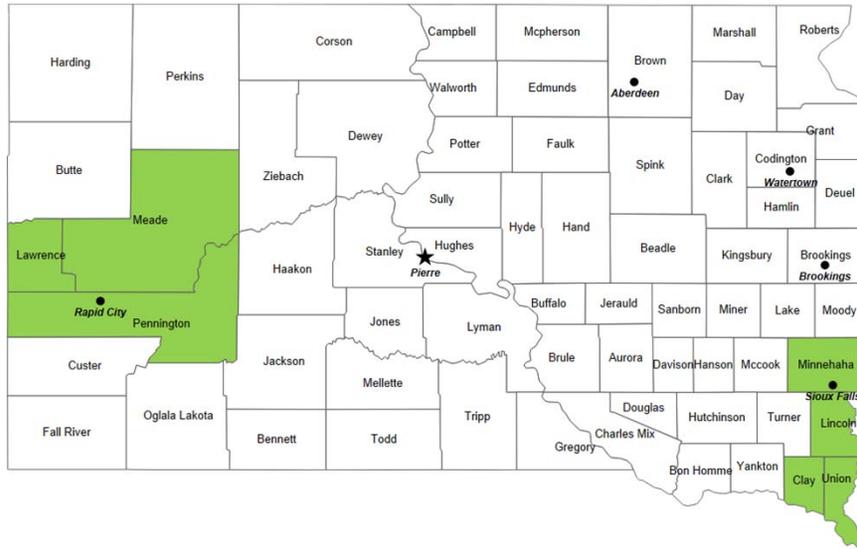
OKLAHOMA DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® LP (HMO SNP)	UnitedHealthcare Dual Complete® LP1 (HMO SNP)
Plan ID	H5322-031-000	H8125-003-000
Plan Highlights	\$150 per quarter for OTC products with debit card or mail order, \$2,500 dental allowance for covered services, 24/7 personal emergency response system, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology	New! \$150 per quarter for OTC products with debit card or mail order, \$2,500 dental allowance for covered services, \$0 copay virtual visits for mental health using online technology, \$0 copay virtual doctor visits
Service Area	Oklahoma: Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Lincoln, Logan, Mayes , McClain, Muskogee, Oklahoma, Okmulgee , Osage, Pottawatomie, Rogers , Seminole, Sequoyah, Tulsa, Wagoner	Oklahoma: Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Lincoln, Logan, Mayes , McClain, Muskogee, Oklahoma, Okmulgee , Osage, Pottawatomie, Rogers , Seminole, Sequoyah, Tulsa, Wagoner
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 , Chiropractic, Personal Emergency Response System, Virtual Visits , Virtual Mental Health Visits , NurseLine, Transportation, Meal Benefit , Caregiver Support	Routine Eye Exam, Eyewear Credit , Routine Hearing Exam, Hearing Aids, Fitness Membership , Preventive & Comprehensive Dental , OTC Debit Card & Catalog , Chiropractic, Personal Emergency Response System, Virtual Visits , Virtual Mental Health Visits , NurseLine, Transportation, Meal Benefit , Caregiver Support

South Dakota

Medicare Advantage 2020 Service Area



● Footprint Expansion

State Landscape

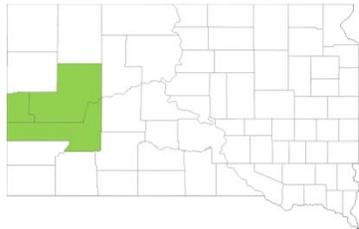
Eligibles (as of 2019-05-01)	93,488
YOY Eligible Growth ¹	9.4%
MA Penetration ¹	19.4%
YOY MA Enrollment Growth ¹	5.4%
UHC Market Share ¹	0.0%

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

SOUTH DAKOTA

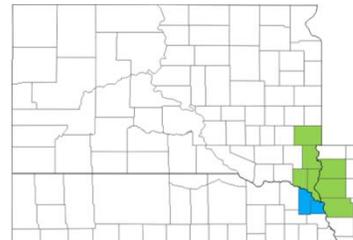
MARKET LANDSCAPE

Rapid City: Lawrence, Meade, Pennington



Market Landscape	
Eligibles (as of 2019-05-01)	40,590
YOY Eligible Growth	8.8%
MA Non-SNP Penetration	17.8%
YOY MA Non-SNP Enrollment Growth	6.7%
UHC Non-SNP Market Share	0.0%

Siouxland: Iowa: Plymouth, Sioux, Woodbury; Nebraska: Dakota, Dixon; South Dakota: Clay, Lincoln, Minnehaha, Union



Market Landscape	
Eligibles (as of 2019-05-01)	88,877
YOY Eligible Growth	7.7%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	6.1%
UHC Non-SNP Market Share	1.5%

2020

RAPID CITY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-009-000 
Plan Highlights	New! 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	South Dakota: Lawrence, Meade, Pennington
Premium	\$25
Max Out-of-Pocket	\$5,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required
Inpatient Hospital	\$450 days 1-4
ASC/Outpatient Hosp	\$0 - \$350 / \$0 - \$450
Lab Copay	\$0
Rx Ded.; Rx Copays	\$295 Tiers 4-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Platinum Dental Rider Available

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 New Plan


2020

SIouxLAND

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-007-000 
Plan Highlights	New! \$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
Service Area	Iowa: Plymouth, Sioux, Woodbury; Nebraska: Dakota, Dixon; South Dakota: Clay, Lincoln, Minnehaha, Union
Premium	\$0
Max Out-of-Pocket	\$3,900
PCP/Specialist Copay	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 days 1-5
ASC/Outpatient Hosp	\$0 - \$300 / \$0 - \$400
Lab Copay	\$10
Rx Ded.; Rx Copays	\$0; \$3/\$12/\$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, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine

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 New Plan


Texas

Medicare Advantage 2020 Service Area



State Landscape

Eligibles (as of 2019-05-01)	4,405,007
<i>Estimated DSNP Eligibles²</i>	743,200
YOY Eligible Growth ¹	6.6%
MA Penetration ¹	29.8%
YOY MA Enrollment Growth ¹	9.5%
UHC Market Share ¹	42.0%

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

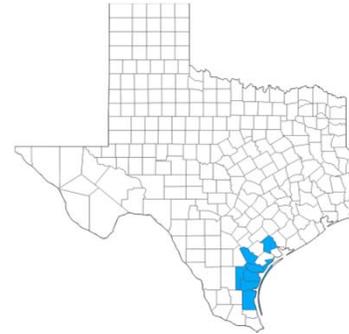
² UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 123K partial duals who may or may not be eligible).

