

STRENGTH STABILITY HASSLE FREE



The Advantage of UnitedHealthcare®

2018 Medicare Advantage Non-SNP & Chronic plans — Northeast Region

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UnitedHealthcare. A trusted health care leader serving Medicare beneficiaries for over 30 years.



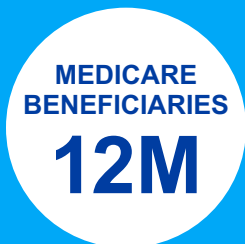
Recognized by Fortune as one of the world's most admired companies seven years in a row



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



Ranked number six on Fortune's 2017 list of top 500 companies



Proud to serve more Medicare beneficiaries than any other insurer



The number one Medicare Advantage insurer by enrollment



Employees donated over \$42M and 1.25M volunteer hours to charitable organizations in 2016

The UnitedHealthcare Experience

Strength, Stability and Hassle Free

With over 30 years of experience serving Medicare beneficiaries, UnitedHealthcare is a company you can rely on. We're proud to serve more beneficiaries than any other insurer.

More Choice More Control

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

Providing More

We've listened to our agents and members to develop plans that include the extra benefits and programs they want — from in-home wellness visits to dental coverage and fitness memberships

Innovative Care

We're continuously improving our care models and piloting new initiatives to help our members manage their health conditions and live healthier lives

Member-only Health & Wellness Program

Renew[®] by UnitedHealthcare includes access to inspiring lifestyle tips, learning activities, videos, recipes, interactive health tools, and more at no additional cost. Some plans also include a Rewards program

Robust Prescription Drug Coverage

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

Hassle Free Customer Service

We strive to provide a hassle free experience for both our members and agents with cutting-edge customer service platforms. By combining personal service with technology, we connect callers to the right resources for their specific needs

The UnitedHealthcare Experience

Agent Partnership

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



Local Agent Support & Training

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



Jarvis

An intuitive platform to help you find what you need to know and what you need to do – quicker and easier than before.

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



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*.



UnitedHealthcare Toolkit

The new UnitedHealthcare Toolkit is faster, easier to navigate and more reliable than ever. No more hassle finding and ordering the materials you need to grow your business.

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

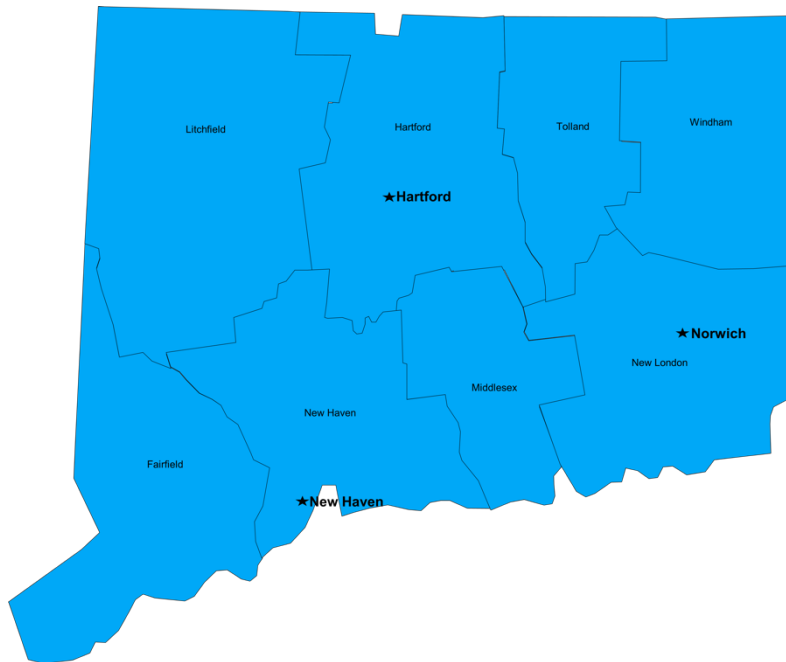
*AARP Medicare Supplement applications can only be taken while online.

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Connecticut

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	651,646
YOY Eligible Growth	1.9%
MA Penetration	25.5%
YOY MA Enrollment Growth	8.0%
UHC Market Share	33.1%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealthcare is the market share leader in CT
- Robust portfolio with \$0 premium for those value shopping, and premium plans for those seeking lower copays and more ancillary benefits
- Stable product offering
- Improved mental health benefits with reduced copay
- Breadth of network and value adds are key differentiators
- When comparing to competitors, focus on medical deductible, drug deductible and scope of network
- hi HealthInnovations™ has enhanced member support in the cities of Hartford and Shelton with 2 available resources to assist with benefit utilization
- 4.5 Star Plans



Rx Highlights

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



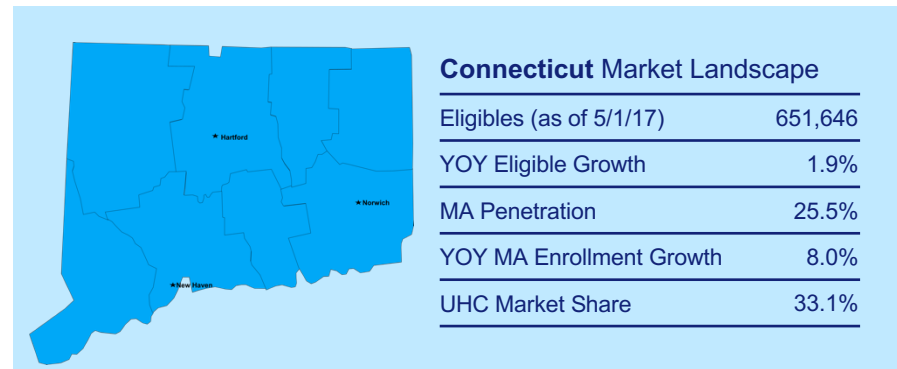
Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Connecticut Product Overview

2018

Plan Name	UnitedHealthcare® MedicareComplete® Plan 3	UnitedHealthcare® MedicareComplete® Plan 2	UnitedHealthcare® MedicareComplete® Plan 1
H-PBP	H0755-033	H0755-031	H0755-030
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Low premium plan for consumers shopping for value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0	\$29	\$99
PCP Copay	\$20	\$15	\$5
Specialist Copay	\$50	\$40	\$30
Referral Required	Y	N	N
Inpatient Hospital	\$430 days 1-4	\$395 days 1-4	\$345 days 1-5
Outpatient Surgery	20%	20%	\$250
Max Out-of-Pocket	\$6,700	\$6,000	\$3,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/29%	\$3/\$12/\$45/\$95/30%	\$3/\$12/\$45/\$95/31%
Rx Deductible	\$175 (T3, T4, & T5 only)	\$150 (T3, T4, & T5 only)	\$100 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available

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Maine Market Overview

2018

Maine

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	320,044
YOY Eligible Growth	2.5%
MA Penetration	23.0%
YOY MA Enrollment Growth	15.5%
UHC Market Share	17.7%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint



Market Highlights

- UnitedHealthcare® is the longest tenured MA plan in the market with excellent brand recognition and solid reputation
- Undersaturated market for agents
- Portfolio of MA plan choices to meet a variety of needs
- Stable or improved benefits from 2017
- No referral required to see specialists
- RPPO plan introduced in 2017 will now have non-differential OON benefits for 2018 (Non-commissionable in Aroostook, Hancock, Piscataquis, and Washington)
- Fixed outpatient copay available on all plans and fixed copays for radiology services on RPPO
- 4.5 Star LPPOs



