

**STRENGTH
STABILITY
HASSLE FREE**



The Advantage of UnitedHealthcare®

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

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



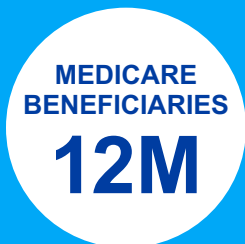
Recognized by Fortune as one of the world's most admired companies seven years in a row



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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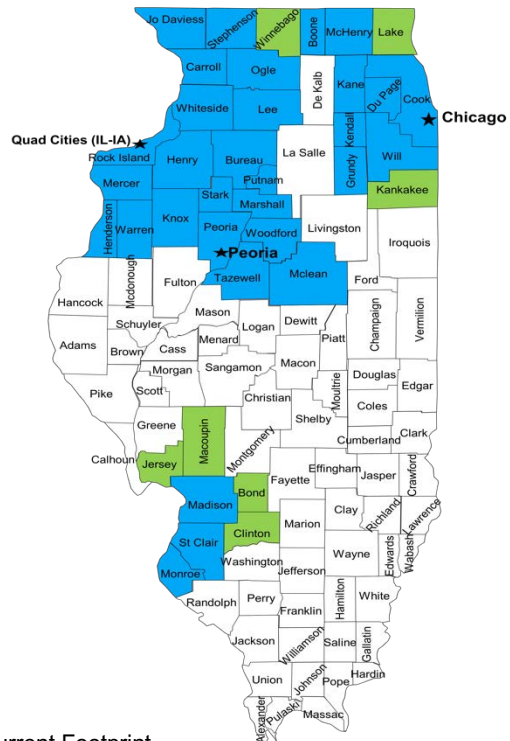
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Illinois Market Overview

2018

Illinois

Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,736,518
YOY Eligible Growth	2.1%
MA Penetration	16.3%
YOY MA Enrollment Growth	9.5%
UHC Market Share	14.2%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

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Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Strong UnitedHealthcare® and AARP® brand recognition
- Expanding to Kankakee, Lake, and Winnebago counties providing new options in the market
- Fixed outpatient copay now available on all plans
- Philips Lifeline offered on Rockford area plans (H2802-045 and H8768-004)
- UnitedHealth Passport®: Great for snowbirds or those who travel
- Polish and Spanish materials available
- 4.0 Star HMO Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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 H2802-025 and H2802-045



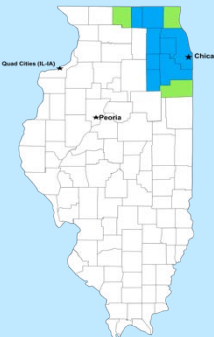
Provider

- Newly added to network: Loyola University and Mercy
- Advocate Health System – UHC is the only plan to feature an Advocate only PSP in market
- NorthShore University, Illinois Health Partners, Northwestern Medicine, Presence Health
- 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
- Virtual Visits: Members can see and talk to a doctor from the comfort of home on H2802-026



● Current Footprint ● Expansion

Chicago Market Landscape

Eligibles (as of 5/1/17)	1,382,123
YOY Eligible Growth	2.2%
MA Penetration	15.7%
YOY MA Enrollment Growth	10.5%
UHC Market Share	11.1%

Chicago Product Overview

2018

Plan Name	AARP® MedicareComplete® Access	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-024	H2802-025	H2802-026
Plan Highlights	\$0 premium plan designed around the Advocate health system	Moderate premium plan with access to a broad network	Higher premium plan with access to a broad network, low copays, and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Illinois: Cook, DuPage, Kane, Kendall, McHenry, Will	Illinois: Cook, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, Will	Illinois: Cook, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry, Will
Premium	\$0	\$29	\$79
PCP Copay	\$5	\$5	\$0
Specialist Copay	\$35	\$50	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$200 days 1-8	\$295 days 1-6	\$195 days 1-6
Outpatient Surgery	\$200	\$295	\$195
Max Out-of-Pocket	\$3,400	\$3,950	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/33%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0 All Tiers	\$230 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Transportation, NurseLine, Dental Rider Available	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 & Comprehensive Dental, Passport, OTC Essentials Catalog, Virtual Visits, NurseLine

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Chicago Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H2802-045	H8768-004
Plan Highlights	Plan for Boone and Winnebago counties only with a moderate premium, low PCP copay and rich ancillaries	New higher premium plan for Winnebago county only with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	Local PPO
Service Area	Illinois: Boone, Winnebago	Illinois: Winnebago
Premium	\$41	\$79
PCP Copay	\$5	\$0
Specialist Copay	\$40	\$35
Referral Required	N	N
Inpatient Hospital	\$325 days 1-5	\$275 days 1-5
Outpatient Surgery	\$295	\$275
Max Out-of-Pocket	\$3,900	\$2,900
Lab Copay	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$95/28%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$250 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available

● New Plan

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Introducing new high premium LPPO plan with competitive benefits for those seeking open access
- Fixed outpatient copay on all plans
- Philips Lifeline on H5253-046 and H8768-003
- UnitedHealth Passport®: Great for snowbirds or those who travel
- 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
- 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 H5253-046



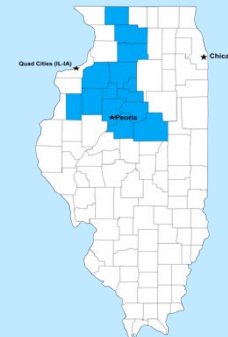
Provider

- Methodist Hospital 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



Peoria Market Landscape

Eligibles (as of 5/1/17)	163,256
YOY Eligible Growth	2.1%
MA Penetration	17.8%
YOY MA Enrollment Growth	5.8%
UHC Market Share	14.6%

 Current Footprint

Peoria Product Overview

2018

Plan Name	AARP® MedicareComplete® Access	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H2802-023	H5253-046	H8768-003
Plan Highlights	\$0 premium plan designed around the Advocate health system	Moderate premium plan with additional ancillaries	New higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Illinois: McLean	Illinois: Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Lee, Marshall, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Woodford, Peoria	Illinois: Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Woodford
Premium	\$0	\$41	\$79
PCP Copay	\$5	\$5	\$0
Specialist Copay	\$35	\$40	\$35
Referral Required	Y	N	N
Inpatient Hospital	\$200 days 1-8	\$325 days 1-5	\$275 days 1-5
Outpatient Surgery	\$200	\$295	\$275
Max Out-of-Pocket	\$3,400	\$3,900	\$2,900
Lab Copay	\$10	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/33%	\$3/\$12/\$47/\$95/28%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0 All Tiers	\$250 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Transportation, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available

 New Plan

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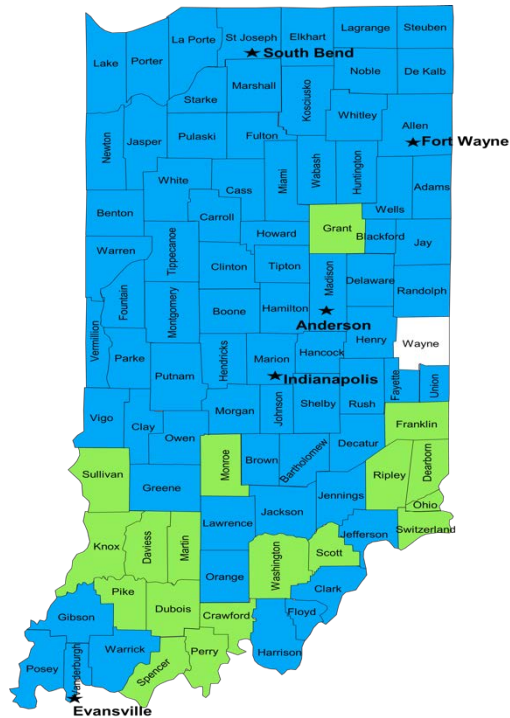


Indiana Market Overview

2018

Indiana

Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,184,054
YOY Eligible Growth	2.2%
MA Penetration	20.8%
YOY MA Enrollment Growth	7.5%
UHC Market Share	35.9%

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
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs
- Expanding HMO offerings to Knox, Daviess, Martin, Pike, Dubois, Crawford, Spencer, and Perry counties providing new options in the market
- Fixed outpatient copay now available in all plans
- No medical deductibles
- No referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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 H2228-022



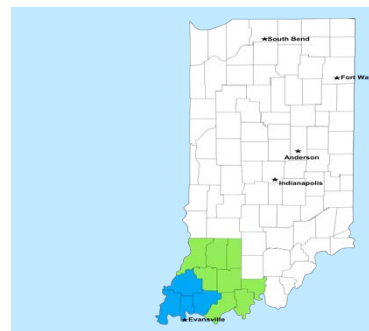
Provider

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



UnitedHealthcare Experience

- 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



Evansville Market Landscape

Eligibles (as of 5/1/17)	97,439
YOY Eligible Growth	2.1%
MA Penetration	17.8%
YOY MA Enrollment Growth	3.9%
UHC Market Share	28.9%

● Current Footprint ● Expansion

Evansville Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Plan 2
H-PBP	H2802-012	H2228-022	H2802-013
Plan Highlights	\$0 premium plan for consumers shopping on value	Moderate premium PPO for consumers looking for open access	Higher premium plan for those looking for low cost shares and rich ancillaries
Plan Type	HMO	Local PPO	HMO
Service Area	Indiana: Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	Indiana: Gibson, Posey, Vanderburgh, Warrick	Indiana: Gibson, Posey, Vanderburgh, Warrick
Premium	\$0	\$26	\$79
PCP Copay	\$10	\$10	\$0
Specialist Copay	\$40	\$45	\$25
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$335 days 1-5	\$275 days 1-5
Outpatient Surgery	\$295	\$275	\$225
Max Out-of-Pocket	\$4,900	\$5,200	\$3,900
Lab Copay	\$10	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/30%	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$150 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Catalog, NurseLine

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Expanding HMO plan to Monroe county providing new option in the market
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs
- \$250 credit towards glasses or contacts on PPO plans
- Fixed outpatient copay now available in all plans
- No medical deductibles
- No referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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 H2228-021



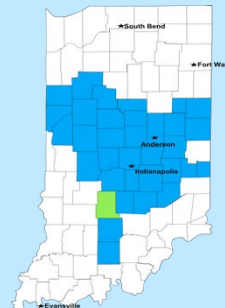
Provider

- Key providers include IU Health, Franciscan Alliance, AHN, Community, and St. Vincent
- 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



Indianapolis Market Landscape

Eligibles (as of 5/1/17)	508,336
YOY Eligible Growth	2.4%
MA Penetration	20.8%
YOY MA Enrollment Growth	9.8%
UHC Market Share	38.2%