Austin: Bastrop, Hays, Travis, Williamson



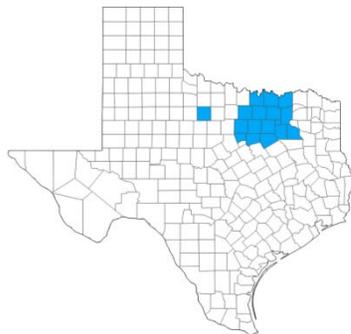
Market Landscape	
Eligibles (as of 2019-05-01)	276,059
YOY Eligible Growth	9.2%
MA Non-SNP Penetration	16.8%
YOY MA Non-SNP Enrollment Growth	11.8%
UHC Non-SNP Market Share	27.8%

Corpus Christi: Aransas, Bee, Jim Wells, Kenedy, Kleberg, Nueces, San Patricio, Victoria



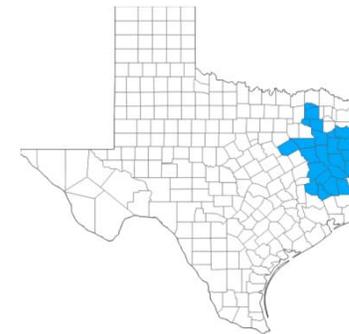
Market Landscape	
Eligibles (as of 2019-05-01)	122,731
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	31.0%
YOY MA Non-SNP Enrollment Growth	7.3%
UHC Non-SNP Market Share	52.8%

Dallas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Throckmorton, Van Zandt, Wise



Market Landscape	
Eligibles (as of 2019-05-01)	1,097,094
YOY Eligible Growth	7.1%
MA Non-SNP Penetration	25.2%
YOY MA Non-SNP Enrollment Growth	8.5%
UHC Non-SNP Market Share	58.0%

East Texas: Anderson, Angelina, Cherokee, Delta, Gregg, Harrison, Henderson, Hopkins, Houston, Nacogdoches, Navarro, Panola, Polk, Rains, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker, Wood



Market Landscape	
Eligibles (as of 2019-05-01)	284,925
YOY Eligible Growth	6.1%
MA Non-SNP Penetration	17.1%
YOY MA Non-SNP Enrollment Growth	14.5%
UHC Non-SNP Market Share	24.4%

 Current Footprint

TEXAS

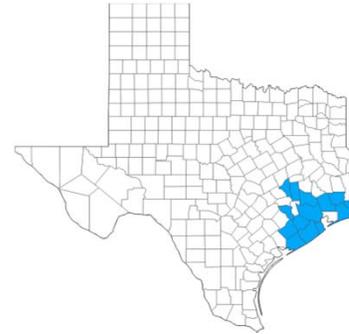
MARKET LANDSCAPE

El Paso: New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; Texas: El Paso



Market Landscape	
Eligibles (as of 2019-05-01)	198,346
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	29.0%
YOY MA Non-SNP Enrollment Growth	6.6%
UHC Non-SNP Market Share	50.1%

Houston: Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton



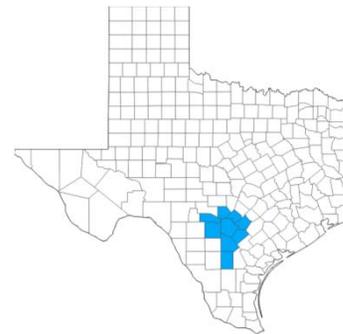
Market Landscape	
Eligibles (as of 2019-05-01)	1,023,710
YOY Eligible Growth	7.0%
MA Non-SNP Penetration	27.9%
YOY MA Non-SNP Enrollment Growth	7.7%
UHC Non-SNP Market Share	18.6%

Rio Grande Valley: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala



Market Landscape	
Eligibles (as of 2019-05-01)	234,562
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	24.0%
YOY MA Non-SNP Enrollment Growth	12.3%
UHC Non-SNP Market Share	30.5%

San Antonio: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, McMullen, Medina, Wilson



Market Landscape	
Eligibles (as of 2019-05-01)	416,520
YOY Eligible Growth	6.0%
MA Non-SNP Penetration	26.1%
YOY MA Non-SNP Enrollment Growth	6.0%
UHC Non-SNP Market Share	50.1%

 Current Footprint



TEXAS

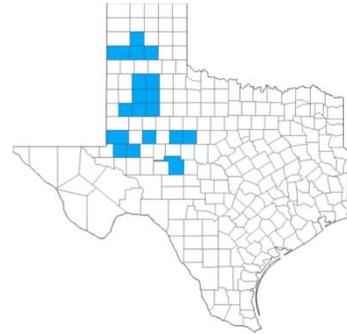
MARKET LANDSCAPE

Waco - Temple: Bell, Falls, Hill, McLennan



Market Landscape	
Eligibles (as of 2019-05-01)	113,832
YOY Eligible Growth	7.3%
MA Non-SNP Penetration	22.8%
YOY MA Non-SNP Enrollment Growth	11.7%
UHC Non-SNP Market Share	17.2%

West Texas: Andrews, Armstrong, Crosby, Deaf Smith, Ector, Floyd, Garza, Hale, Howard, Lubbock, Lynn, Midland, Nolan, Potter, Randall, Taylor, Terry, Tom Green



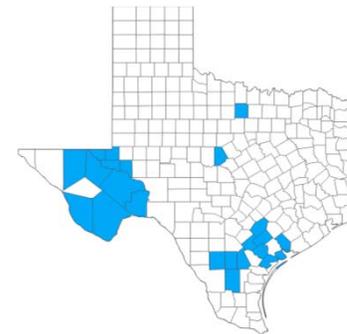
Market Landscape	
Eligibles (as of 2019-05-01)	211,225
YOY Eligible Growth	5.6%
MA Non-SNP Penetration	14.0%
YOY MA Non-SNP Enrollment Growth	14.7%
UHC Non-SNP Market Share	24.8%

Texas RPPO: All counties in state



Market Landscape	
Eligibles (as of 2019-05-01)	4,405,007
YOY Eligible Growth	6.6%
MA Non-SNP Penetration	23.1%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	37.1%