Rx Highlights

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



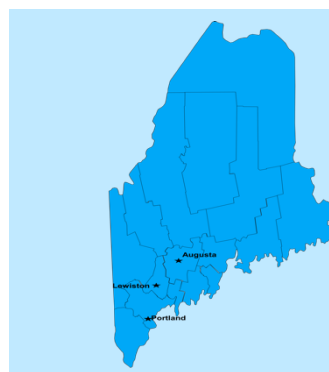
Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost on H2001-010 and R5329-001
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Maine Market Landscape

Eligibles (as of 5/1/17)	320,044
YOY Eligible Growth	2.5%
MA Penetration	23.0%
YOY MA Enrollment Growth	15.5%
UHC Market Share	17.7%

Maine Product Overview

2018

Plan Name	AARP® MedicareComplete® Choice Plan 1	AARP® MedicareComplete® Choice Plan 2	AARP® MedicareComplete Choice®
H-PBP	H2001-001	H2001-010	R5329-001
Plan Highlights	\$0 premium PPO plan for consumers shopping for value and choice	Moderate premium PPO plan offering choice, lower copays and additional ancillaries	Higher premium RPPO plan offering statewide choice, low copays and additional ancillaries
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Statewide (Non-commissionable in Aroostook, Hancock, Piscataquis and Washington) New Hampshire: Statewide
Premium	\$0	\$51	\$83
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$35	\$30	\$25
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$225 days 1-7	\$225 days 1-7
Outpatient Surgery	\$295	\$225	\$200
Max Out-of-Pocket	\$5,500	\$3,900	\$3,500
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$10/\$47/\$100/28%	\$3/\$10/\$47/\$100/33%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$250 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, OTC Essentials Catalog, NurseLine, Fitness Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye Exam & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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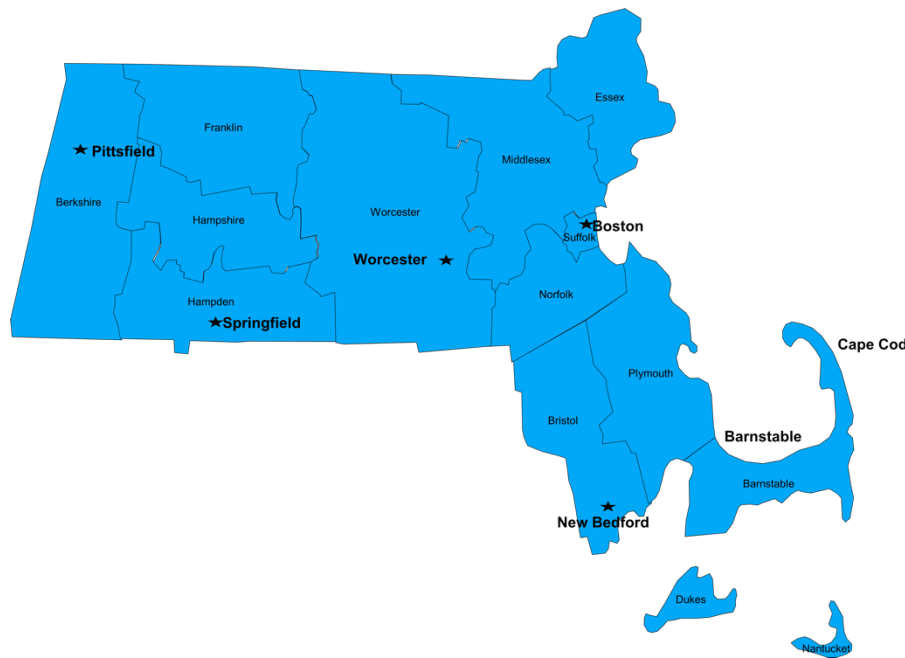


Massachusetts Market Overview

2018

Massachusetts

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,267,323
YOY Eligible Growth	2.2%
MA Penetration	19.3%
YOY MA Enrollment Growth	8.5%
UHC Market Share	16.8%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint

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Greater Boston Market Overview

2018



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Broad, robust portfolio with a \$0 premium plan for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- Portfolio includes an affordable RPP0 option for those seeking open network access
- UnitedHealth Passport®: Great for snowbirds or those who travel
- 4.5 Star HMO Plans



Rx Highlights

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



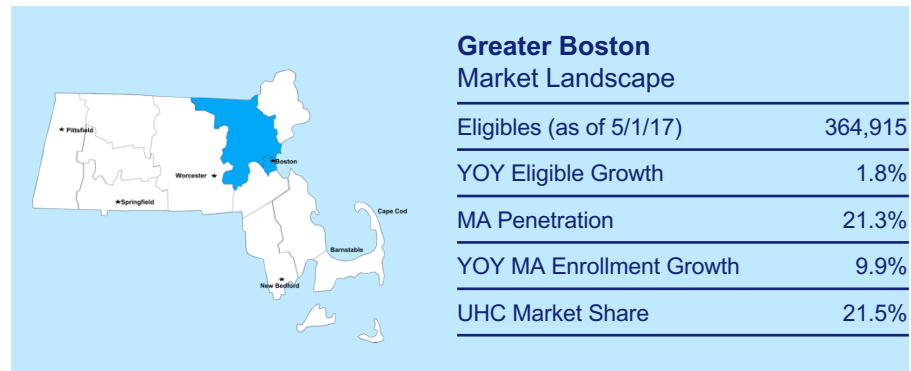
Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost with HMO plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Greater Boston Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-001	H1944-004	H1944-021	R7444-001
Plan Highlights	\$0 premium plan offering Passport	Premium plan with lower copays and offering Passport	Premium plan with lower copays, Passport and Preventive Dental	Premium plan offering Passport, and out-of-network benefits
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Connecticut: Statewide Massachusetts: Statewide (Non-commissionable in Barnstable, Duke, Franklin, Hampshire and Nantucket) Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$45	\$79	\$50
PCP Copay	\$15	\$5	\$5	\$20
Specialist Copay	\$45	\$30	\$20	\$45
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6	\$275 days 1-5	\$395 days 1-4
Outpatient Surgery	20%	\$275	\$250	20%
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400	\$5,500
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$235 (T3, T4, & T5 only)	\$205 (T3, T4, & T5 only)	\$0 All Tiers	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Fitness Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Broad, robust portfolio with a \$0 premium plan for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- Portfolio includes an affordable RPPPO option for those seeking open network access
- Improved mental health benefits with reduced copay
- UnitedHealth Passport®: Great for snowbirds or those who travel
- New fitness program available at no additional cost
- 4.5 Star HMO Plans