● Current Footprint ● Expansion

Indianapolis Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Plan 2
H-PBP	H2802-010	H2228-021	H2802-014
Plan Highlights	\$0 premium plan for consumers shopping on value	Moderate premium PPO for consumers looking for open access	Higher premium plan for those looking for low cost shares and rich ancillaries
Plan Type	HMO	Local PPO	HMO
Service Area	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White	Indiana: Blackford, Boone, Brown, Carroll, Decatur, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Johnson, Madison, Marion, Morgan, Putnam, Rush, Shelby, Union, Warren	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White
Premium	\$0	\$32	\$79
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$40	\$25
Referral Required	N	N	N
Inpatient Hospital	\$360 days 1-5	\$345 days 1-5	\$275 days 1-5
Outpatient Surgery	\$295	\$275	\$250
Max Out-of-Pocket	\$4,900	\$5,500	\$3,900
Lab Copay	\$10	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$10/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$225 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Catalog, NurseLine

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs
- Entering Grant county with HMO Plan 1
- Expanding to Kosciusko county with HMO Plan 1 providing a new option in the market
- Two Provider Specific plan options (Lutheran and Parkview)
- 4.5 Star PPO Plans
- \$250 credit towards glasses or contacts on PPO plans
- Fixed outpatient copay now available in all plans
- No medical deductibles
- No referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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 H2228-019



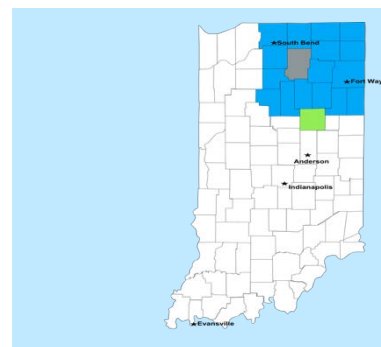
Provider

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



UnitedHealthcare Experience

- 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



Northeast Indiana Market Landscape

Eligibles (as of 5/1/17)	265,693
YOY Eligible Growth	2.1%
MA Penetration	31.2%
YOY MA Enrollment Growth	4.4%
UHC Market Share	48.6%

● Current Footprint
 ● Expansion
 ● HMO Expansion

Northeast Indiana Product Overview

2018

Plan Name	AARP® MedicareComplete® Profile	AARP® MedicareComplete® Focus	AARP® MedicareComplete Choice®
H-PBP	H2802-007	H2228-020	H2228-019
Plan Highlights	\$0 premium plan designed around the Parkview Health System	\$0 premium plan designed around the Lutheran Health System	Moderate premium PPO for consumers looking for open access
Plan Type	HMO	Local PPO	Local PPO
Service Area	Indiana: Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley	Indiana: Adams, Allen, Huntington, Kosciusko, Wells, Whitley	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$0	\$0	\$29
PCP Copay	\$5	\$5	\$5
Specialist Copay	\$45	\$45	\$45
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$395 days 1-4	\$335 days 1-5
Outpatient Surgery	\$275	\$295	\$295
Max Out-of-Pocket	\$5,200	\$5,200	\$4,800
Lab Copay	\$10	\$10	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/31%
Rx Deductible	\$225 (T3, T4, & T5 only)	\$210 (T3, T4, & T5 only)	\$100 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Passport, OTC Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available

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Northeast Indiana Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-008	H2802-015
Plan Highlights	Low premium plan for consumers shopping on value	Higher premium plan for those looking for low cost shares and rich ancillaries
Plan Type	HMO	HMO
Service Area	Indiana: Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Huntington, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$19	\$79
PCP Copay	\$5	\$0
Specialist Copay	\$40	\$25
Referral Required	N	N
Inpatient Hospital	\$345 days 1-5	\$275 days 1-5
Outpatient Surgery	\$275	\$225
Max Out-of-Pocket	\$5,200	\$4,200
Lab Copay	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$190 (T3, T4, & T5 only)	\$0 All Tiers
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 & Comprehensive Dental, Passport, OTC Catalog, NurseLine

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Market Highlights

- Two HMO plan offerings at different premium levels to meet a variety of needs
- No medical deductibles
- Fixed outpatient copay available in all plans
- No referrals required to see specialist
- 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 providers are the Franciscans in Hammond and Crown Point, Laporte, Starke, Porter Memorial, and Pulaski
- Methodist in Gary and Merrillville are in network
- Community Health in Munster, Hobart, and East Chicago are non-par
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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 Indiana Market Landscape

Eligibles (as of 5/1/17)	160,037
YOY Eligible Growth	2.3%
MA Penetration	10.0%
YOY MA Enrollment Growth	14.1%
UHC Market Share	4.9%

 Current Footprint

Northwest Indiana Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-046	H2802-018	H2802-019
Plan Highlights	Plan designed with dual eligibles in mind, but available to all Medicare beneficiaries	Moderate premium plan for those looking for lower cost shares and additional ancillaries	Higher premium plan for those looking for low cost shares and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Indiana: Lake, La Porte, Porter	Indiana: Jasper, Lake, La Porte, Newton, Porter, Pulaski, Starke	Indiana: Jasper, Lake, La Porte, Newton, Porter, Pulaski, Starke
Premium	Varies by LIS Level	\$29	\$79
PCP Copay	Varies by LIS Level	\$10	\$0
Specialist Copay	Varies by LIS Level	\$45	\$30
Referral Required	N	N	N
Inpatient Hospital	Varies by LIS Level	\$295 days 1-6	\$275 days 1-5
Outpatient Surgery	Varies by LIS Level	\$275	\$250
Max Out-of-Pocket	Varies by LIS Level	\$5,500	\$4,500
Lab Copay	Varies by LIS Level	\$5	\$0
Rx Copays	Varies by LIS Level	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	Varies by LIS Level	\$240 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Catalog, NurseLine, Platinum Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Catalog, NurseLine

 New Plan

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Southeast Indiana Market Overview

2018



Market Highlights

- Two HMO plan offerings at different premium levels to meet a variety of needs
- Expanding HMO offering to Franklin, Ripley, Dearborn, Ohio, Switzerland, Washington, and Scott counties providing new options in the market
- Fixed outpatient copay available in all plans
- No medical deductibles
- No referrals required to see specialist
- 4.0 Star Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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



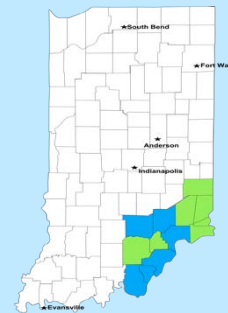
Provider

- New AHN location in Albany area
- Norton and Baptist health systems located in Jefferson County, KY are accessible (without activating Passport)
- 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



Southeast Indiana Market Landscape

Eligibles (as of 5/1/17)	102,416
YOY Eligible Growth	2.2%
MA Penetration	17.8%
YOY MA Enrollment Growth	6.0%
UHC Market Share	7.5%

● Current Footprint ● Expansion

Southeast Indiana Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-016	H2802-017
Plan Highlights	\$0 premium plan for consumers shopping on value	Higher premium plan for those looking for lower cost shares and additional ancillaries
Plan Type	HMO	HMO
Service Area	Indiana: Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington	Indiana: Clark, Floyd, Harrison, Jackson, Jefferson, Jennings
Premium	\$0	\$89
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$25
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$225 days 1-5
Outpatient Surgery	\$295	\$225
Max Out-of-Pocket	\$4,900	\$3,900
Lab Copay	\$10	\$0
Rx Copays	\$3/\$12/\$47/\$100/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$125 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Catalog, NurseLine

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Market Highlights

- Two HMO plan offerings at different premium levels to meet a variety of needs
- Expanding HMO offerings to Sullivan county providing new options in the market
- 4.0 Star Plans
- All plans have OTC catalog benefit
- Fixed outpatient copay available in all plans
- No medical deductibles
- No referrals required to see specialist



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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

- All key providers are in the network
- 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



Terre Haute Market Landscape

Eligibles (as of 5/1/17)	50,133
YOY Eligible Growth	1.7%
MA Penetration	11.9%
YOY MA Enrollment Growth	10.7%
UHC Market Share	10.3%

● Current Footprint ● Expansion

Terre Haute Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H2802-020	H2802-021
Plan Highlights	Low premium plan for consumers shopping on value	Higher premium HMO with low cost shares and richer ancillaries
Plan Type	HMO	HMO
Service Area	Indiana: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo	Indiana: Clay, Greene, Owen, Parke, Vermillion, Vigo
Premium	\$19	\$79
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$25
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$275 days 1-5
Outpatient Surgery	\$295	\$225
Max Out-of-Pocket	\$4,900	\$3,900
Lab Copay	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Catalog, NurseLine

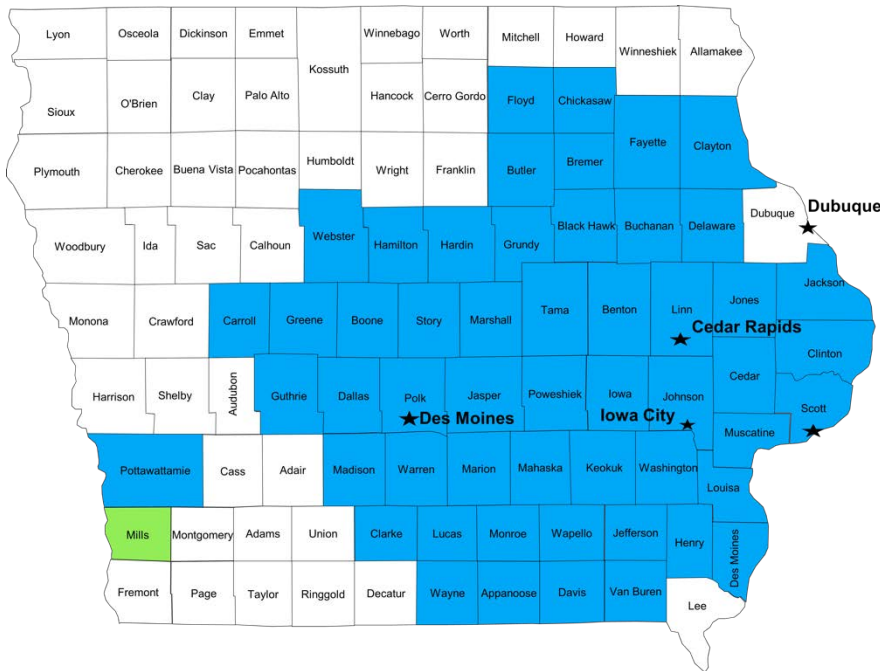
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Iowa Market Overview

2018

Iowa

Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	430,331
YOY Eligible Growth	2.5%
MA Penetration	15.3%
YOY MA Enrollment Growth	6.8%
UHC Market Share	31.6%
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
- Introducing new \$0 premium LPPO plans with competitive benefits for those seeking open access
- Providing stability in Iowa by holding benefits for 2018 after making significant investments to improve benefits on existing plans in Iowa for 2017
- Philips Lifeline offered on most plans (excluding H5253-045)
- UnitedHealth Passport® – Great for members who are snowbirds or like to travel
- 4.5 Star Plans (H5253)



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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 H5253-046