Texas PFFS: Brewster, Brown, Calhoun, Crane, Culberson, DeWitt, Duval, Goliad, Gonzales, Jack, Jackson, Karnes, La Salle, Live Oak, Loving, McMullen, Pecos, Presidio, Reeves, Refugio, Terrell, Ward, Winkler



Market Landscape	
Eligibles (as of 2019-05-01)	54,821
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	10.7%
YOY MA Non-SNP Enrollment Growth	12.3%
UHC Non-SNP Market Share	52.2%

 Current Footprint

2020

TEXAS

MARKET LANDSCAPE

Texas Dual: All counties in state



Market Landscape	
Est. DSNP Eligibles	743,200
DSNP Enrollees	204,325
DSNP Penetration (All Plans)	27.5%
Total UHC DSNP Enrollees	121,248
UHC DSNP Market Share	59.3%

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● Current Footprint



2020

AUSTIN

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Focus (HMO)	UnitedHealthcare® Chronic Complete (HMO SNP)
Plan ID	H1278-004-000  	H4527-002-000	H4527-039-000
Plan Highlights	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 for those who are cost conscious and want affordable coverage beyond Original Medicare	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: Bastrop, Bell, Blanco, Burnet, Caldwell, Falls, Gillespie, Gonzales, Hays, Hill, Llano, McLennan, Milam, Travis, Williamson	Texas: Bastrop, Hays, Travis, Williamson	Texas: Bastrop, Hays, Travis, Williamson
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$6,400	\$4,900	\$4,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$40; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$300 days 1-6	\$260 days 1-6	\$260 days 1-6
ASC/Outpatient Hosp	\$0 - \$275 / \$0 - \$275	\$0 - \$260 / \$0 - \$260	\$0 - \$260 / \$0 - \$260
Lab Copay	\$5	\$0	\$0
Rx Ded.; Rx Copays	\$345 Tiers 3-5; \$0/\$5/\$47/\$100/26% (Preferred)	\$295 Tiers 4-5; \$3/\$14/\$47/\$100/27%	\$0; \$3/\$14/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits, Transportation, 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, Transportation, Meal Benefit

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 New Plan



2020

AUSTIN

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus Essential (HMO-POS)
Plan ID	H4527-024-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. POS is for dental only
Service Area	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0
Max Out-of-Pocket	\$3,900
PCP/Specialist Copay	\$0 / \$20; Referral Required
Inpatient Hospital	\$100 days 1-5
ASC/Outpatient Hosp	\$0 - \$90 / \$0 - \$90
Lab Copay	\$0
Rx Ded.; Rx Copays	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits , Transportation, Platinum Dental Rider Available

2020

CORPUS CHRISTI

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Chronic Complete (HMO SNP)
Plan ID	H4527-001-000	H4590-025-000	H4527-041-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: Aransas, Kleberg, Nueces, San Patricio, Victoria	Texas: Bee, Jim Wells, Nueces, San Patricio, Victoria	Texas: Aransas, Kleberg, Nueces, San Patricio, Victoria
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,400	\$3,700	\$3,200
PCP/Specialist Copay	\$0 / \$25; Referral Required	\$0 / \$30 ; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$50 days 1-5	\$100 days 1-5	\$50 days 1-5
ASC/Outpatient Hosp	\$0 - \$50 / \$0 - \$50	\$0 - \$100 / \$0 - \$100	\$0 - \$50 / \$0 - \$50
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$195 Tiers 4-5 ; \$3/\$14/\$47/\$100/29%	\$355 Tiers 3-5 ; \$3/\$14/\$47/\$100/26%	\$0; \$3/\$14/\$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 , Transportation	Routine Eye Exam, Eyewear Credit , Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Personal Emergency Response System, Virtual Visits , NurseLine, Transportation , 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 , Transportation, Meal Benefit

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 New Plan



2020

CORPUS CHRISTI

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus Essential (HMO-POS)
Plan ID	H4527-024-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. POS is for dental only
Service Area	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0
Max Out-of-Pocket	\$3,900
PCP/Specialist Copay	\$0 / \$20; Referral Required
Inpatient Hospital	\$100 days 1-5
ASC/Outpatient Hosp	\$0 - \$90 / \$0 - \$90
Lab Copay	\$0
Rx Ded.; Rx Copays	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits , Transportation, Platinum Dental Rider Available

2020

DALLAS

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO-POS)
Plan ID	H4590-012-000	H4590-043-000	H4590-041-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS is for dental only	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS is for dental only	Premium plan with low out-of-pocket costs and rich ancillaries. POS is for dental only
Service Area	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise
Premium	\$0	\$0	\$73
Max Out-of-Pocket	\$3,900	\$3,400	\$3,200
PCP/Specialist Copay	\$0 / \$35; Referral Required	\$0 / \$30; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$275 days 1-5	\$325 days 1-6	\$150 per admit
ASC/Outpatient Hosp	\$0 - \$275 / \$0 - \$275	\$0 - \$325 / \$0 - \$325	\$0 - \$150 / \$0 - \$150
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$225 Tiers 4-5; \$3/\$14/\$47/\$100/29%	\$255 Tiers 4-5; \$3/\$14/\$47/\$100/28%	\$75 Tiers 4-5; \$3/\$14/\$47/\$100/31%
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, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, 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, Personal Emergency Response System, Virtual Visits, NurseLine

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 New Plan



2020

EAST TEXAS

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO-POS)
Plan ID	H4590-042-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS is for dental only
Service Area	Texas: Anderson, Angelina, Cherokee, Delta, Gregg, Harrison, Henderson, Hopkins, Houston, Nacogdoches, Navarro, Panola, Polk, Rains, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker, Wood
Premium	\$0
Max Out-of-Pocket	\$4,500
PCP/Specialist Copay	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295
Lab Copay	\$0
Rx Ded.; Rx Copays	\$200 Tiers 4-5; \$3/\$14/\$47/\$100/29%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

EL PASO

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Focus (HMO)	AARP® Medicare Advantage Focus Essential (HMO-POS)
Plan ID	H2228-023-000 	H4527-005-000	H4527-024-000
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	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. POS is for dental only
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; Texas: El Paso	Texas: El Paso	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$3,900	\$3,400	\$3,900
PCP/Specialist Copay	\$0 / \$35; No Referral Required	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$225 days 1-5	\$125 days 1-5	\$100 days 1-5
ASC/Outpatient Hosp	\$0 - \$200 / \$0 - \$200	\$0 - \$125 / \$0 - \$125	\$0 - \$90 / \$0 - \$90
Lab Copay	\$0	\$0	\$0
Rx Ded.; Rx Copays	\$355 Tiers 4-5; \$2/\$14/\$47/\$100/26%	\$355 Tiers 4-5; \$3/\$14/\$47/\$100/26%	Not Covered
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, 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 , Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits , Transportation, Platinum Dental Rider Available