Rx Highlights

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



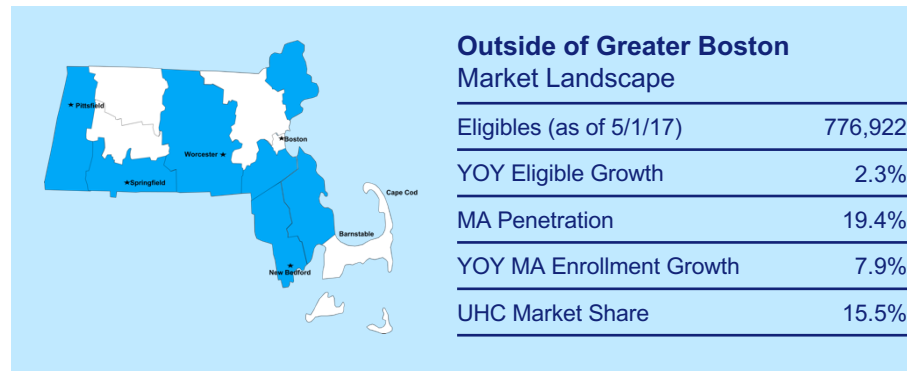
Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost with HMO plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

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Outside of Greater Boston Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-005	H1944-006	H1944-022	R7444-001
Plan Highlights	\$0 premium plan offering Passport	Premium plan with lower copays and offering Passport	Premium plan with lower copays, Passport and Preventive Dental	Premium plan offering Passport, and out of network benefits
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Connecticut: Statewide Massachusetts: Statewide (Non-commissionable in Barnstable, Duke, Franklin, Hampshire and Nantucket) Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$45	\$79	\$50
PCP Copay	\$15	\$10	\$5	\$20
Specialist Copay	\$45	\$25	\$20	\$45
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-6	\$275 days 1-5	\$395 days 1-4
Outpatient Surgery	20%	\$275	\$250	20%
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400	\$5,500
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$12/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$280 (T3, T4, & T5 only)	\$205 (T3, T4, & T5 only)	\$0 All Tiers	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Fitness Rider Available

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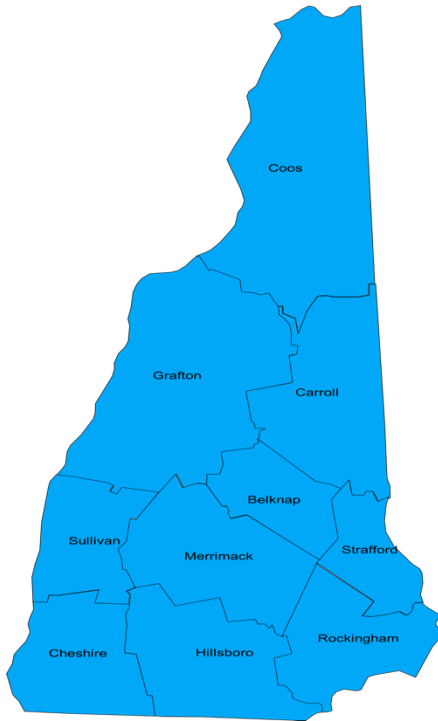


New Hampshire Market Overview

2018

New Hampshire

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	279,145
YOY Eligible Growth	11.2%
MA Penetration	7.4%
YOY MA Enrollment Growth	30.9%
UHC Market Share	47.8%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Longest tenured MA plan in the market and the only plan focused on growing across all of New England
- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with an RPPO
- Higher premium plan has rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- No referrals required with all HMOs
- 4.0 and 4.5 Star Plans available



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Removed deductible for Tier 3 on H1944-017
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



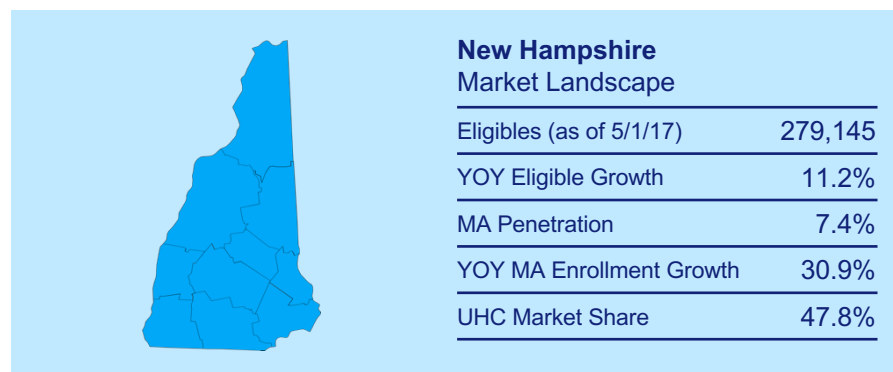
Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

New Hampshire Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-017	H1944-019	R5329-001
Plan Highlights	Low premium plan for those shopping for value and comfortable with higher out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	Higher premium RPPO plan offering statewide choice, low copays and additional ancillaries
Plan Type	HMO	HMO	Regional PPO
Service Area	New Hampshire: Carroll, Cheshire, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan	New Hampshire: Carroll, Cheshire, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan	Maine: Statewide Non-commissionable in Aroostook, Hancock, Piscataquis and Washington) New Hampshire: Statewide
Premium	\$29	\$69	\$83
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$35	\$30	\$25
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-5	\$250 days 1-7	\$225 days 1-7
Outpatient Surgery	\$295	\$200	\$200
Max Out-of-Pocket	\$5,900	\$3,400	\$3,500
Lab Copay	\$5	\$5	\$5
Rx Copays	\$2/\$10/\$47/\$100/27%	\$2/\$10/\$47/\$100/33%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$270 (T4 & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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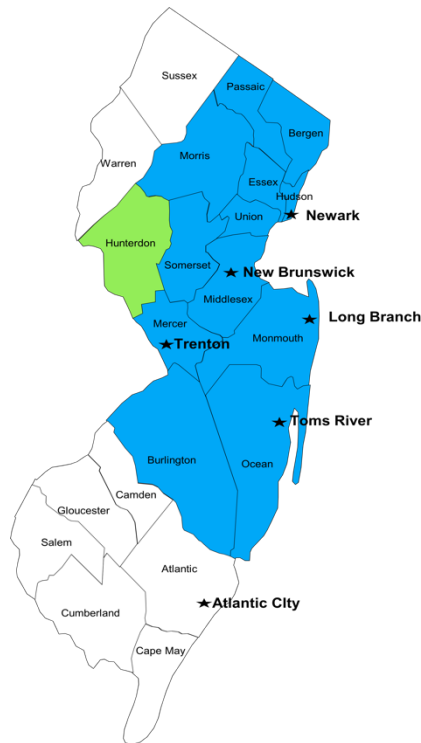


New Jersey Market Overview

2018

New Jersey

Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,234,622
YOY Eligible Growth	1.7%
MA Penetration	14.8%
YOY MA Enrollment Growth	12.3%
UHC Market Share	53.8%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in this market
- Expanding to Hunterdon county providing new options in the market
- 4.5 Stars on the entire portfolio
- Fitness benefit on all plans
- UnitedHealth Passport® – Great for HMO members who are snowbirds or like to travel
- Large Latin/Spanish speaking population



Rx Highlights

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



Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint ● Expansion

New Jersey Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 4	AARP® MedicareComplete® Plan 2
H-PBP	H0755-034	H0755-035	H0755-036	H0755-038
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan for consumers shopping for value in Essex and Ocean counties
Plan Type	HMO	HMO	HMO	HMO
Service Area	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Essex, Ocean
Premium	\$0	\$39	\$84	\$0
PCP Copay	\$20	\$5	\$0	\$5
Specialist Copay	\$45	\$20	\$20	\$20
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$250 days 1-5	\$175 days 1-5	\$345 days 1-5
Outpatient Surgery	\$295	\$250	\$175	20%
Max Out-of-Pocket	\$6,700	\$6,200	\$4,200	\$6,700
Lab Copay	\$10	\$5	\$5	\$10
Rx Copays	\$2/\$12/\$45/\$95/27%	\$2/\$10/\$47/\$95/28%	\$2/\$10/\$47/\$95/32%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$290 (T3, T4, & T5 only)	\$250 (T3, T4, & T5 only)	\$50 (T3, T4, & T5 only)	\$250 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine

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New York Market Overview

2018

New York

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	3,468,182
YOY Eligible Growth	2.0%
MA Penetration	31.4%
YOY MA Enrollment Growth	4.7%
UHC Market Share	26.8%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- UnitedHealthcare® breadth of product options provide competitive advantage in this market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable network with strong provider relationships
- No referral required to see specialists
- UnitedHealth Passport®: Great for snowbirds or those who travel
- The Mosaic PSP product serves the needs of Chinese and Korean membership with UnitedHealthcare retail presence
- Market has diverse mix of ethnicities
- Dual plans available



Rx Highlights

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



Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included with plans on the H3307 contract
- Diabetes Navigator helps qualified members manage diabetes more effectively



New York City Market Landscape

Eligibles (as of 5/1/17)	1,258,194
YOY Eligible Growth	2.1%
MA Penetration	38.0%
YOY MA Enrollment Growth	4.7%
UHC Market Share	28.0%

Current Footprint

New York City Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Mosaic
H-PBP	H3379-001	H3307-002	H3307-024	H3307-015
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium product with narrow network focused on Chinese and Korean speaking providers
Plan Type	HMO	HMO	HMO	HMO
Service Area	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond
Premium	\$29	\$49	\$85	\$0
PCP Copay	\$10	\$20	\$5	\$0
Specialist Copay	\$45	\$40	\$15	\$25
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$345 days 1-5	\$200 days 1-5	\$325 days 1-5
Outpatient Surgery	\$395	\$320	\$195	\$295
Max Out-of-Pocket	\$6,700	\$6,700	\$4,500	\$6,200
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/31%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$330 (T3, T4, & T5 only)	\$295 (T3, T4, & T5 only)	\$100 (T3, T4, & T5 only)	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture, Passport, OTC Essentials Catalog, NurseLine

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New York Hudson Valley Market Overview

2018



Market Highlights

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



Rx Highlights

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



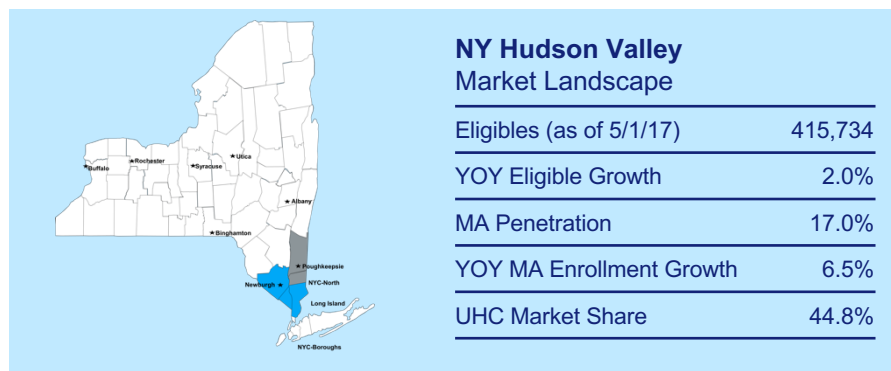
Provider

- WestMed (ACO)
- Crystal Run
- Westchester Medical Center and providers
- Montefiore Medical Center, New York Presbyterian, Northwell Health, Greater Hudson Valley, Westchester Medical, and Riverside Healthcare
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included on H3307-023
- Diabetes Navigator helps qualified members manage diabetes more effectively



New York Hudson Valley Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®
H-PBP	H3307-012	H3307-023	H3307-025
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	New York: Orange, Rockland, Westchester	New York: Orange, Rockland, Westchester	New York: Dutchess, Putnam, Sullivan, Ulster
Premium	\$0	\$75	\$0
PCP Copay	\$15	\$10	\$15
Specialist Copay	\$50	\$30	\$50
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$325 days 1-5	\$345 days 1-5
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$295 (T3, T4, & T5 only)	\$240 (T3, T4, & T5 only)	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® brand recognition
- Mature MA market that has experienced competitor instability and market exits. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Portfolio approach with choice of MA plans to meet a variety different needs
- Introducing new \$0 premium HMO plans for consumers shopping on value in Rochester and Buffalo
- UnitedHealth Passport®: Great for snowbirds or those who travel
- Expanding HMO offerings to Erie, Genesee, Monroe, Niagara, Orleans, Wayne and Wyoming counties



Rx Highlights

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



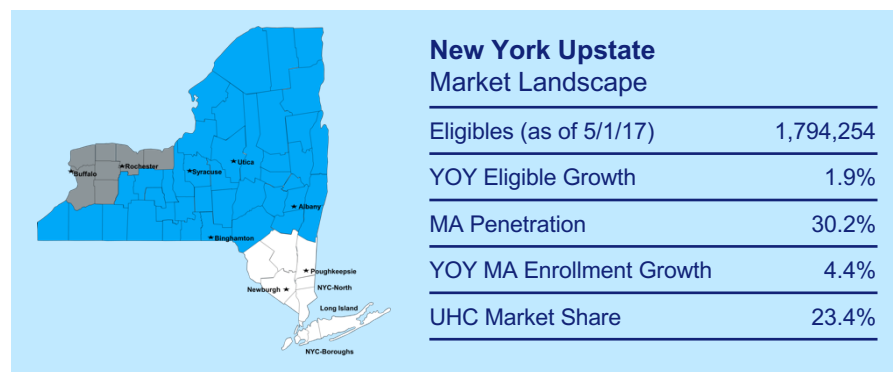
Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint ● HMO Expansion

New York Upstate Product Overview

2018

Plan name	UnitedHealthcare® MedicareComplete Choice® Plan 1	UnitedHealthcare® MedicareComplete Choice® Plan 3	UnitedHealthcare® MedicareComplete Choice® Plan 4
H-PBP	R5342-001	R5342-005	R5342-006
Plan Highlights	Open access plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Open access plan with lower copays and additional ancillaries	Open access plan with low out-of-pocket costs and rich ancillaries
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	New York: Statewide (Non-commissionable in Dutchess, Five Boroughs, Long Island, Rockland, Orange, Putnam and Westchester)	New York: Statewide (Non-commissionable in Dutchess, Five Boroughs, Long Island, Rockland, Orange, Putnam and Westchester)	New York: Statewide (Non-commissionable in Dutchess, Five Boroughs, Long Island, Rockland, Orange, Putnam and Westchester)
Premium	\$19	\$49	\$79
PCP Copay	\$10	\$10	\$5
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$360 days 1-4	\$295 days 1-4
Outpatient Surgery	20%	\$295	\$250
Max Out-of-Pocket	\$6,700	\$6,700	\$5,400
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/31%
Rx Deductible	\$350 (T3, T4, & T5 only)	\$225 (T3, T4, & T5 only)	\$100 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Dental Rider Available, Fitness Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available