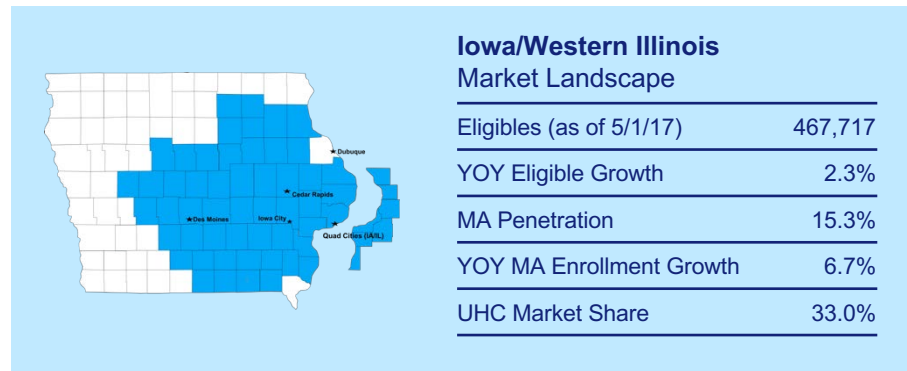
Provider

- Strong network that includes University of Iowa, Unity Point, and Mercy
- 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

Iowa Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H5253-045	H5253-044	H8768-002
Plan Highlights	\$0 premium plan designed for consumers looking for rich ancillaries and comfortable with higher out-of-pocket costs	Modest premium plan designed for the consumer looking for rich ancillaries and lower out-of-pocket costs	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO	Local PPO
Service Area	Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Polk, Poweshiek, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster	Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Polk, Poweshiek, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster	Iowa: Appanoose, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Chickasaw, Clarke, Clayton, Davis, Delaware, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Jasper, Jefferson, Keokuk, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Polk, Poweshiek, Story, Van Buren, Wapello, Warren, Wayne, Webster
Premium	\$0	\$36	\$0
PCP Copay	\$5	\$0	\$10
Specialist Copay	\$35	\$30	\$40
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-6	\$395 days 1-4
Outpatient Surgery	\$300	\$275	\$395
Max Out-of-Pocket	\$4,100	\$3,400	\$4,900
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$100/27%	\$3/\$10/\$47/\$100/33%	\$3/\$10/\$47/\$100/33%
Rx Deductible	\$265 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	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, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available

 New Plan

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Western Illinois Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete
H-PBP	H8768-001	H5253-046
Plan Highlights	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Modest premium plan designed for the consumer looking for rich ancillaries and lower out-of-pocket costs in Northern and Western Illinois
Plan Type	Local PPO	HMO
Service Area	Illinois: Henry, Mercer, Rock Island Iowa: Benton, Cedar, Clinton, Des Moines, Henry, Iowa, Jackson, Johnson, Jones, Linn, Louisa, Muscatine, Scott, Tama, Washington	Illinois: Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Lee, Marshall, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Woodford, Peoria
Premium	\$0	\$41
PCP Copay	\$10	\$5
Specialist Copay	\$40	\$40
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$325 days 1-5
Outpatient Surgery	\$395	\$295
Max Out-of-Pocket	\$4,900	\$3,900
Lab Copay	\$10	\$5
Rx Copays	\$3/\$10/\$47/\$100/33%	\$3/\$12/\$47/\$95/28%
Rx Deductible	\$0 All Tiers	\$250 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available

 New Plan

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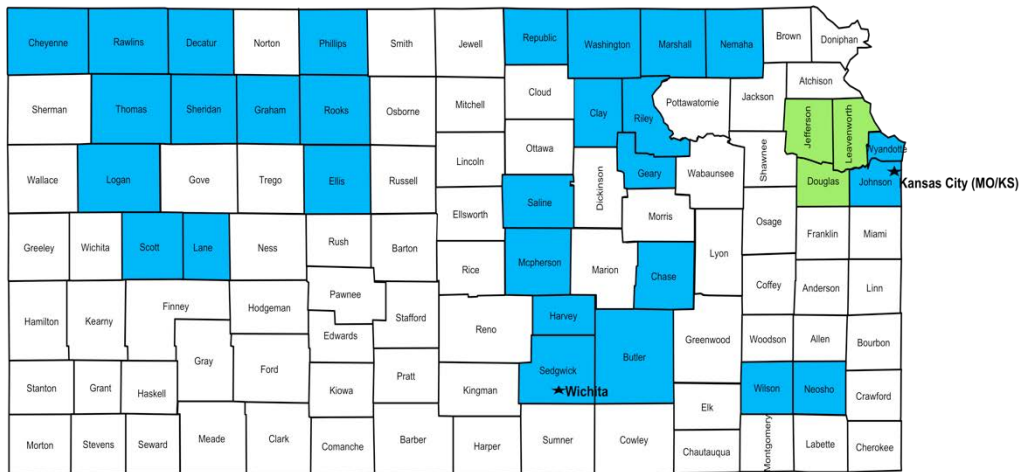


Kansas Market Overview

2018

Kansas

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	298,488
YOY Eligible Growth	2.8%
MA Penetration	18.8%
YOY MA Enrollment Growth	8.4%
UHC Market Share	11.5%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

- Current Footprint (includes PFFS)
- Expansion

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Choice! \$0 premium for those shopping on value and premium plan for those looking for lower copays and more ancillary benefits
- Expanding to Douglas, Jefferson, Leavenworth in Kansas, and Ray and Johnson counties in Missouri, providing new options in the market
- \$39 premium HMO plan (H2802-033) offers lower out-of-pocket max, lower inpatient, flat copay for outpatient, preventive dental, no Rx deductible on Tier 3, and eyewear credit
- Fixed outpatient copay now available on zero premium plan
- No cost hearing exam and adjustments at the local hi HealthInnovations™ clinic
- No referral required to see specialists
- Care Improvement Plus Plans available in all Missouri counties including both Chronic and Dual options. Contact your local sales team for additional information



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



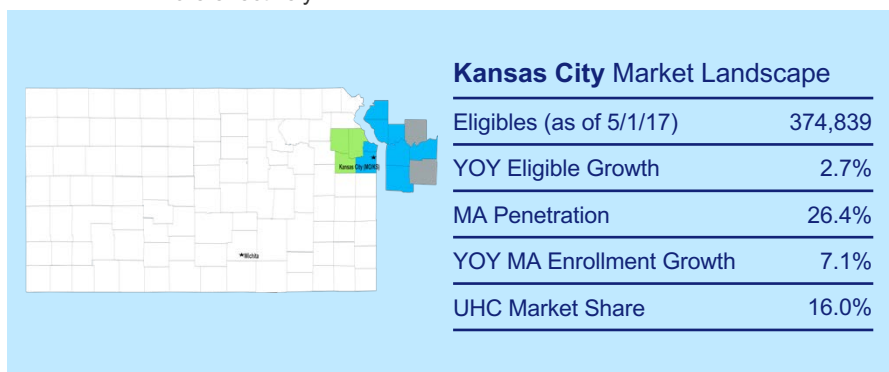
Provider

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



UnitedHealthcare Experience

- 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
 ● HMO Expansion

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Kansas City Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1
H-PBP	H2802-032	H2802-033
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower copays and additional ancillaries. Dental Rider available
Plan Type	HMO	HMO
Service Area	Kansas: Douglas, Jefferson, Johnson, Leavenworth, Wyandotte Missouri: Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray	Kansas: Douglas, Jefferson, Johnson, Leavenworth, Wyandotte Missouri: Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray
Premium	\$0	\$39
PCP Copay	\$10	\$5
Specialist Copay	\$50	\$40
Referral Required	N	N
Inpatient Hospital	\$300 days 1-5	\$275 days 1-7
Outpatient Surgery	\$300	\$275
Max Out-of-Pocket	\$6,200	\$4,400
Lab Copay	\$10	\$5
Rx Copays	\$3/\$12/\$47/\$100/27%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$275 (T3, T4, & T5 only)	\$210 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available

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Market Highlights

- UnitedHealthcare® breadth of product options, strength, and stability provide competitive advantage
- Choice! \$0 premium for those shopping on value and two premium plans for those looking for lower copays and more ancillary benefits
- Hearing aid benefit, Fitness program, and Passport available on all plans
- Eyewear credit available on all plans
- Preventive dental coverage included for no additional cost on H2802-035
- Dental – Preventive and comprehensive dental coverage included for no additional cost on H2802-036



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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
- All plans in the market now have no deductible on Tier 3 after removing it on H2802-034



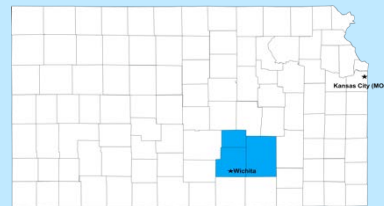
Provider

- Key providers include Via Christi, Wichita Clinic, Kansas Heart 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



Wichita Market Landscape

Eligibles (as of 5/1/17)	101,468
YOY Eligible Growth	2.5%
MA Penetration	18.8%
YOY MA Enrollment Growth	10.0%
UHC Market Share	7.1%

Current Footprint

Wichita Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H2802-034	H2802-035	H2802-036
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower copays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick
Premium	\$0	\$39	\$79
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$50	\$40	\$25
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	20%	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900	\$3,900
Lab Copay	\$10	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$250 (T4 & T5 only)	\$210 (T4 & T5 only)	\$0 All Tiers
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, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine

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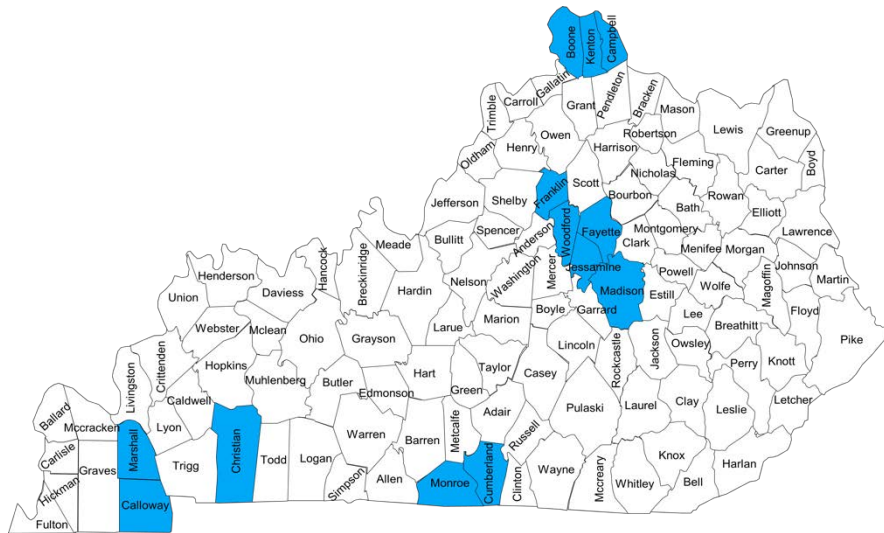