2020

EL PASO

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Chronic Complete (HMO SNP)
Plan ID	H4527-040-000
Plan Highlights	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: El Paso
Premium	\$0
Max Out-of-Pocket	\$3,200
PCP/Specialist Copay	\$0 / \$20; Referral Required
Inpatient Hospital	\$100 days 1-5
ASC/Outpatient Hosp	\$0 - \$100 / \$0 - \$100
Lab Copay	\$0
Rx Ded.; Rx Copays	\$0; \$3/\$14/\$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, Transportation, Meal Benefit

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 New Plan



2020

HOUSTON

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H4527-037-000	H4514-007-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS is for dental only	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Texas: Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery
Premium	\$0	\$0
Max Out-of-Pocket	\$3,900	\$5,900
PCP/Specialist Copay	\$0 / \$40; Referral Required	\$0 / \$45; Referral Required
Inpatient Hospital	\$325 days 1-3	\$335 days 1-5
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$250	\$0 - \$335 / \$0 - \$335
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$3/\$14/\$47/\$100/29%	\$195 Tiers 4-5; \$3/\$14/\$47/\$100/29%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, OTC Catalog, Personal Emergency Response System, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

HOUSTON

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H4527-037-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS is for dental only
Service Area	Texas: Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton
Premium	\$0
Max Out-of-Pocket	\$3,900
PCP/Specialist Copay	\$0 / \$40; Referral Required
Inpatient Hospital	\$325 days 1-3
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$250
Lab Copay	\$10
Rx Ded.; Rx Copays	\$195 Tiers 3-5; \$3/\$14/\$47/\$100/29%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits , NurseLine, Platinum Dental Rider Available

2020

RIO GRANDE VALLEY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus (HMO)	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Chronic Complete (HMO SNP)
Plan ID	H4527-013-000	H1278-010-000 	H4527-042-000
Plan Highlights	\$0 premium plan with rich ancillary benefits	New! 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	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Cameron, Hidalgo, Starr, Willacy
Premium	\$0	\$18	\$0
Max Out-of-Pocket	\$3,400	\$6,000	\$3,200
PCP/Specialist Copay	\$0 / \$30; Referral Required	\$0 / \$35; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$300 per admit	\$300 days 1-6	\$250 per admit
ASC/Outpatient Hosp	\$0 - \$150 / \$0 - \$150	\$0 - \$275 / \$0 - \$275	\$0 - \$125 / \$0 - \$125
Lab Copay	\$0	\$5	\$0
Rx Ded.; Rx Copays	\$355 Tiers 4-5; \$3/\$14/\$47/\$100/26%	\$255 Tiers 4-5; \$2/\$14/\$47/\$100/28%	\$0; \$3/\$14/\$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, Transportation	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual 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, Transportation, Meal Benefit

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 New Plan



2020

RIO GRANDE VALLEY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Focus Essential (HMO-POS)
Plan ID	H4527-024-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. POS is for dental only
Service Area	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0
Max Out-of-Pocket	\$3,900
PCP/Specialist Copay	\$0 / \$20; Referral Required
Inpatient Hospital	\$100 days 1-5
ASC/Outpatient Hosp	\$0 - \$90 / \$0 - \$90
Lab Copay	\$0
Rx Ded.; Rx Copays	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Personal Emergency Response System, Virtual Visits , Transportation, Platinum Dental Rider Available

2020

SAN ANTONIO

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Chronic Complete (HMO SNP)
Plan ID	H1278-005-000  	H4590-010-000	H4590-037-000
Plan Highlights	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	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: Atascosa, Bandera , Bexar, Comal, Guadalupe, Kendall, Medina , Wilson	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson	Texas: Atascosa, Bandera , Bexar, Comal, Guadalupe, Kendall, Medina , Wilson
Premium	\$0	\$0	\$0
Max Out-of-Pocket	\$6,400	\$3,900	\$3,400
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$30; Referral Required	\$0 / \$25; Referral Required
Inpatient Hospital	\$300 days 1-6	\$100 days 1-7	\$100 days 1-7
ASC/Outpatient Hosp	\$0 - \$275 / \$0 - \$275	\$0 - \$95 / \$0 - \$95	\$0 - \$95 / \$0 - \$95
Lab Copay	\$5	\$0	\$0
Rx Ded.; Rx Copays	\$345 Tiers 3-5; \$0/\$5/\$47/\$100/26% (Preferred)	\$195 Tiers 4-5; \$3/\$14/\$47/\$100/29%	\$0; \$3/\$14/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, 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, Personal Emergency Response System, 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

2020

SAN ANTONIO

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage SecureHorizons® Essential (HMO)
Plan ID	H4590-029-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage
Service Area	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
Premium	\$0
Max Out-of-Pocket	\$3,900
PCP/Specialist Copay	\$0 / \$20; Referral Required
Inpatient Hospital	\$50 days 1-5
ASC/Outpatient Hosp	\$0 - \$45 / \$0 - \$45
Lab Copay	\$0
Rx Ded.; Rx Copays	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Personal Emergency Response System, Virtual Visits , NurseLine, Transportation, Meal Benefit, Platinum Dental Rider Available

2020

WACO – TEMPLE

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Focus Essential (HMO-POS)
Plan ID	H4527-038-000	H4527-024-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. 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 coverage. POS is for dental only
Service Area	Texas: Bell, Falls, Hill, McLennan	Texas: Aransas, Bastrop, Bell, Cameron, El Paso, Falls, Hays, Hidalgo, Hill, Kleberg, Maverick, McLennan, Nueces, San Patricio, Starr, Travis, Victoria, Webb, Willacy, Williamson, Zavala
Premium	\$0	\$0
Max Out-of-Pocket	\$4,900	\$3,900
PCP/Specialist Copay	\$0 / \$45; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$295 days 1-6	\$100 days 1-5
ASC/Outpatient Hosp	\$0 - \$260 / \$0 - \$260	\$0 - \$90 / \$0 - \$90
Lab Copay	\$0	\$0
Rx Ded.; Rx Copays	\$255 Tiers 4-5; \$3/\$14/\$47/\$100/28%	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, 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, Personal Emergency Response System, Virtual Visits, Transportation, Platinum Dental Rider Available