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New York Upstate Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H3379-039	H3379-040	H3379-041
Plan Highlights	\$0 premium with low copays and fixed outpatient copay for consumers shopping for value	New \$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	New \$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	New York: Broome, Cayuga, Madison, Oneida, Onondaga	New York: Erie, Genesee, Niagara, Orleans, Wyoming	New York: Monroe, Wayne
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$35	\$35	\$35
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$345 days 1-5	\$345 days 1-5
Outpatient Surgery	\$345	\$345	\$345
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$330 (T3, T4, & T5 only)	\$330 (T3, T4, & T5 only)	\$330 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available

 **New Plan**

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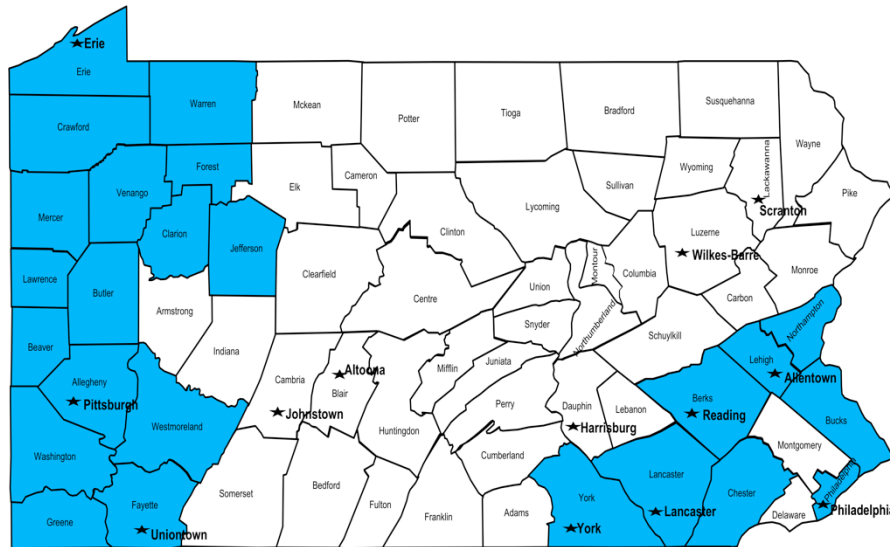


Pennsylvania Market Overview

2018

Pennsylvania

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,571,792
YOY Eligible Growth	1.8%
MA Penetration	37.0%
YOY MA Enrollment Growth	2.9%
UHC Market Share	4.1%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

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Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Greater Philadelphia
- Choice of products with low premium plans for those shopping on value, and higher premium plans for those looking for lower copays and more ancillary benefits
- Stable or improved benefits from 2017
- Portfolio includes PPO options for those seeking open network access
- New for 2018 – no referral required to see a specialist with any plan offering
- Fixed copay on outpatient and diagnostic radiology services now available on all plans providing more predictability in cost share
- 4.5 Star Plans



Rx Highlights

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



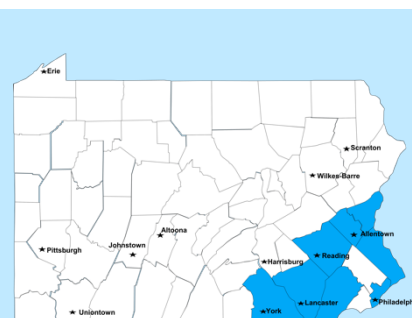
Provider

- UPenn system, Mainline Health
- Lehigh Valley, Reading Hospital, Lancaster General
- CHS — Community Health Systems (9 hospitals in EPA)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



Greater Philadelphia Market Landscape

Eligibles (as of 5/1/17)	880,373
YOY Eligible Growth	2.0%
MA Penetration	30.0%
YOY MA Enrollment Growth	2.5%
UHC Market Share	5.0%

Current Footprint

Greater Philadelphia Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1944-024	H2228-035	H2228-036
Plan Highlights	Low premium plan offering Fitness program and Passport	LPPO with Fitness program and Passport for those seeking open access and richer benefits	Higher premium plan offering more robust benefits. Includes Fitness program, Passport, and Preventive Dental
Plan Type	HMO	Local PPO	Local PPO
Service Area	Pennsylvania: Berks, Lehigh, Northampton, York	Pennsylvania: Erie, Lancaster, Lehigh, Northampton, York	Pennsylvania: Erie, Lancaster, Lehigh, Northampton, York
Premium	\$16	\$36	\$66
PCP Copay	\$15	\$15	\$5
Specialist Copay	\$45	\$45	\$35
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$345 days 1-5	\$250 days 1-7
Outpatient Surgery	20%	\$345	\$250
Max Out-of-Pocket	\$6,700	\$6,700	\$4,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$4/\$12/\$47/\$95/28%	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$230 (T3, T4, & T5 only)	\$130 (T4 & T5 only)	\$110 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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Greater Philadelphia Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H1944-009	H2228-037
Plan Highlights	Low premium plan with lower copays and additional ancillaries	Moderate premium LPPO plan with Fitness program, Preventive Dental and Passport for those seeking open access and richer benefits
Plan Type	HMO	Local PPO
Service Area	Pennsylvania: Bucks, Chester	Pennsylvania: Chester, Philadelphia
Premium	\$26	\$52
PCP Copay	\$15	\$15
Specialist Copay	\$45	\$45
Referral Required	N	N
Inpatient Hospital	\$345 days 1-5	\$295 days 1-6
Outpatient Surgery	20%	\$295
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$5	\$5
Rx Copays	\$3/\$12/\$45/\$95/28%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$230 (T3, T4, & T5 only)	\$325 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Northwest Pennsylvania
- Choice of HMO products with low premium for those shopping on value and mid-to-high premium plans for those looking for lower copays and more ancillary benefits
- Stable or improved benefits from 2017
- No referral required to see a specialist
- Fixed copay on diagnostic radiology services with all plans providing more predictability in cost share
- 4.5 Star Plans
- Platinum Dental Rider available across market



Rx Highlights

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



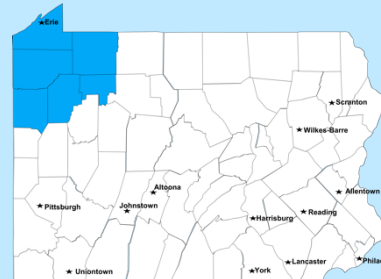
Provider

- Broad network strategy focused on Allegheny Health Networks and UPMC systems
- Many community hospitals including: Meadville, Titusville in Crawford County, MillCreek Hospital, Warren General Hospital, Sharon Regional Health System, Grove City Medical Center, and Corry Memorial Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



Northwest Pennsylvania Market Landscape

Eligibles (as of 5/1/17)	131,556
YOY Eligible Growth	1.5%
MA Penetration	34.2%
YOY MA Enrollment Growth	6.0%
UHC Market Share	6.3%

 Current Footprint

Northwest Pennsylvania Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H1944-012	H1944-013	H1944-026
Plan Highlights	Low premium plan offering Fitness program and Passport	Moderate premium plan with lower copays, Preventive Dental, and additional ancillaries	Higher premium plan offering more robust benefits. Includes Fitness program, Passport, and Preventive Dental
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren
Premium	\$16	\$46	\$86
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$40	\$40	\$30
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$275 days 1-6	\$175 days 1-3
Outpatient Surgery	\$345	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,900	\$3,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$45/\$95/33%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$260 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Platinum Dental Rider Available