Kentucky Market Overview

2018

Kentucky

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	183,299
YOY Eligible Growth	2.9%
MA Penetration	21.5%
YOY MA Enrollment Growth	8.5%
UHC Market Share	9.7%

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



Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Lower premiums and improved year-over-year benefits
- Introducing new \$0 plan for those looking for value
- Fixed outpatient copay on all plans
- No referral required to see specialists
- Dental benefits included with Plans 1 & 2, and Platinum Dental Rider is an option with new Plan 3
- Unique vision options available for Plan 1 (H5253-067) and Plan 2 (H5253-068)
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 4.5 Star Plans



Rx Highlights

- \$0 pharmacy deductible for all tiers with H5253-068 (Plan 2)
- No deductible for Tier 3 medications with H5253-067 (Plan 1)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- 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



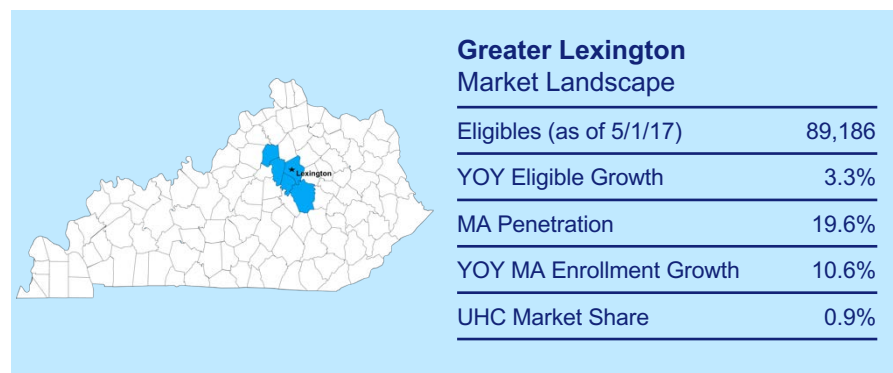
Provider

- KentuckyOne and Baptist Health are both in network
- 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

Greater Lexington Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-091	H5253-067	H5253-068
Plan Highlights	New \$0 premium plan for consumers shopping on value	Moderate premium plan for consumers looking for value	Higher premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford
Premium	\$0	\$29	\$76
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$275 days 1-5	\$225 days 1-4
Outpatient Surgery	\$395	\$275	\$225
Max Out-of-Pocket	\$6,300	\$5,300	\$4,100
Lab Copay	\$10	\$5	\$0
Rx Copays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$200 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Benefit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine

● New Plan

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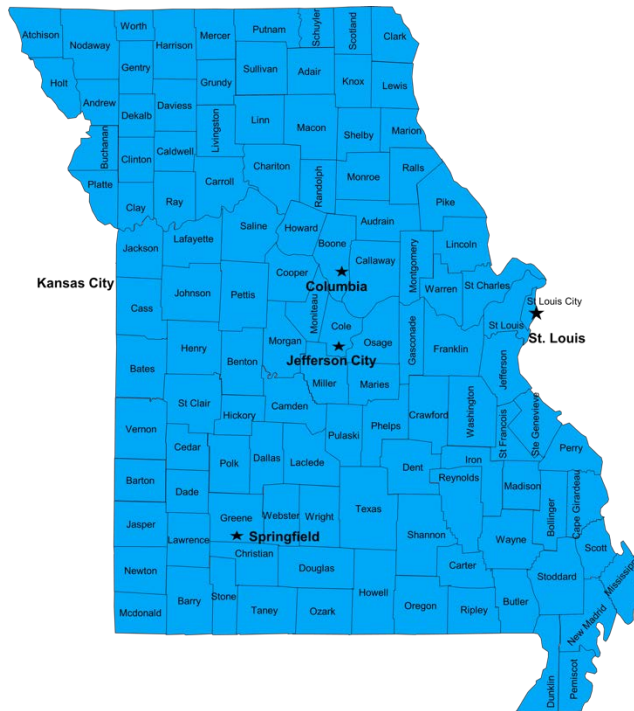


Missouri Market Overview

2018

Missouri

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,181,311
YOY Eligible Growth	1.9%
MA Penetration	27.3%
YOY MA Enrollment Growth	6.9%
UHC Market Share	33.0%
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
- Repositioned H2802-029 with premium for long-term sustainability in the market
- HMO plan added \$19 premium to maintain long term sustainability
- No referral required to see a specialist
- PFFS plans available in many counties in Missouri
- 4.0 Star HMO Plan
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, 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



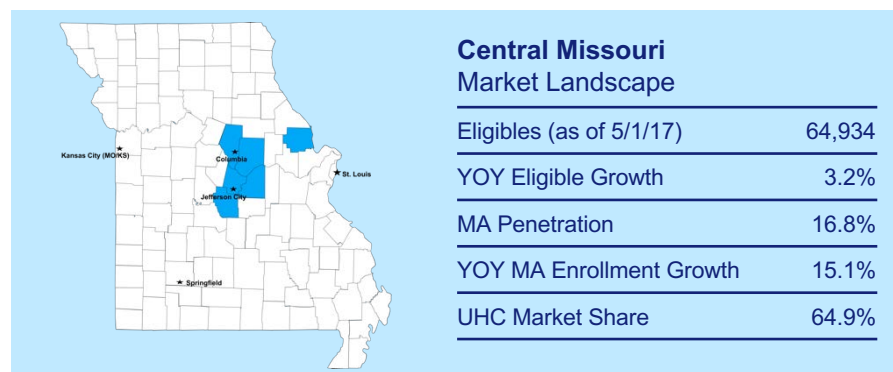
Provider

- Strong network with Boone Hospital, University of Missouri, Capital Region, and SSM all in network
- Members also have access to the St. Louis network of physicians
- 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 on H2802-029
- 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 H2802-029
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Central Missouri Product Overview

2018

Plan Name	AARP® MedicareComplete®	Care Improvement Plus® Medicare Advantage
H-PBP	H2802-029	R3444-012
Plan Highlights	Moderate premium plan with lower copays, fixed outpatient copays and additional ancillaries	RPPO for those seeking full state access
Plan Type	HMO	Regional PPO
Service Area	Missouri: Boone, Callaway, Cole, Lincoln, Miller, Osage	Arkansas: Statewide Missouri: Statewide
Premium	\$19	\$41
PCP Copay	\$10	\$15
Specialist Copay	\$40	\$50
Referral Required	N	N
Inpatient Hospital	\$295 days 1-8	\$360 days 1-5
Outpatient Surgery	\$295	20%
Max Out-of-Pocket	\$3,400	\$6,700
Lab Copay	\$10	\$10
Rx Copays	\$2/\$12/\$47/\$100/30%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$120 (T4 & T5 only)	\$150 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage
- Portfolio of MA plan choices to meet a variety of needs
- Expanding HMO plans to Jasper and Newton counties providing new options in the market
- No referral required to see specialists
- 4.0 Star HMO Plans
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, 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



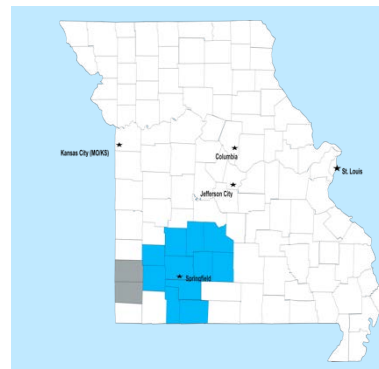
Provider

- Strong network, including both Cox and Mercy
- 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 on H2802-030 and H2802-031
- 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 H2802-030 and H2802-031
- Diabetes Navigator helps qualified members manage diabetes more effectively



Springfield Market Landscape

Eligibles (as of 5/1/17)	171,586
YOY Eligible Growth	1.8%
MA Penetration	37.3%
YOY MA Enrollment Growth	4.8%
UHC Market Share	15.7%

● Current Footprint ● HMO Expansion

Springfield Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	Care Improvement Plus® Medicare Advantage
H-PBP	H2802-030	H2802-031	R3444-012
Plan Highlights	\$0 premium plan for those shopping on value	Moderate premium plan with lower copays and additional ancillaries	RPPO for those seeking full state access
Plan Type	HMO	HMO	Regional PPO
Service Area	Missouri: Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright	Missouri: Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright	Arkansas: Statewide Missouri: Statewide
Premium	\$0	\$29	\$41
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$50	\$50	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-5	\$360 days 1-5
Outpatient Surgery	\$350	\$270	20%
Max Out-of-Pocket	\$5,900	\$3,500	\$6,700
Lab Copay	\$10	\$0	\$10
Rx Copays	\$3/\$12/\$47/\$100/29%	\$2/\$12/\$47/\$100/30%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$175 (T4 & T5 only)	\$120 (T4 & T5 only)	\$150 (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, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Serving the St. Louis market for over 25 years!
- Expanding to Bond, Clinton, Jersey, Macoupin counties in IL, and Ste. Genevieve county in MO, providing new options in the market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Fixed outpatient copay now available on all plans except RPPO
- Stable or improved benefits from 2017
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, 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



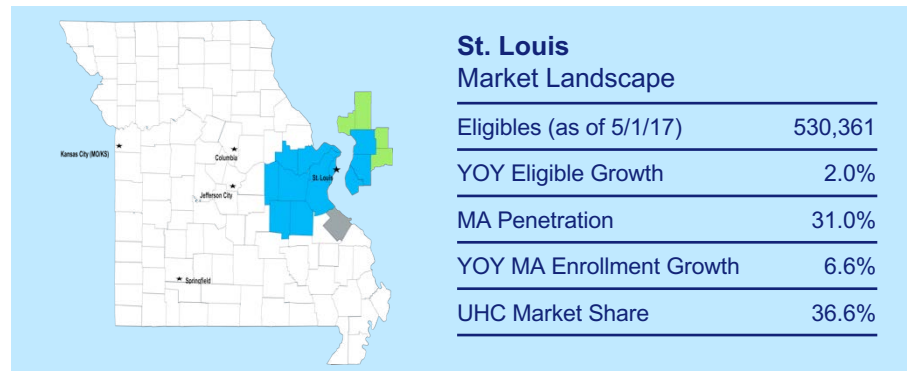
Provider

- Strong network including BJC Health Care, Mercy, SSM, St. Anthony's Medical Center, St. Louis University Hospital, St. Luke's Hospital, and Des Peres 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 on H2802-023, H2228-030, and H2228-048
- 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 H2802-028, H2228-030, and H2228-048
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint
 ● Expansion
 ● HMO Expansion