2020

WEST TEXAS

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-003-000 
Plan Highlights	LPPO offers \$0 premium, \$0 PCP with popular ancillaries. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Texas: Andrews, Armstrong , Crosby , Deaf Smith , Ector, Floyd , Garza , Hale , Howard , Lubbock , Lynn , Midland, Nolan , Potter , Randall , Taylor , Terry , Tom Green
Premium	\$0
Max Out-of-Pocket	\$6,700
PCP/Specialist Copay	\$0 / \$40; No Referral Required
Inpatient Hospital	\$290 days 1-6
ASC/Outpatient Hosp	\$0 - \$275 / \$0 - \$275
Lab Copay	\$0
Rx Ded.; Rx Copays	\$255 Tiers 4-5; \$2/\$14/\$47/\$100/28%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access , Personal Emergency Response System, Virtual Visits , NurseLine, Platinum Dental Rider Available

2020

TEXAS RPPO

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Choice (Regional PPO)	UnitedHealthcare® Medicare Gold (Regional PPO SNP)	UnitedHealthcare® Medicare Silver (Regional PPO SNP)
Plan ID	R6801-012-000 	R6801-009-000	R6801-008-000
Plan Highlights	Open access plan for those seeking state-wide provider choice. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	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	Statewide
Premium	\$42	\$29	\$0 for Full Duals
Max Out-of-Pocket	\$6,700	\$6,700	\$0 for Full Duals
PCP/Specialist Copay	\$10 / \$50; No Referral Required	\$10 / \$45; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$390 days 1-5	\$260 days 1-7	\$0 for Full Duals
ASC/Outpatient Hosp	\$0 - \$390 / \$0 - \$390	\$0 - \$260 / \$0 - \$260	\$0 for Full Duals / \$0 for Full Duals
Lab Copay	\$10	\$10	\$0 for Full Duals
Rx Ded.; Rx Copays	\$395 Tiers 3-5; \$4/\$12/\$47/\$100/25%	\$295 Tiers 4-5; \$4/\$12/\$47/\$100/27%	Varies by LIS Level
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, OTC Catalog, Virtual Visits, NurseLine, Transportation, 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, Virtual Visits, NurseLine, Transportation

2020

TEXAS 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>AZ: Navajo; GA: Calhoun, Decatur, Grady, Lanier, Thomas; KS: Chase, Cheyenne, Clay, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Neosho, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington, Wilson; KY: Calloway, Christian, Marshall; MO: Adair, Cape Girardeau, Clark, Daviess, Grundy, Iron, Madison, Mercer, New Madrid, Putnam, Schuyler, Scotland, Scott, Shannon, Stoddard, Sullivan; MT: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan; NE: 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; OK: Latimer; TX: 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; VT: Caledonia, Essex, Franklin, Grand Isle; VA: Augusta, Carroll, Greensville, Harrisonburg City, Patrick, Rockingham, Staunton City, Waynesboro City; WY: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston; H5435-001 only: KS: Anderson, Cloud; MT: Valley; NE: Box Butte, Dixon, Hamilton, Kearney; VA: 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

TEXAS DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (PPO SNP)	UnitedHealthcare Dual Complete® (PPO SNP)	UnitedHealthcare Dual Complete® (HMO SNP)
Plan ID	H2228-041-000	H2228-042-000	H4514-001-000
Plan Highlights	\$350 per quarter for OTC products with debit card or mail order, \$3,500 dental allowance for covered services, \$2,500 allowance for hearing aids every two years, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology	\$225 per quarter for OTC products through mail order, \$2,000 dental allowance for covered services, \$0 copay virtual doctor visits, \$2,000 allowance for hearing aids every two years	\$235 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
Service Area	Texas: El Paso	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra	Texas: Bastrop, Brazoria, Burnet, Caldwell, Fort Bend, Galveston, Harris, Hays, Henderson, Jefferson, Liberty, Montgomery, Polk, Smith, Travis, Van Zandt, Waller, Williamson, Wood
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 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, Caregiver Support	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, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, 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, Caregiver Support

2020

TEXAS DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® Focus (HMO SNP)	UnitedHealthcare Dual Complete® Focus (HMO SNP)	UnitedHealthcare Dual Complete® Focus (HMO SNP)
Plan ID	H4527-003-000	H4527-004-000	H4527-006-000
Plan Highlights	\$235 per quarter for OTC products with debit card or mail order, \$0 copay virtual doctor visits, 24/7 personal emergency response system, and \$2,500 dental allowance for covered services	\$100 per quarter for OTC products with debit card or mail order, preventive dental care covered, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology	\$300 per quarter for OTC products with debit card or mail order, \$2,500 dental allowance for covered services, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology
Service Area	Texas: Hays, Travis, Williamson	Texas: Aransas, Kleberg, Nueces, San Patricio	Texas: El Paso
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 Debit Card & Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Debit Card & Catalog, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Caregiver Support	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, Meal Benefit, Caregiver Support

2020

TEXAS DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® Focus (HMO SNP)	UnitedHealthcare Dual Complete® (HMO SNP)	UnitedHealthcare Dual Complete® (HMO SNP)
Plan ID	H4527-015-000	H4590-020-000	H4590-022-000
Plan Highlights	\$350 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, \$0 copay virtual doctor visits, \$0 copay virtual visits for mental health using online technology	\$300 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, \$0 copay virtual doctor visits, and \$0 copay virtual visits for mental health using online technology	\$250 per quarter for OTC products with debit card or mail order, \$2,500 dental allowance for covered services, 24/7 personal emergency response system, and \$0 copay virtual visits for mental health using online technology
Service Area	Texas: Cameron, Hidalgo, Willacy	Texas: Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwall, Tarrant	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson
Premium	\$0 for Full Duals	\$0 for Full Duals	\$0 for Full Duals
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, Meal Benefit, Caregiver Support	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, Meal Benefit, Caregiver Support	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, Meal Benefit, Caregiver Support