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Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Pittsburgh
- Choice of products with low premium plan for those shopping on value and premium plans for those looking for lower copays and more ancillary benefits
- Stable or improved benefits from 2017
- Fixed copay on diagnostic radiology services with all plans providing more predictability in cost share
- No referral required to see specialists
- Stable network coverage which includes both major networks in the area
- 4.5 Star Plans
- Platinum Dental Rider available across market



Rx Highlights

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



Provider

- Broad network strategy focused on Allegheny Health Networks and UPMC systems.
- Many community hospitals including: Excela Health, Heritage Valley Health System, St. Clair Hospital, Ohio Valley Hospital, Canonsburg General Hospital, Punxsutawney Area Hospital, Uniontown Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Pittsburgh Product Overview

2018

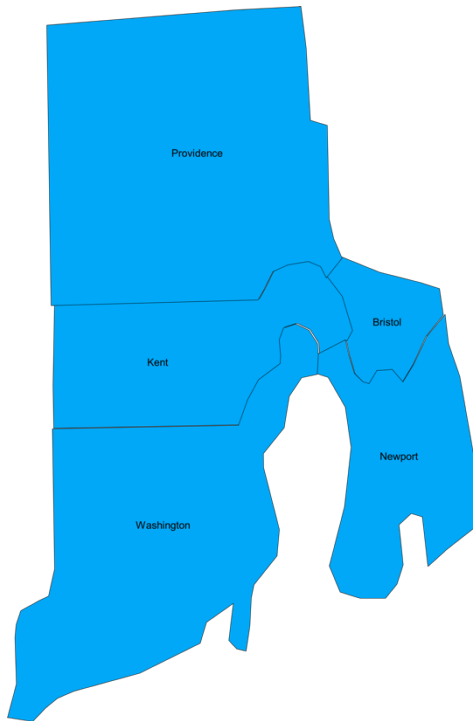
Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H1944-010	H1944-011	H1944-025
Plan Highlights	Low premium plan offering Fitness program and Passport	Moderate premium plan with lower copays, Preventive Dental, and additional ancillaries	Higher premium plan offering more robust benefits. Includes Fitness program, Passport, and Preventive Dental
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland
Premium	\$16	\$46	\$86
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$40	\$40	\$30
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$275 days 1-6	\$175 days 1-3
Outpatient Surgery	\$345	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,900	\$3,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$45/\$95/33%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$260 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Platinum Dental Rider Available

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Rhode Island

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	210,950
YOY Eligible Growth	2.0%
MA Penetration	39.8%
YOY MA Enrollment Growth	23.5%
UHC Market Share	24.5%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint



Market Highlights

- Strong UnitedHealthcare® brand recognition
- Offering a broad, robust portfolio of \$0 and premium products, as well as an RPPO option
- \$0 eye exams on all HMO plans, and \$0 lab copays on premium HMO plans
- Improved PCP copay on \$0 HMO
- UnitedHealth Passport®: Great for snowbirds. Coverage follows member
- Telemental Health added on all HMOs
- hi HealthInnovations™ has enhanced member support in the city of Warwick with a resource to assist with benefit utilization
- Essentials Plan H1944-015 with no Rx coverage available in this market.
- 4.5 Star Plans



Rx Highlights

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



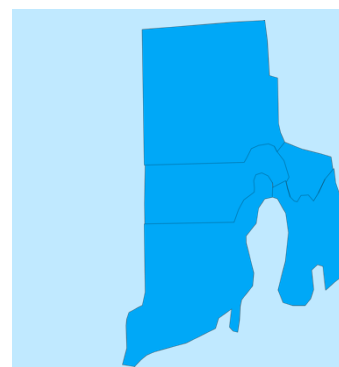
Provider

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



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost with HMO plan
- Diabetes Navigator helps qualified members manage diabetes more effectively
- Telemental Health: Members can see and talk to a doctor from the comfort of home (HMO plans)



● Current Footprint

Rhode Island Market Landscape

Eligibles (as of 5/1/17)	210,950
YOY Eligible Growth	2.0%
MA Penetration	39.8%
YOY MA Enrollment Growth	23.5%
UHC Market Share	24.5%

Rhode Island Product Overview

2018

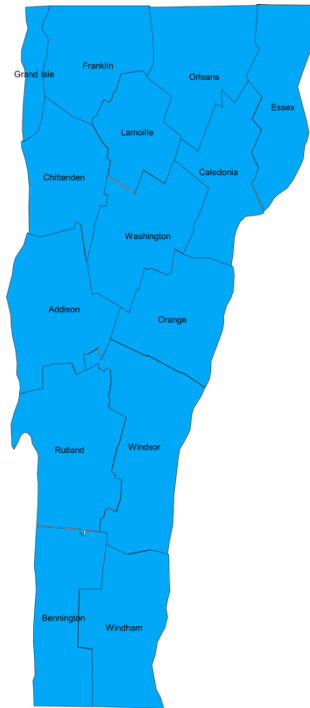
Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-016	H1944-014	H1944-020	R7444-001
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	RPPO plan for those looking for broader access
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$26	\$76	\$50
PCP Copay	\$15	\$10	\$0	\$20
Specialist Copay	\$45	\$40	\$30	\$45
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$395 days 1-4	\$345 days 1-5	\$275 days 1-5	\$395 days 1-4
Outpatient Surgery	20%	20%	\$250	20%
Max Out-of-Pocket	\$5,500	\$4,500	\$3,750	\$5,500
Lab Copay	\$10	\$0	\$0	\$10
Rx Copays	\$2/\$9/\$45/\$95/29%	\$2/\$9/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$210 (T3, T4, & T5 only)	\$210 (T3, T4, & T5 only)	\$0 All Tiers	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Fitness Rider Available

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Vermont

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	138,350
YOY Eligible Growth	2.9%
MA Penetration	7.1%
YOY MA Enrollment Growth	15.0%
UHC Market Share	87.6%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealthcare is the only plan focused on growing across all of New England (contiguous service area), and investing in this market to accelerate growth rate
- Proud leader with over 85% market share
- Longest tenured MA plan in the market
- Introducing new HMO premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Platinum Dental Rider is now an option on both HMO plans
- New for 2018 – no referral required to see a specialist with HMOs
- HMO plans have fixed outpatient copay



Rx Highlights

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



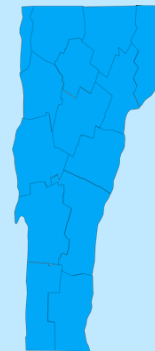
Provider

- Key providers include University of Vermont Medicare Center, Dartmouth Hitchcock (NH), Southwest VT Health Center and Rutland Hospital
- Stable provider network throughout the service area and across New England
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost with HMO plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Vermont Market Landscape

Eligibles (as of 5/1/17)	138,350
YOY Eligible Growth	2.9%
MA Penetration	7.1%
YOY MA Enrollment Growth	15.0%
UHC Market Share	87.6%