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St. Louis Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2	Care Improvement Plus® Medicare Advantage
H-PBP	H2802-028	H2228-030	H2228-048	R3444-012
Plan Highlights	\$0 premium plan for those shopping on value	Moderate premium LPPO with lower copays and additional ancillaries	LPPO with low copays, rich ancillaries and open access	RPPO for those seeking full state access
Plan Type	HMO	Local PPO	Local PPO	Regional PPO
Service Area	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Madison, Monroe, St. Clair Missouri: Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren	Illinois: Madison, Monroe, St. Clair Missouri: Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren	Arkansas: Statewide Missouri: Statewide
Premium	\$0	\$32	\$72	\$41
PCP Copay	\$10	\$5	\$0	\$15
Specialist Copay	\$45	\$50	\$35	\$50
Referral Required	Y	N	N	N
Inpatient Hospital	\$275 days 1-8	\$350 days 1-5	\$225 days 1-5	\$360 days 1-5
Outpatient Surgery	\$270	\$325	\$225	20%
Max Out-of-Pocket	\$2,900	\$4,400	\$2,900	\$6,700
Lab Copay	\$10	\$0	\$0	\$10
Rx Copays	\$2/\$12/\$47/\$100/30%	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$150 (T4 & T5 only)	\$150 (T4 & T5 only)	\$0 All Tiers	\$150 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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Missouri CIP Chronic/Dual Product Overview

2018

Plan Name	Care Improvement Plus® Silver Rx	Care Improvement Plus® Gold Rx	Care Improvement Plus® Dual Advantage
H-PBP	R3444-008	R3444-009	R3444-011
Plan Highlights	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	Arkansas: Statewide Missouri: Statewide	Arkansas: Statewide Missouri: Statewide	Arkansas: Statewide Missouri: Statewide
Premium	Varies by LIS Level	\$31	Varies by LIS Level
PCP Copay	Varies by LIS Level	\$15	Varies by LIS Level
Specialist Copay	Varies by LIS Level	\$45	Varies by LIS Level
Referral Required	N	N	N
Inpatient Hospital	Varies by LIS Level	\$335 days 1-5	Varies by LIS Level
Outpatient Surgery	Varies by LIS Level	20%	Varies by LIS Level
Max Out-of-Pocket	Varies by LIS Level	\$6,700	Varies by LIS Level
Lab Copay	Varies by LIS Level	\$10	Varies by LIS Level
Rx Copays	Varies by LIS Level	\$3/\$12/\$47/\$100/30%	Varies by LIS Level
Rx Deductible	Varies by LIS Level	\$150 (T4 & T5 only)	Varies by LIS Level
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine

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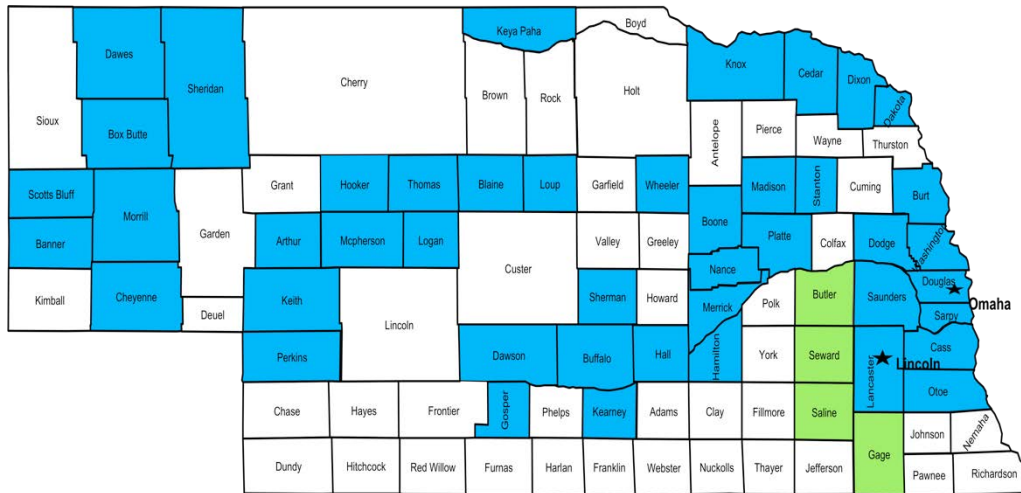


Nebraska Market Overview

2018

Nebraska

Medicare Advantage 2018 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	259,536
YOY Eligible Growth	2.9%
MA Penetration	13.5%
YOY MA Enrollment Growth	8.3%
UHC Market Share	53.3%

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
- Expanding to Seward, Saline and Gage counties providing new options in the market
- Stable year-over-year benefits on \$0 premium plan
- Removal of Tier 3 Rx deductible
- Strong history of supporting our broker partners
- Stability – serving area for 10 years
- 4.0 Star Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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



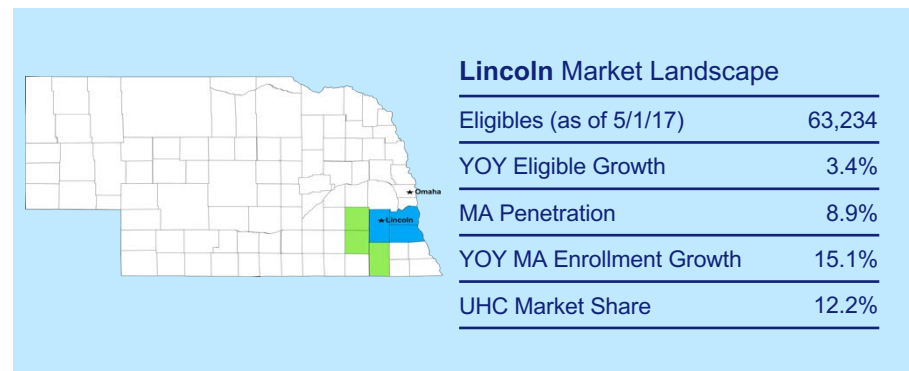
Provider

- Nebraska Medicine
- Nebraska Methodist Hospital
- CHI
- 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
- Virtual Visits: Members can see and talk to a doctor from the comfort of home



● Current Footprint ● Expansion

Lincoln Product Overview

2018

Plan Name	AARP® MedicareComplete®
H-PBP	H2802-022
Plan Highlights	\$0 premium plan with additional ancillaries
Plan Type	HMO
Service Area	Nebraska: Cass, Gage, Lancaster, Otoe, Saline, Seward
Premium	\$0
PCP Copay	\$10
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$395 days 1-4
Outpatient Surgery	\$395
Max Out-of-Pocket	\$5,900
Lab Copay	\$10
Rx Copays	\$3/\$10/\$47/\$100/28%
Rx Deductible	\$250 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, Virtual Visits, NurseLine

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Expanding to Butler and Mills counties providing new options in the market
- Stable year-over-year benefits on \$0 premium plan
- Removal of Tier 3 Rx deductible
- Strong history of supporting our broker partners
- Stability – serving area for 10 years
- 4.0 Star Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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



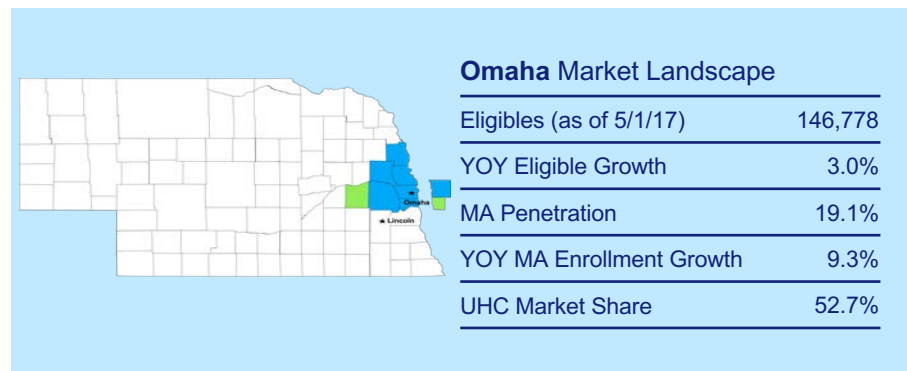
Provider

- Nebraska Medicine
- Nebraska Methodist Hospital
- CHI
- 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
- Virtual Visits: Members can see and talk to a doctor from the comfort of home



● Current Footprint
 ● Expansion

Omaha Product Overview

2018

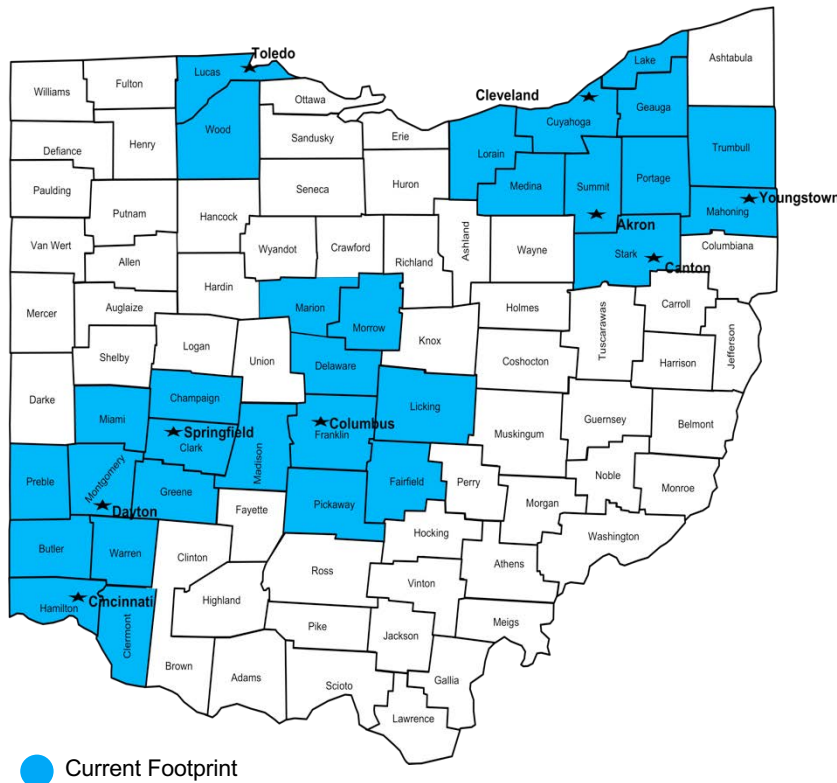
Plan Name	AARP® MedicareComplete®
H-PBP	H2802-001
Plan Highlights	\$0 premium plan with additional ancillaries
Plan Type	HMO
Service Area	Iowa: Mills, Pottawattamie Nebraska: Burt, Butler, Dodge, Douglas, Sarpy, Saunders, Washington
Premium	\$0
PCP Copay	\$10
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$395 days 1-4
Outpatient Surgery	\$395
Max Out-of-Pocket	\$5,900
Lab Copay	\$10
Rx Copays	\$3/\$10/\$47/\$100/28%
Rx Deductible	\$250 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, Virtual Visits, NurseLine

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Ohio

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,630,609
YOY Eligible Growth	2.1%
MA Penetration	33.8%
YOY MA Enrollment Growth	6.1%
UHC Market Share	16.2%

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



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Product choices, benefit stability, and market leading services are key
- \$0 copay on eye exams
- Unique vision options available on Plan 2 and Plan 3
- No referral required to see specialists
- Fixed outpatient copay now available in all plans
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- 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 H5253-053