2020

TEXAS DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® (HMO SNP)	UnitedHealthcare Dual Complete® (HMO SNP)	UnitedHealthcare Dual Complete® (HMO SNP)
Plan ID	H4590-033-000	H5322-026-000	H5322-025-000
Plan Highlights	\$300 per quarter for OTC products with debit card or mail order, \$2,500 dental allowance for covered services, \$2,000 allowance for hearing aids every two years, and \$200 allowance for contacts and eyeglasses every two years	\$275 per quarter for OTC products with debit card or mail order, \$2,000 allowance for hearing aids every two years, \$2,000 dental allowance for covered services, \$0 copay for virtual visits, and \$0 copay virtual visits for mental health using online technology	\$300 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, \$0 copay virtual doctor visits, \$0 copay virtual visits for mental health using online technology
Service Area	Texas: Bee, Jim Wells, Kleberg, Nueces, San Patricio	Texas: Cameron, Hidalgo, Willacy	Texas: Anderson, Andrews, Angelina, Archer, Armstrong, Austin, Bandera, Baylor, Bell, Brazos, Cherokee, Clay, Cooke, Coryell, Delta, DeWitt, Dimmit, Duval, Eastland, Ector, Erath, Falls, Fannin, Frio, Gonzales, Gray, Grayson, Gregg, Grimes, Hale, Hardin, Harrison, Hill, Hockley, Hood, Hopkins, Houston, Howard, Hunt, Jasper, Karnes, Lavaca, Limestone, Lubbock, Matagorda, Maverick, McLennan, Medina, Midland, Milam, Montague, Morris, Nacogdoches, Navarro, Nolan, Orange, Palo Pinto, Panola, Parker, Potter, Rains, Randall, Red River, Roberts, Rusk, San Augustine, San Jacinto, Shelby, Starr, Taylor, Titus, Tom Green, Trinity, Tyler, Upshur, Victoria, Walker, Washington, Webb, Wharton, Wise, Zavala
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 Debit Card & Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, 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, Caregiver Support	Routine Eye Exam, Eyewear Credit, 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, Caregiver Support

2020

TEXAS DUAL

PRODUCT BENEFIT GRID

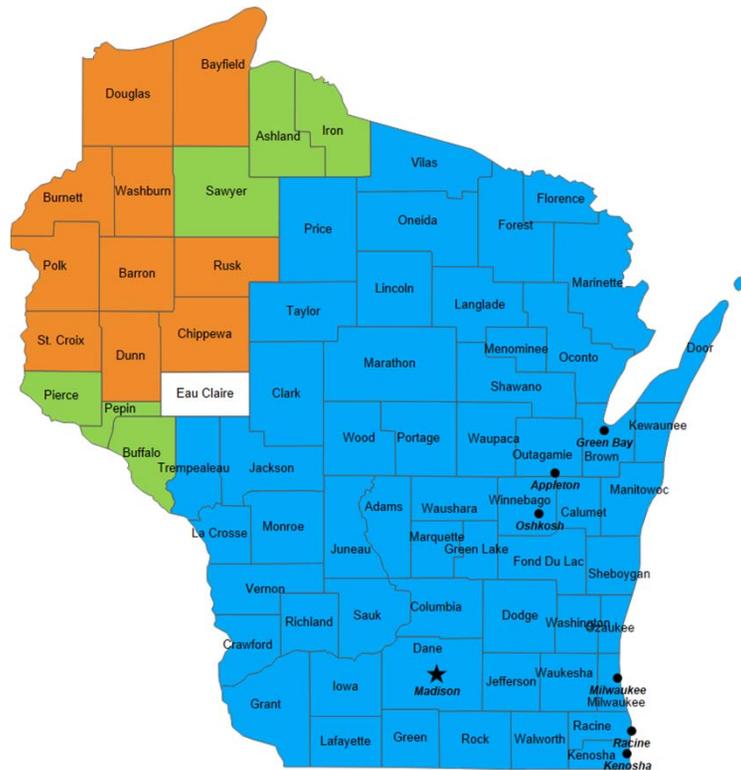
Plan Name	UnitedHealthcare Dual Complete® Choice (Regional PPO SNP)
Plan ID	R6801-011-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	Statewide
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, OTC Catalog , Virtual Visits , NurseLine, Transportation

WISCONSIN

STATE LANDSCAPE

Wisconsin

Medicare Advantage 2020 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Expansion

State Landscape	
Eligibles (as of 2019-05-01)	1,212,000
<i>Estimated DSNP Eligibles²</i>	174,443
YOY Eligible Growth ¹	5.3%
MA Penetration ¹	36.2%
YOY MA Enrollment Growth ¹	7.0%
UHC Market Share ¹	36.9%

¹ May 2019 CMS.gov MA Ind State/County Enrollment within UHC 2020 MA Ind Footprint.
² UHC Dual SNP service area only; Estimated DSNP Eligibles are projected based on June 2018 CMS.gov data (includes approx. 13K partial duals who may or may not be eligible).



WISCONSIN

MARKET LANDSCAPE

Central Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood



Market Landscape	
Eligibles (as of 2019-05-01)	82,730
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	39.7%
YOY MA Non-SNP Enrollment Growth	4.6%
UHC Non-SNP Market Share	9.4%

Green Bay: Adams, Brown, Calumet, Columbia, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Sauk, Shawano, Sheboygan, Waupaca, Waushara, Winnebago



Market Landscape	
Eligibles (as of 2019-05-01)	341,937
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	41.5%
YOY MA Non-SNP Enrollment Growth	4.7%
UHC Non-SNP Market Share	33.0%

Milwaukee: Milwaukee, Ozaukee, Racine, Washington, Waukesha



Market Landscape	
Eligibles (as of 2019-05-01)	345,781
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	31.0%
YOY MA Non-SNP Enrollment Growth	8.6%
UHC Non-SNP Market Share	70.7%

Southern Wisconsin: Dane, Grant, Green, Iowa, Jefferson, Kenosha, Lafayette, Rock, Walworth



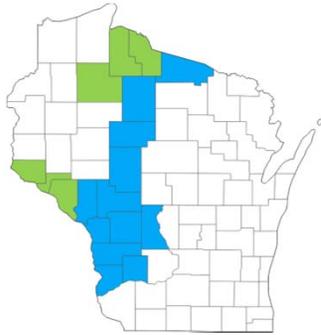
Market Landscape	
Eligibles (as of 2019-05-01)	225,297
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	21.2%
YOY MA Non-SNP Enrollment Growth	8.2%
UHC Non-SNP Market Share	19.1%