Vermont Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete Choice®
H-PBP	H1944-018	H1944-028	R7444-001
Plan Highlights	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Higher-premium plan offering more robust benefits. Includes Fitness, Passport, and Preventive Dental	Premium plan designed for consumers looking for broad access. Fitness rider available
Plan Type	HMO	HMO	Regional PPO
Service Area	Vermont: Addison, Bennington, Chittenden, Lamoille, Orange, Rutland, Washington, Windham, Windsor	Vermont: Addison, Bennington, Chittenden, Lamoille, Orange, Rutland, Washington, Windham, Windsor	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$65	\$50
PCP Copay	\$20	\$5	\$20
Specialist Copay	\$45	\$30	\$45
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-5	\$395 days 1-4
Outpatient Surgery	\$375	\$295	20%
Max Out-of-Pocket	\$6,700	\$3,400	\$5,500
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/27%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$275 (T3, T4, & T5 only)	\$0 All Tiers	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Fitness Rider Available

 New Plan

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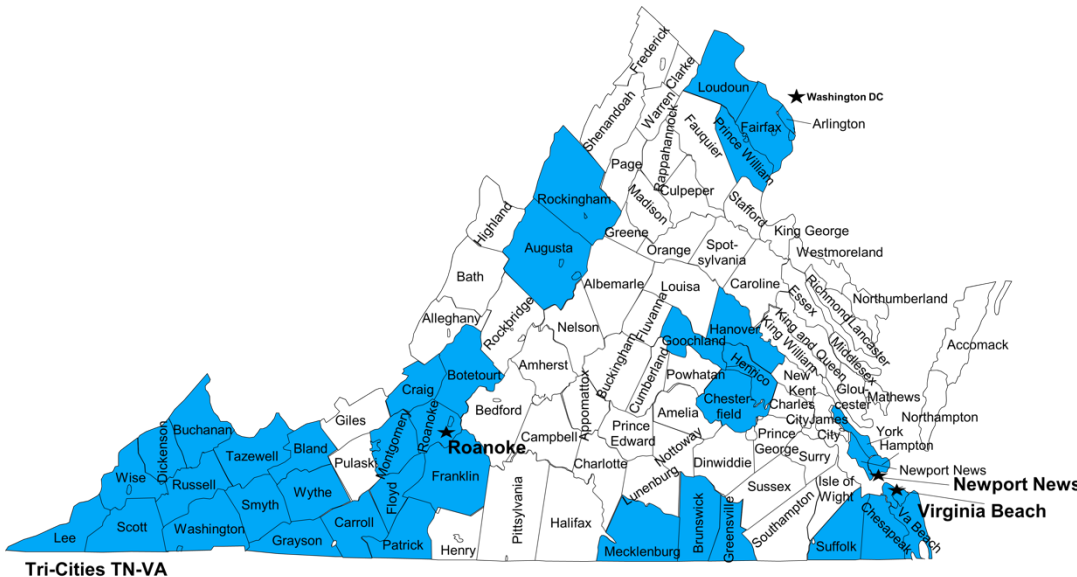


Virginia Market Overview

2018

Virginia

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	949,361
YOY Eligible Growth	2.9%
MA Penetration	17.6%
YOY MA Enrollment Growth	6.8%
UHC Market Share	17.2%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

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Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- Choice of products with \$0 premium for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- New for 2018: No referral required to see a specialist
- New benefits: Platinum Dental Rider option and Telemental Health benefit now available
- Open access PFFS plans available in select counties
- 4.5 Star HMO Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Deductible removed from Tier 3 on H5253-085
- Deductible removed from all tiers on H5253-086



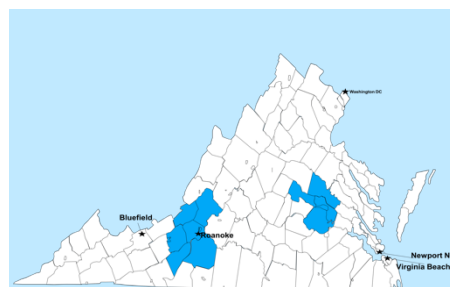
Provider

- Stable provider network throughout service area including largest provider systems such as Carilion, Bon Secour and HCA
- Providers engaged with UHC due to recent investment in practice based support
- High performing network, pro-UHC due to best in class pay for performance program
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively
- Telemental Health: Members can see and talk to a doctor from the comfort of home



● Current Footprint

Richmond/Roanoke Market Landscape

Eligibles (as of 5/1/17)	262,623
YOY Eligible Growth	2.8%
MA Penetration	21.0%
YOY MA Enrollment Growth	5.9%
UHC Market Share	18.6%

Richmond/Roanoke Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-085	H5253-086
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City
Premium	\$0	\$56
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$40
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$3/\$13/\$47/\$95/28%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$260 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Telemental Health, NurseLine, Platinum Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- Choice of products with \$0 premium for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- New for 2018: No referral required to see a specialist
- New benefits: Platinum Dental Rider option and Telemental Health benefit now available
- Open access PFFS plans available in select counties
- 4.5 Star HMO Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Removed the deductible from Tier 3 on H5253-087
- Removed the deductible from all tiers on H5253-088



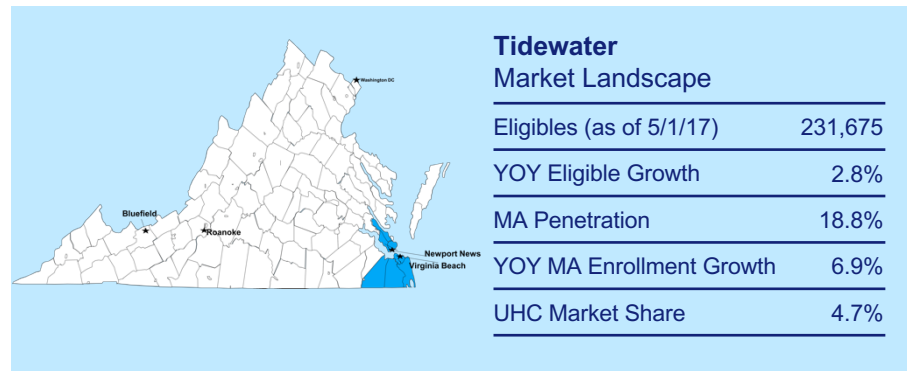
Provider

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



UnitedHealthcare Experience

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- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively
- Telemental Health: Members can see and talk to a doctor from the comfort of home



Current Footprint

Tidewater Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-087	H5253-088
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Chesapeake City, Hampton City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, York	Virginia: Chesapeake City, Hampton City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, York
Premium	\$0	\$56
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$40
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$14/\$47/\$95/33%
Rx Deductible	\$290 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Telemental Health, NurseLine, Platinum Dental Rider Available

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Market Highlights

- Market is underpenetrated for Medicare Advantage and provides a unique growth opportunity
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- Choice of products with a low premium plan for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- Broad network plans without referral requirements
- New benefits: Platinum Dental Rider option and Telemental Health benefit now available
- 4.5 Star HMO Plans



Rx Highlights

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



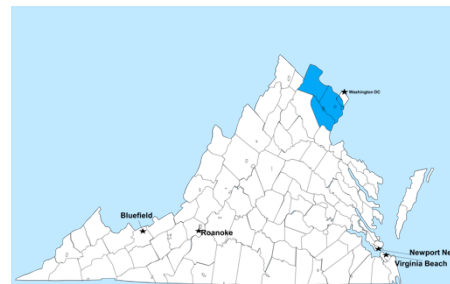
Provider

- Broad network access including: iNOVA, Privia, VA Hospital Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