Provider

- Strong and vast network including Ohio Health (Riverside, Grant Medical Center and Dublin Methodist), Mt. Carmel, Fairfield 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
- Diabetes Navigator helps qualified members manage diabetes more effectively
- Virtual Visits: Members can see and talk to a doctor from the comfort of home



Central Ohio Market Landscape

Eligibles (as of 5/1/17)	299,870
YOY Eligible Growth	2.7%
MA Penetration	33.0%
YOY MA Enrollment Growth	7.3%
UHC Market Share	7.1%

 Current Footprint

Central Ohio Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 5	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H5253-062	H5253-053	H5253-063
Plan Highlights	\$0 premium with higher copays for consumers looking for value	Premium plan with modest copays	High-premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Pickaway	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Pickaway, Preble, Warren	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Pickaway
Premium	\$0	\$36	\$117
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$325 days 1-4	\$195 days 1-4
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$6,000	\$4,900	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$170 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Virtual Visits, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Virtual Visits, NurseLine, Dental Rider Available	Eyewear Benefit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, Virtual Visits, NurseLine

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Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Product choices, benefit stability, and market leading services are key
- \$0 copay on eye exams
- Unique vision options available on Plan 1 and Plan 3
- No referral required to see specialists
- Fixed outpatient copay now available in all plans
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 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 H5253-050



Provider

- Robust and very competitive network
- Cleveland Clinic, MetroHealth, University Hospitals, Mercy Health, Akron General, ValleyCare Health, Summa Health
- 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

Northeast Ohio Market Landscape

Eligibles (as of 4/1/17)	738,725
YOY Eligible Growth	2.0%
MA Penetration	34.1%
YOY MA Enrollment Growth	5.7%
UHC Market Share	19.5%

Northeast Ohio Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 7	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 3
H-PBP	H5253-049	H5253-050	H5253-051
Plan Highlights	\$0 premium with higher copays for consumers looking for value	Premium plan with modest copays	High-premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull
Premium	\$0	\$26	\$117
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$340 days 1-5	\$295 days 1-4	\$195 days 1-4
Outpatient Surgery	\$340	\$295	\$195
Max Out-of-Pocket	\$4,500	\$3,600	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$170 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Benefit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine

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Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Product choices, benefit stability, and market leading services are key
- \$0 copay on eye exams
- Unique vision options available on Plan 3 and Plan 4
- No referral required to see specialists
- Fixed outpatient copay now available in all plans
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 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 H5253-056



Provider

- Mercy Hospital System (St. Vincent, St. Charles, and St. Anne)
- University of Toledo
- 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 Ohio Market Landscape

Eligibles (as of 5/1/17)	105,098
YOY Eligible Growth	2.2%
MA Penetration	30.6%
YOY MA Enrollment Growth	7.1%
UHC Market Share	5.8%

 Current Footprint

Northwest Ohio Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 8	AARP® MedicareComplete® Plan 4	AARP® MedicareComplete® Plan 3
H-PBP	H5253-057	H5253-056	H5253-055
Plan Highlights	\$0 premium with higher copays for consumers looking for value	Premium plan with modest copays	High-premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Lucas, Wood	Ohio: Lucas, Wood	Ohio: Lucas, Wood
Premium	\$0	\$26	\$117
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$340 days 1-5	\$295 days 1-4	\$195 days 1-4
Outpatient Surgery	\$340	\$295	\$195
Max Out-of-Pocket	\$4,500	\$3,600	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$200 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Benefit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine

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Southwest OH/Covington KY Market Overview

2018



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Product choices, benefit stability, and market leading services are key
- \$0 copay on eye exams
- Unique vision options available on Plan 2 and Plan 3
- No referral required to see specialists
- Fixed outpatient copay now available in all plans
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 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 H5253-053



Provider

- Strong and vast network
- Mercy Health, TriHealth, St. Elizabeth's, Kettering Health Network, University of Cincinnati
- 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
- Virtual Visits: Members can see and talk to a doctor from the comfort of home



● Current Footprint

Southwest OH/Covington KY Market Landscape

Eligibles (as of 5/1/17)	549,840
YOY Eligible Growth	2.2%
MA Penetration	33.9%
YOY MA Enrollment Growth	6.0%
UHC Market Share	18.3%

Southwest OH/Covington KY Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 6	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H5253-052	H5253-053	H5253-054
Plan Highlights	\$0 premium with higher copays for consumers looking for value	Premium plan with modest copays	High-premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Pickaway, Preble, Warren	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren
Premium	\$0	\$36	\$117
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$325 days 1-4	\$195 days 1-4
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$6,000	\$4,900	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$170 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Virtual Visits, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Virtual Visits, NurseLine, Dental Rider Available	Eyewear Benefit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, Virtual Visits, NurseLine

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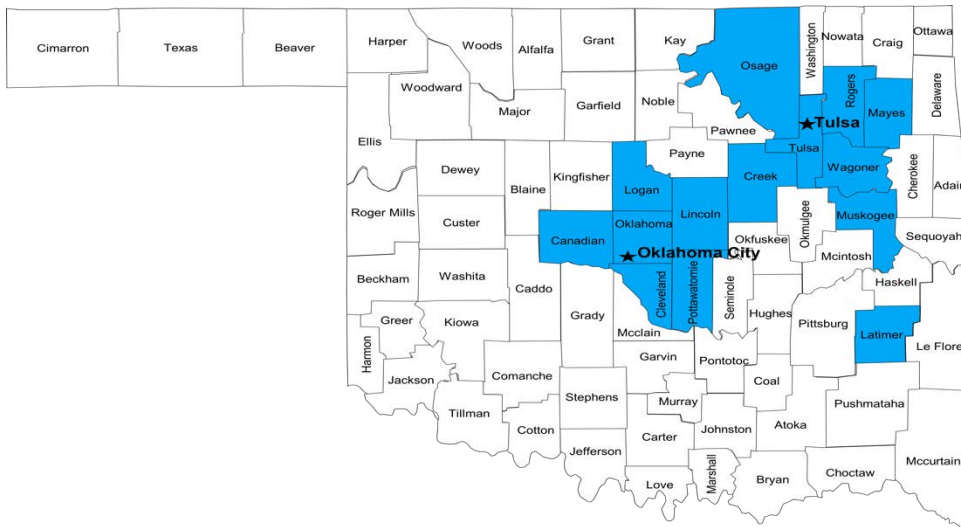


Oklahoma Market Overview

2018

Oklahoma

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	401,400
YOY Eligible Growth	2.5%
MA Penetration	22.0%
YOY MA Enrollment Growth	5.1%
UHC Market Share	30.5%

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

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Oklahoma City Market Overview

2018



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Serving Oklahoma City for over 25 years with the largest MA plan in the market covering over 26,000 members
- Choice of MA plans to meet different needs with no referrals to see specialists
- Improved inpatient and outpatient copays and added OTC catalog benefit on H3749-001
- Strong network with key providers



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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 H3749-001



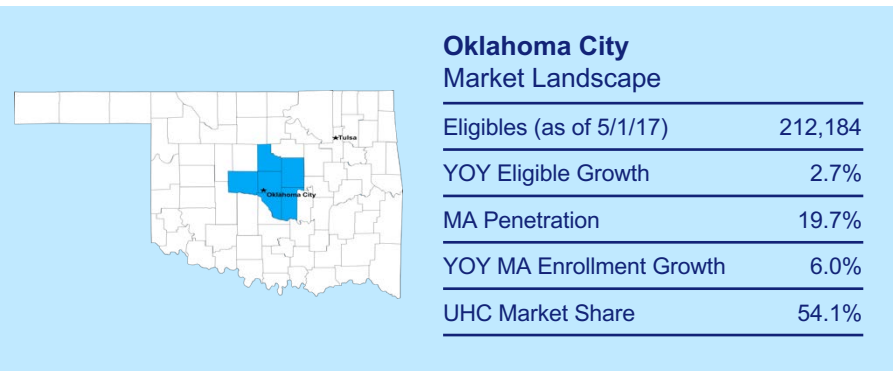
Provider

- Best in class network in Oklahoma City market
- Key providers include Integris, Mercy, Norman, OU Physicians, and Saints Physician Group
- NEW! Deaconess Physicians Group effective 1/1/2017
- All local Oklahoma City hospitals are in network
- 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
- 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

Oklahoma City Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1
H-PBP	H3749-018	H3749-001
Plan Highlights	\$0 premium plan for consumers shopping for value	Moderate premium plan with lower copays and additional ancillaries
Plan Type	HMO	HMO
Service Area	Oklahoma: Canadian, Cleveland, Lincoln, Logan, Oklahoma, Pottawatomie	Oklahoma: Canadian, Cleveland, Lincoln, Logan, Oklahoma, Pottawatomie
Premium	\$0	\$31
PCP Copay	\$5	\$0
Specialist Copay	\$45	\$40
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$245 days 1-5
Outpatient Surgery	\$295	\$245
Max Out-of-Pocket	\$5,900	\$5,400
Lab Copay	\$10	\$5
Rx Copays	\$3/\$12/\$47/\$95/30%	\$3/\$12/\$47/\$95/30%
Rx Deductible	\$160 (T3, T4, & T5 only)	\$150 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Essentials Catalog, NurseLine, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Introducing new \$0 premium plan for those looking for value
- Improved benefits on H3749-017 with lower PCP copay, flat outpatient copay, new fitness and OTC catalog benefits
- Platinum Dental Rider available for those interested in additional dental coverage



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 H3749-017



Provider

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



UnitedHealthcare Experience

- 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
- 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



Tulsa Market Landscape

Eligibles (as of 5/1/17)	186,628
YOY Eligible Growth	2.3%
MA Penetration	24.8%
YOY MA Enrollment Growth	4.5%
UHC Market Share	9.1%

Current Footprint

Tulsa Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1
H-PBP	H3749-020	H3749-017
Plan Highlights	New \$0 premium plan for consumers shopping for value	Moderate premium plan with lower copays and additional ancillaries
Plan Type	HMO	HMO
Service Area	Oklahoma: Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner	Oklahoma: Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner
Premium	\$0	\$39
PCP Copay	\$5	\$0
Specialist Copay	\$45	\$45
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-5
Outpatient Surgery	\$395	\$295
Max Out-of-Pocket	\$5,900	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%
Rx Deductible	\$160 (T3, T4, & T5 only)	\$150 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Essentials Catalog, NurseLine, Dental Rider Available