 Current Footprint

WISCONSIN

MARKET LANDSCAPE

West Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Monroe, Pepin, Pierce, Price, Richland, Sawyer, Taylor, Trempealeau, Vernon, Vilas



Market Landscape	
Eligibles (as of 2019-05-01)	120,193
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	29.4%
YOY MA Non-SNP Enrollment Growth	4.0%
UHC Non-SNP Market Share	5.5%

Wisconsin Chronic: Adams, Ashland, Brown, Buffalo, Calumet, Clark, Columbia, Crawford, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Portage, Price, Racine, Richland, Rock, Sauk, Sawyer, Shawano, Sheboygan, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood



Market Landscape	
Eligibles (as of 2019-05-01)	1,115,938
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	32.7%
YOY MA Non-SNP Enrollment Growth	6.2%
UHC Non-SNP Market Share	37.5%

Wisconsin Dual: All counties in state, excluding Eau Claire



Market Landscape	
Est. DSNP Eligibles	174,443
DSNP Enrollees	36,436
DSNP Penetration (All Plans)	20.9%
Total UHC DSNP Enrollees	19,582
UHC DSNP Market Share	53.7%

2020

CENTRAL WISCONSIN

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Open (PPO)	UnitedHealthcare® Medicare Advantage Open Premier (PPO)	AARP® Medicare Advantage Value (HMO-POS)
Plan ID	H0294-011-000 	H0294-012-000 	H5253-072-000
Plan Highlights	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan with low out-of-pocket costs and additional benefits. 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. POS is for dental only
Service Area	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood
Premium	\$47	\$112	\$0
Max Out-of-Pocket	\$5,700	\$4,200	\$6,400
PCP/Specialist Copay	\$10 / \$45; No Referral Required	\$0 / \$30; No Referral Required	\$15 / \$50; No Referral Required
Inpatient Hospital	\$335 days 1-5	\$225 days 1-5	\$295 days 1-6
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$250	\$0 - \$195 / \$0 - \$195	\$0 - \$275 / \$0 - \$275
Lab Copay	\$10	\$10	\$10
Rx Ded.; Rx Copays	\$385 Tiers 3-5; \$4/\$12/\$47/\$100/25%	\$100 Tiers 4-5; \$3/\$12/\$47/\$100/31%	\$355 Tiers 3-5; \$4/\$14/\$47/\$100/26%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual 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, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

CENTRAL WISCONSIN

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage (HMO-POS)	UnitedHealthcare® Medicare Advantage Open Essential (PPO)	AARP® Medicare Advantage Essential (HMO-POS)
Plan ID	H5253-073-000	H0294-014-000 	H5253-021-000
Plan Highlights	Low premium plan with low out-of-pocket costs and extra benefits. 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 coverage. 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 coverage. POS is for dental only
Service Area	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Adams, Ashland, Buffalo, Clark, Columbia, Crawford, Dane, Iowa, Iron, Jackson, Juneau, La Crosse, Lafayette, Marquette, Monroe, Pepin, Pierce, Price, Richland, Sauk, Sawyer, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$29	\$0	\$0
Max Out-of-Pocket	\$4,500	\$6,700	\$4,900
PCP/Specialist Copay	\$10 / \$50; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$320 days 1-5	\$335 days 1-5	\$295 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$250 / \$0 - \$250	\$0 - \$275 / \$0 - \$275
Lab Copay	\$10	\$10	\$5
Rx Ded.; Rx Copays	\$245 Tiers 4-5; \$4/\$12/\$47/\$100/28%	Not Covered	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, Virtual 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, 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

GREEN BAY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Value (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Essential (HMO-POS)
Plan ID	H5253-034-000	H5253-011-000	H5253-021-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS is for dental only	Low premium plan with low out-of-pocket costs and extra benefits. 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 coverage. POS is for dental only
Service Area	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$0	\$27	\$0
Max Out-of-Pocket	\$4,900	\$4,200	\$4,900
PCP/Specialist Copay	\$10 / \$50; No Referral Required	\$5 / \$50; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$420 days 1-4	\$295 days 1-5	\$295 days 1-5
ASC/Outpatient Hosp	\$0 - \$395 / \$0 - \$395	\$0 - \$275 / \$0 - \$275	\$0 - \$275 / \$0 - \$275
Lab Copay	\$10	\$5	\$5
Rx Ded.; Rx Copays	\$355 Tiers 3-5; \$3/\$14/\$47/\$100/26%	\$245 Tiers 4-5; \$3/\$12/\$47/\$100/28%	Not Covered
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine, Meal Benefit, 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, Virtual Visits, NurseLine

2020

GREEN BAY

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	UnitedHealthcare® Medicare Advantage Open (PPO)
Plan ID	H0294-015-000  	H0294-004-000 
Plan Highlights	New! 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	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Wisconsin: Brown, Kewaunee, Outagamie	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$0	\$47
Max Out-of-Pocket	\$4,500	\$5,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$320 days 1-5	\$375 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$335 / \$0 - \$335
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$245 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)	\$325 Tiers 3-5; \$4/\$12/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available

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 New Plan



2020

MILWAUKEE

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Value (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Essential (HMO-POS)
Plan ID	H5253-033-000	H5253-004-000	H5253-021-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS is for dental only	Low premium plan with low out-of-pocket costs and extra benefits. 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 coverage. POS is for dental only
Service Area	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$0	\$27	\$0
Max Out-of-Pocket	\$4,900	\$4,500	\$4,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 days 1-6	\$285 days 1-6	\$295 days 1-5
ASC/Outpatient Hosp	\$0 - \$280 / \$0 - \$280	\$0 - \$260 / \$0 - \$260	\$0 - \$275 / \$0 - \$275
Lab Copay	\$10	\$5	\$5
Rx Ded.; Rx Copays	\$275 Tiers 3-5; \$4/\$14/\$47/\$100/28%	\$250 Tiers 4-5; \$2/\$12/\$47/\$100/28%	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership & Fitbit, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine, Meal Benefit	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

MILWAUKEE

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Open (PPO)
Plan ID	H0294-004-000 
Plan Highlights	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$47
Max Out-of-Pocket	\$5,900
PCP/Specialist Copay	\$0 / \$50; No Referral Required
Inpatient Hospital	\$375 days 1-5
ASC/Outpatient Hosp	\$0 - \$335 / \$0 - \$335
Lab Copay	\$10
Rx Ded.; Rx Copays	\$325 Tiers 3-5; \$4/\$12/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