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Virginia North Market Landscape

Eligibles (as of 5/1/17)	276,146
YOY Eligible Growth	4.0%
MA Penetration	10.4%
YOY MA Enrollment Growth	11.3%
UHC Market Share	6.7%

Current Footprint

Virginia North Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-089	H5253-090
Plan Highlights	Low premium plan designed for the consumer comfortable with higher out-of-pocket costs	Higher premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Alexandria City, Arlington, Fairfax City, Fairfax, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William	Virginia: Alexandria City, Arlington, Fairfax City, Fairfax, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William
Premium	\$29	\$89
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$25
Referral Required	N	N
Inpatient Hospital	\$250 days 1-5	\$195 days 1-4
Outpatient Surgery	\$250	\$150
Max Out-of-Pocket	\$6,700	\$3,400
Lab Copay	\$5	\$5
Rx Copays	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$235 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Telemental Health, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Telemental Health, NurseLine, Dental Rider Available

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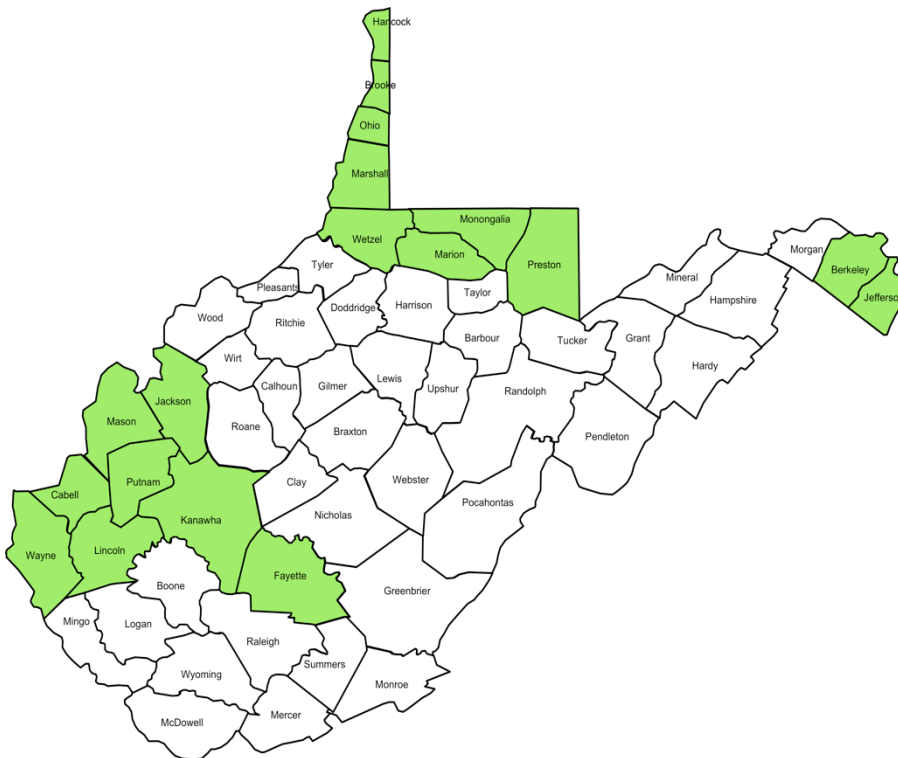


West Virginia Market Overview

2018

West Virginia

Medicare Advantage 2018 Service Area



● Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	218,507
YOY Eligible Growth	1.5%
MA Penetration	13.2%
YOY MA Enrollment Growth	3.9%
UHC Market Share	0.0%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint

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Charleston/Huntington Market Overview

2018



Market Highlights

- New to the market!
- Eight county expansion to Cabell, Fayette, Jackson, Kanawha, Lincoln, Mason, Putnam and Wayne
- Portfolio includes two affordable PPO options for those seeking open network access
 - Moderate premium LPPO plan for those comfortable with higher out-of-pocket costs
 - High premium LPPO plan for those looking for richer benefits, including fitness
- No referral required to see specialists
- 4.0 Star Plans



Rx Highlights

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



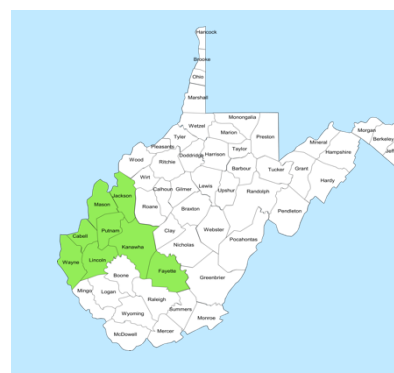
Provider

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



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- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations[™]
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost on higher premium plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Expansion

Charleston/Huntington Market Landscape

Eligibles (as of 5/1/17)	118,903
YOY Eligible Growth	1.1%
MA Penetration	14.0%
YOY MA Enrollment Growth	3.6%
UHC Market Share	0.0%

Charleston/Huntington Product Overview

2018

Plan Name	AARP® MedicareComplete® Choice Plan 1	AARP® MedicareComplete® Choice Plan 2
H-PBP	H8211-003	H8211-004
Plan Highlights	Moderate premium plan with open access out-of-network coverage	Higher premium plan with open access out-of-network coverage plus additional ancillaries
Plan Type	Local PPO	Local PPO
Service Area	West Virginia: Cabell, Fayette, Jackson, Kanawha, Lincoln, Mason, Putnam, Wayne	West Virginia: Cabell, Fayette, Jackson, Kanawha, Lincoln, Mason, Putnam, Wayne
Premium	\$29	\$69
PCP Copay	\$15	\$5
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$335 days 1-5	\$265 days 1-6
Outpatient Surgery	\$335	\$265
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$300 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine

 **New Plan**

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Market Highlights

- New to the market!
- Ten county expansion to Berkeley, Brooke, Hancock, Jefferson, Marion, Marshall, Monongalia, Ohio, Preston, and Wetzel
- Portfolio includes two affordable PPO options for those seeking open network access
 - Moderate premium LPPO plan for those comfortable with higher out-of-pocket costs
 - High premium LPPO plan for those looking for richer benefits, including fitness
- No referral required to see specialists
- 4.0 Star Plans



Rx Highlights

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



Provider

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



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- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost on higher premium plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Expansion

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Morgantown Product Overview

2018

Plan Name	AARP® MedicareComplete® Choice Plan 1	AARP® MedicareComplete® Choice Plan 2
H-PBP	H8211-001	H8211-002
Plan Highlights	Moderate premium plan with open access out-of-network coverage	Higher premium plan with open access out-of-network coverage plus additional ancillaries
Plan Type	Local PPO	Local PPO
Service Area	West Virginia: Berkeley, Brooke, Hancock, Jefferson, Marion, Marshall, Monongalia, Ohio, Preston, Wetzel	West Virginia: Berkeley, Brooke, Hancock, Jefferson, Marion, Marshall, Monongalia, Ohio, Preston, Wetzel
Premium	\$45	\$85
PCP Copay	\$15	\$5
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$265 days 1-6
Outpatient Surgery	\$295	\$265
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$12/\$45/\$95/31%
Rx Deductible	\$300 (T3, T4, & T5 only)	\$100 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine

 New Plan

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