● New Plan

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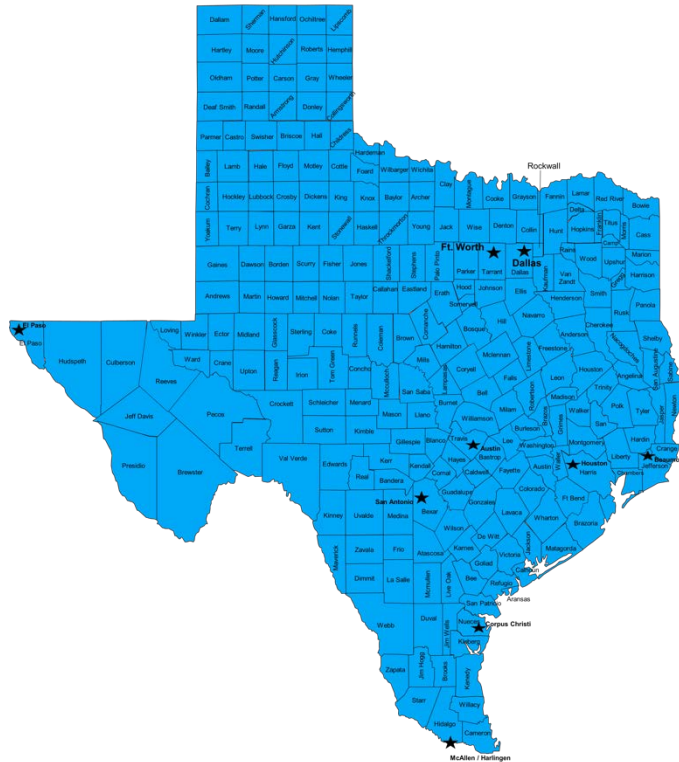


Texas Market Overview

2018

Texas

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	3,815,851
YOY Eligible Growth	3.4%
MA Penetration	28.6%
YOY MA Enrollment Growth	7.4%
UHC Market Share	40.2%

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 in the area
- Second largest MA plan in Austin
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- \$0 premium plan with \$0 PCP copay
- Stable core benefits
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer.
- 5.0 Star Plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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

- WellMed
- Austin Regional Clinic
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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™
- 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

Austin Product Overview

2018

Plan Name	AARP® MedicareComplete® Focus
H-PBP	H4527-002
Plan Highlights	\$0 premium plan designed for the consumer looking for an exclusive provider relationship and rich benefits
Plan Type	HMO
Service Area	Texas: Hays, Travis, Williamson
Premium	\$0
PCP Copay	\$0
Specialist Copay	\$45
Referral Required	Y
Inpatient Hospital	\$295 days 1-6
Outpatient Surgery	\$260
Max Out-of-Pocket	\$4,900
Lab Copay	\$0
Rx Copays	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$355 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, Transportation, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition and the largest MA plan in Corpus Christi
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Plans offer differentiated ancillary benefits (see Product Overview) providing options to best meet member needs
- Strong partnerships and focus on the local community — hosting senior focused educational events and participation in senior communities and organizations throughout the year
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Key alliances with WellMed and HEB to support dynamic agent opportunities
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer.
- 5.0 Star Plan (H4527-001)



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



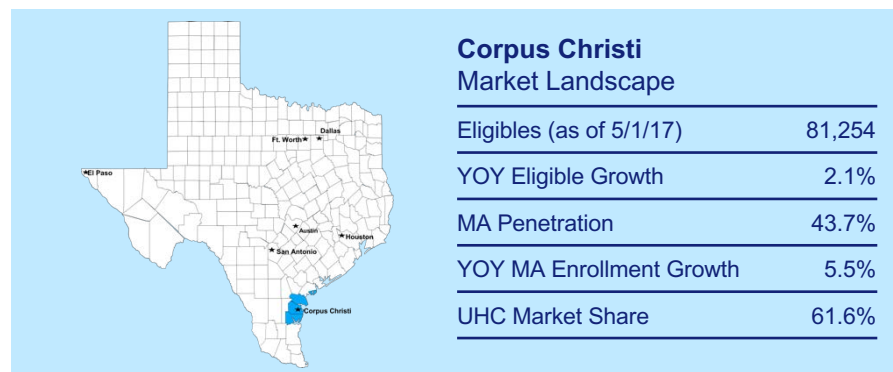
Provider

- WellMed - all clinics and physicians exclusive to UHC
- Contracted with all major hospitals including Christus Spohn and Corpus Christi Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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 on H4590-025
- 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

Corpus Christi Product Overview

2018

Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete® SecureHorizons®
H-PBP	H4527-001	H4590-025
Plan Highlights	\$0 premium plan designed for the consumer looking for an exclusive provider relationship and rich benefits	\$0 premium plan for the consumer focused on a broad network
Plan Type	HMO	HMO
Service Area	Texas: Aransas, Kleberg, Nueces, San Patricio	Texas: Nueces, San Patricio
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$25	\$25
Referral Required	Y	N
Inpatient Hospital	\$50 days 1-5	\$50 days 1-5
Outpatient Surgery	\$50	\$50
Max Out-of-Pocket	\$3,400	\$3,400
Lab Copay	\$0	\$5
Rx Copays	\$3/\$14/\$47/\$100/25%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$355 (T4 & T5 only)	\$355 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Essentials Catalog, Transportation, NurseLine, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition and the largest MA plan in Dallas / Fort Worth
- Committed to the market for over 30 years
- Expanding to Cooke, Grayson, Hood, Van Zandt and Wise counties providing new HMO options in the market
- \$76 premium plan with rich benefits designed to attract those looking for lower out-of-pocket costs and more predictability
- Our comprehensive network is a differentiator in the market and includes both Baylor and Texas Health Resources
- We focus on working with health care delivery systems that are designed to help seniors live longer, healthier lives
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Essentials Plan (H4590-027) with no Rx coverage available in this market
- 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on H4590-041. Tier 1 only on H4590-012
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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

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



UnitedHealthcare Experience

- 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

Dallas Market Landscape

Eligibles (as of 5/1/17)	901,394
YOY Eligible Growth	3.6%
MA Penetration	29.9%
YOY MA Enrollment Growth	6.3%
UHC Market Share	60.7%

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Dallas Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2
H-PBP	H4590-012	H4590-041
Plan Highlights	\$0 premium plan for consumers shopping on value and comfortable with higher copays	Premium plan for consumers looking for lower cost-shares and dental coverage
Plan Type	HMO	HMO
Service Area	Texas: Collin, Cooke, Dallas, Denton, Ellis, Grayson, Hood, Johnson, Kaufman, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Grayson, Hood, Johnson, Kaufman, Rockwall, Tarrant, Van Zandt, Wise
Premium	\$0	\$76
PCP Copay	\$0	\$0
Specialist Copay	\$35	\$20
Referral Required	Y	Y
Inpatient Hospital	\$275 days 1-5	\$150 per admit
Outpatient Surgery	\$275	\$150
Max Out-of-Pocket	\$4,900	\$3,500
Lab Copay	\$0	\$0
Rx Copays	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/31%
Rx Deductible	\$255 (T4 & T5 only)	\$75 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine

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Market Highlights

- New HMO Non-SNP plan available in East Texas market for the following 12 counties: Angelina, Gregg, Henderson, Houston, Nacogdoches, Navarro, Panola, Rusk, San Augustine, Shelby, Smith, and Trinity, providing Non-SNP consumers in this area with a UnitedHealthcare option
- We focus on working with health care delivery systems that are designed to help seniors live longer, healthier lives
- No referral required to see specialists
- Fixed outpatient copay
- Routine eye exam with a \$20 copay (annual)
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Platinum Dental Rider 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



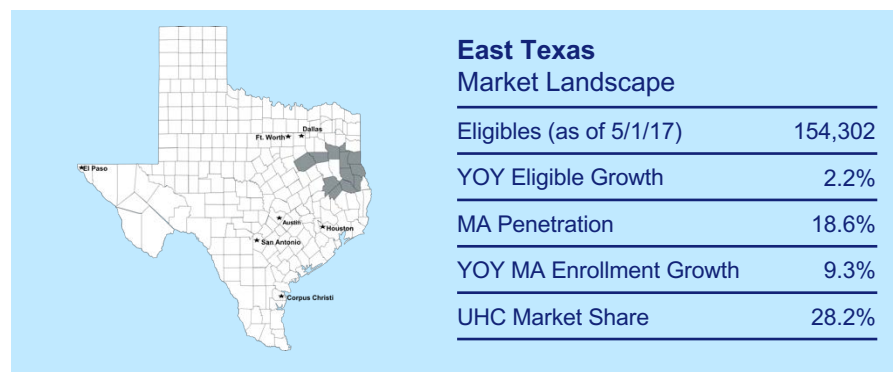
Provider

- UHC has a comprehensive network of both Critical Access and General Acute Care Hospitals in East Texas, including:
 - Christus Trinity Mother Frances Health System
 - East Texas Medical Center
 - Memorial Medical Center in Lufkin
- UHC is the only carrier in East TX that has all three hospitals in network
- 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
- 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



East Texas Market Landscape

Eligibles (as of 5/1/17)	154,302
YOY Eligible Growth	2.2%
MA Penetration	18.6%
YOY MA Enrollment Growth	9.3%
UHC Market Share	28.2%

● HMO Expansion

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East Texas Product Overview

2018

Plan Name	AARP® MedicareComplete®
H-PBP	H4590-042
Plan Highlights	New \$0 premium plan for consumers shopping on value. Platinum Dental Rider available
Plan Type	HMO
Service Area	Texas: Angelina, Gregg, Henderson, Houston, Nacogdoches, Navarro, Panola, Polk, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker
Premium	\$0
PCP Copay	\$5
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$295 days 1-5
Outpatient Surgery	\$295
Max Out-of-Pocket	\$5,900
Lab Copay	\$10
Rx Copays	\$3/\$14/\$47/\$100/29%
Rx Deductible	\$200 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Platinum Dental Rider Available

 **New Plan**

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- MA leader with approximately 50% market share
- Two \$0 premium plans offer competitive benefits to meet consumer needs
- Comprehensive dental on HMO plan
- Fixed outpatient copay now available on both plans
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer
- 4.5 and 5.0 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

- All hospitals including key partners Tenet and HCA
- WellMed (HMO)
- WellMed and Texas Tech Physician group (PPO)
- 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 on H2228-023
- 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 on H2228-023
- 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

El Paso Market Landscape

Eligibles (as of 5/1/17)	178,150
YOY Eligible Growth	3.0%
MA Penetration	45.1%
YOY MA Enrollment Growth	7.1%
UHC Market Share	49.0%

El Paso Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Focus
H-PBP	H2228-023	H4527-005
Plan Highlights	\$0 premium PPO plan designed for consumers interested in broad access and comfortable with higher out-of-pocket costs	\$0 premium HMO designed for consumers looking for low out-of-pocket costs and additional ancillary benefits
Plan Type	Local PPO	HMO
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra Texas: El Paso	Texas: El Paso
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$45	\$35
Referral Required	N	Y
Inpatient Hospital	\$295 days 1-5	\$125 days 1-5
Outpatient Surgery	\$225	\$125
Max Out-of-Pocket	\$3,900	\$3,400
Lab Copay	\$0	\$0
Rx Copays	\$2/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$255 (T4 & T5 only)	\$355 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Transportation, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- 5.0 Star Plan (H4527-037) includes: \$0 PCP, fixed copays for inpatient and outpatient services, fitness benefit, low Rx deductible, low-cost hearing aids, and preventive dental
- Expansion into Polk, San Jacinto, Tyler and Walker counties providing a new HMO option in the area
- UnitedHealthcare is committed to a broad network of physicians and hospitals to meet market needs
- Comprehensive network is a differentiator in the market and is not restricted by a POD system
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- Large multicultural opportunities including Hispanic, Vietnamese, Chinese, and African-American