SOUTHERN WISCONSIN

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Value (HMO)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Premier (HMO-POS)
Plan ID	H5253-097-000	H5253-030-000	H5253-077-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan with low out-of-pocket costs and extra benefits. POS is for dental only	Premium plan with low out-of-pocket costs. POS is for dental only
Service Area	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth
Premium	\$0	\$29	\$79
Max Out-of-Pocket	\$5,900	\$4,900	\$4,200
PCP/Specialist Copay	\$15 / \$50; No Referral Required	\$5 / \$45; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$310 days 1-6	\$275 days 1-6	\$250 days 1-6
ASC/Outpatient Hosp	\$0 - \$300 / \$0 - \$300	\$0 - \$255 / \$0 - \$255	\$0 - \$195 / \$0 - \$195
Lab Copay	\$10	\$10	\$10
Rx Ded.; Rx Copays	\$405 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 4-5; \$4/\$12/\$47/\$100/27%	\$100 Tiers 4-5; \$4/\$10/\$47/\$100/31%
Extra Benefits	Routine Eye Exam, 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 w/ Out-of-Network Access, OTC Catalog, Virtual Visits, NurseLine, 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, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

SOUTHERN WISCONSIN

PRODUCT BENEFIT GRID

Plan Name	AARP® Medicare Advantage Essential (HMO-POS)	AARP® Medicare Advantage Walgreens (PPO)	UnitedHealthcare® Medicare Advantage Open (PPO)
Plan ID	H5253-021-000	H0294-016-000  	H0294-004-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage. POS is for dental only	New! Open access plan with low out-of-pocket costs and additional ancillaries. \$0 Tier 1 Rx copays at Walgreens. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood	Wisconsin: Dane, Rock	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$0	\$35	\$47
Max Out-of-Pocket	\$4,900	\$4,200	\$5,900
PCP/Specialist Copay	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$295 days 1-5	\$290 days 1-6	\$375 days 1-5
ASC/Outpatient Hosp	\$0 - \$275 / \$0 - \$275	\$0 - \$275 / \$0 - \$275	\$0 - \$335 / \$0 - \$335
Lab Copay	\$5	\$10	\$10
Rx Ded.; Rx Copays	Not Covered	\$290 Tiers 3-5; \$0/\$5/\$47/\$100/27% (Preferred)	\$325 Tiers 3-5; \$4/\$12/\$47/\$100/27%
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, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, 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, NurseLine, Platinum Dental Rider Available

2020

WEST WISCONSIN

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Open (PPO)	UnitedHealthcare® Medicare Advantage Open Premier (PPO)	UnitedHealthcare® Medicare Advantage Open Essential (PPO)
Plan ID	H0294-011-000 	H0294-012-000 	H0294-014-000 
Plan Highlights	Low premium plan with broader network access. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network	Open access plan with low out-of-pocket costs and additional benefits. 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 coverage. See UnitedHealthcare doctors nationwide and pay in-network costs using our Medicare National Network
Service Area	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Adams, Ashland, Buffalo, Clark, Columbia, Crawford, Dane, Iowa, Iron, Jackson, Juneau, La Crosse, Lafayette, Marquette, Monroe, Pepin, Pierce, Price, Richland, Sauk, Sawyer, Taylor, Trempealeau, Vernon, Vilas, Wood
Premium	\$47	\$112	\$0
Max Out-of-Pocket	\$5,700	\$4,200	\$6,700
PCP/Specialist Copay	\$10 / \$45; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$335 days 1-5	\$225 days 1-5	\$335 days 1-5
ASC/Outpatient Hosp	\$0 - \$250 / \$0 - \$250	\$0 - \$195 / \$0 - \$195	\$0 - \$250 / \$0 - \$250
Lab Copay	\$10	\$10	\$10
Rx Ded.; Rx Copays	\$385 Tiers 3-5; \$4/\$12/\$47/\$100/25%	\$100 Tiers 4-5; \$3/\$12/\$47/\$100/31%	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental w/ Out-of-Network Access, OTC Catalog, Virtual 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, Virtual Visits, NurseLine

2020

WISCONSIN CHRONIC

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare® Medicare Advantage Assist (PPO SNP)	UnitedHealthcare® Medicare Advantage Assist (PPO SNP)
Plan ID	H0294-002-000	H0294-010-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer, Taylor, Trempealeau, Vernon, Vilas, Wood
Premium	\$14	\$28
Max Out-of-Pocket	\$5,900	\$5,900
PCP/Specialist Copay	\$0 / \$45; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$335 days 1-5	\$350 days 1-5
ASC/Outpatient Hosp	\$0 - \$295 / \$0 - \$295	\$0 - \$295 / \$0 - \$295
Lab Copay	\$10	\$10
Rx Ded.; Rx Copays	\$300 Tiers 4-5; \$4/\$12/\$47/\$100/27%	\$345 Tiers 4-5; \$4/\$12/\$47/\$100/26%
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, Meal Benefit	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental w/ Out-of-Network Access, Virtual Visits, NurseLine, Platinum Dental Rider Available

2020

WISCONSIN DUAL

PRODUCT BENEFIT GRID

Plan Name	UnitedHealthcare Dual Complete® LP1 (HMO SNP)	UnitedHealthcare Dual Complete® LP (HMO SNP)
Plan ID	H3794-002-000	H5253-024-000
Plan Highlights	\$325 per quarter for OTC products with debit card or mail order, \$2,000 dental allowance for covered services, and \$2,000 allowance for hearing aids every two years. Includes 15 expansion counties with an estimated 17,000 new eligibles	\$325 per quarter for OTC products with debit card or mail order, \$2,000 allowance for hearing aids every two years, \$2,000 dental allowance for covered services, \$0 copay virtual doctor visits
Service Area	<p>Wisconsin: Adams, Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Rusk, Sauk, Sawyer, Shawano, Sheboygan, St. Croix, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washburn, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood</p>	<p>Wisconsin: Brown, Calumet, Green Lake, Kewaunee, La Crosse, Milwaukee, Monroe, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Trempealeau, Vernon, Washington, Waukesha, Waupaca, Waushara, Winnebago</p>
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Debit Card & Catalog, Acupuncture/Chiropractic, Personal Emergency Response System, Virtual Visits, NurseLine, Transportation, Meal Benefit, Caregiver Support