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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

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



UnitedHealthcare Experience

- 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 ore effectively



● Current Footprint ● HMO Expansion

Houston Market Landscape

Eligibles (as of 5/1/17)	820,709
YOY Eligible Growth	3.8%
MA Penetration	34.7%
YOY MA Enrollment Growth	8.1%
UHC Market Share	20.0%

Houston Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®
H-PBP	H4527-037	H4514-007	H4590-042
Plan Highlights	\$0 premium plan with rich benefits designed to meet a wide variety of consumers needs	Legacy \$0 premium plan for those seeking value	New \$0 premium plan for consumers shopping on value. Available in expansion area
Plan Type	HMO	HMO	HMO
Service Area	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery	Texas: Angelina, Gregg, Henderson, Houston, Nacogdoches, Navarro, Panola, Polk, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$5	\$5
Specialist Copay	\$40	\$50	\$45
Referral Required	Y	Y	N
Inpatient Hospital	\$350 per admit	\$335 days 1-5	\$295 days 1-5
Outpatient Surgery	\$150	20%	\$295
Max Out-of-Pocket	\$3,400	\$6,700	\$5,900
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$14/\$47/\$100/31%	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/29%
Rx Deductible	\$75 (T4 & T5 only)	\$225 (T4 & T5 only)	\$200 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Platinum Dental Rider Available

 New Plan

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Market Highlights

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



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- 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

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



UnitedHealthcare Experience

- Renew by UnitedHealthcare: 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™
- 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

Rio Grande Valley Product Overview

2018

Plan Name	AARP® MedicareComplete® Focus
H-PBP	H4527-013
Plan Highlights	\$0 premium plan designed to appeal to a wide variety of consumers looking for value in benefit offering
Plan Type	HMO
Service Area	Texas: Cameron, Hidalgo, Willacy
Premium	\$0
PCP Copay	\$0
Specialist Copay	\$30
Referral Required	Y
Inpatient Hospital	\$300 per admit
Outpatient Surgery	\$150
Max Out-of-Pocket	\$3,400
Lab Copay	\$0
Rx Copays	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$355 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Serving San Antonio for over 30 years
- #1 Medicare Advantage Plan membership in San Antonio
- Key provider partnerships with WellMed and HealthTexas are an advantage in the market place
- Primary care physician provides consistency and accuracy in members' overall care
- Dedicated to investing in the local community. Committed to hosting open houses, educational events and participation in senior communities
- Essentials Plan (H4590-029) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer
- 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



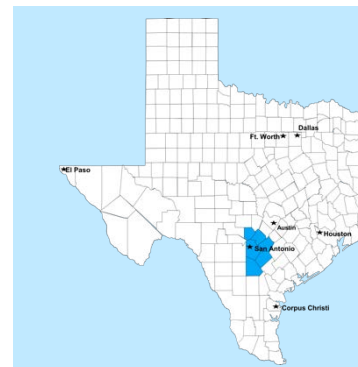
Provider

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



UnitedHealthcare Experience

- 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

San Antonio Market Landscape

Eligibles (as of 5/1/17)	353,432
YOY Eligible Growth	3.4%
MA Penetration	36.2%
YOY MA Enrollment Growth	5.2%
UHC Market Share	52.6%

San Antonio Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons®	UnitedHealthcare® Chronic Complete
H-PBP	H4590-010	H4590-037
Plan Highlights	\$0 premium plan with low copays, designed for the consumer seeking comprehensive network coverage focused on the senior population	San Antonio Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Plan Type	HMO	HMO
Service Area	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$40	\$40
Referral Required	Y	Y
Inpatient Hospital	\$100 days 1-7	\$100 days 1-7
Outpatient Surgery	\$95	\$95
Max Out-of-Pocket	\$3,900	\$3,400
Lab Copay	\$0	\$0
Rx Copays	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/28%
Rx Deductible	\$255 (T4 & T5 only)	\$255 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation, NurseLine

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Texas Care Improvement Plus Product Overview

2018

Plan name	Care Improvement Plus® Medicare Advantage	Care Improvement Plus® Gold Rx	Care Improvement Plus® Silver Rx	Care Improvement Plus® Dual Advantage
H-PBP	R6801-012	R6801-009	R6801-008	R6801-011
Plan Highlights	Statewide PPO for those looking for broad network coverage and comfortable with higher out-of-pocket costs	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	Regional PPO	Regional PPO	Regional PPO	Regional PPO
Service Area	Texas: Statewide	Texas: Statewide	Texas: Statewide	Texas: Statewide
Premium	\$41	\$21	Varies by LIS Level	Varies by LIS Level
PCP Copay	\$15	\$15	Varies by LIS Level	Varies by LIS Level
Specialist Copay	\$45	\$45	Varies by LIS Level	Varies by LIS Level
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$264 days 1-7	Varies by LIS Level	Varies by LIS Level
Outpatient Surgery	20%	20%	Varies by LIS Level	Varies by LIS Level
Max Out-of-Pocket	\$6,700	\$6,700	Varies by LIS Level	Varies by LIS Level
Lab Copay	\$10	\$10	Varies by LIS Level	Varies by LIS Level
Rx Copays	\$4/\$12/\$47/\$100/27%	\$4/\$12/\$47/\$100/27%	Varies by LIS Level	Varies by LIS Level
Rx Deductible	\$290 (T3, T4, & T5 only)	\$295 (T4 & T5 only)	Varies by LIS Level	Varies by LIS Level
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, OTC Catalog, Transportation, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitbit, OTC Catalog, Transportation, NurseLine

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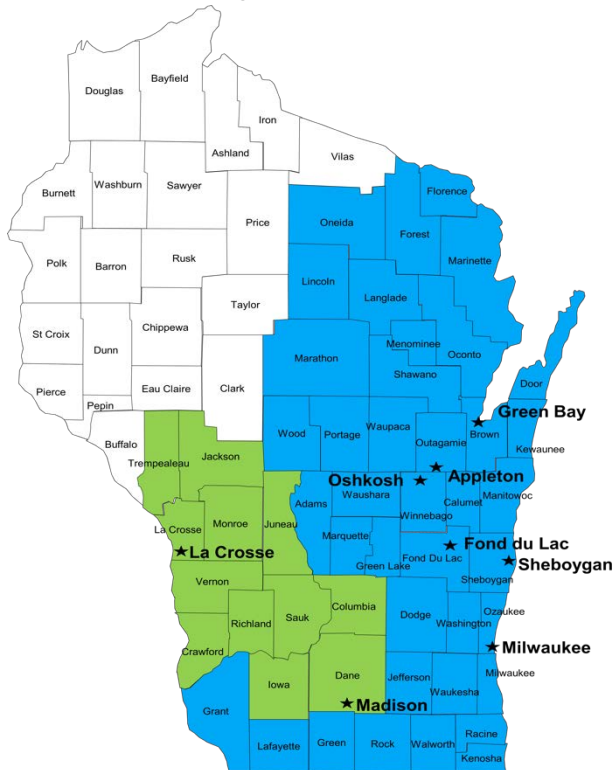


Wisconsin Market Overview

2018

Wisconsin

Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	957,517
YOY Eligible Growth	2.9%
MA Penetration	35.6%
YOY MA Enrollment Growth	6.2%
UHC Market Share	39.1%

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

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Market Highlights

- Portfolio approach offers choice of \$0 premium for those shopping on value, and two premium plans for those looking for lower copays and more ancillary benefits
- All HMOs offer a flat outpatient copay for greater predictability
- No referral required to see specialists
- Marshfield Clinic's local HMO, Security Health Plan, is the main competitor
- 4.0 and 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 H5253-073



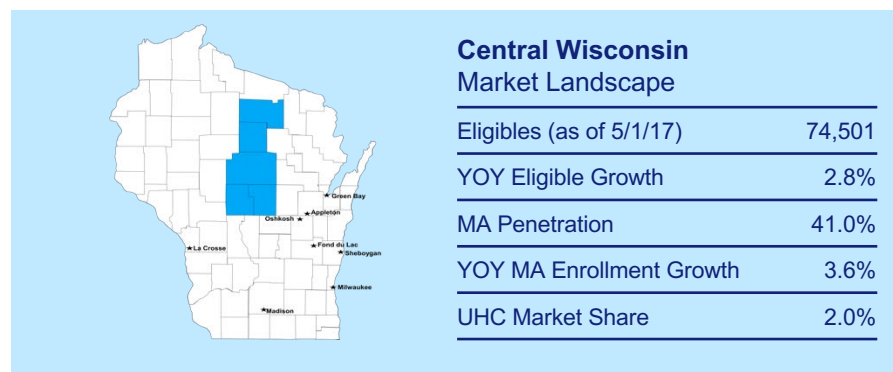
Provider

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



UnitedHealthcare Experience

- 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 with HMO plans
- 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

Central Wisconsin Product Overview

2018

Plan Name	AARP® MedicareComplete® Value	AARP® MedicareComplete®	AARP® MedicareComplete® Premier
H-PBP	H5253-072	H5253-073	H5253-074
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower copays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries. Dental Rider available
Plan Type	HMO	HMO	HMO
Service Area	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood
Premium	\$0	\$29	\$76
PCP Copay	\$15	\$10	\$5
Specialist Copay	\$50	\$50	\$45
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6	\$195 days 1-6
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$5,900	\$4,500	\$3,500
Lab Copay	\$10	\$5	\$5
Rx Copays	\$4/\$14/\$47/\$100/25%	\$4/\$12/\$47/\$95/28%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$355 (T3, T4, & T5 only)	\$245 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental 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, OTC Essentials Catalog, NurseLine, Dental Rider Available

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Central Wisconsin Product Overview

2018

Plan Name	Care Improvement Plus [®] Medicare Advantage	Care Improvement Plus [®] Medicare Advantage Premier
H-PBP	H0294-011	H0294-012
Plan Highlights	New moderate premium PPO plan with coverage outside of network with great benefits. Dental Rider available	New high premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	Local PPO	Local PPO
Service Area	Wisconsin: Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Richland, Trempealeau, Vernon, Wood	Wisconsin: Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Richland, Trempealeau, Vernon, Wood
Premium	\$47	\$120
PCP Copay	\$15	\$0
Specialist Copay	\$50	\$25
Referral Required	N	N
Inpatient Hospital	\$335 days 1-5	\$195 days 1-5
Outpatient Surgery	\$335	\$195
Max Out-of-Pocket	\$6,700	\$2,900
Lab Copay	\$10	\$0
Rx Copays	\$4/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/33%
Rx Deductible	\$385 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, NurseLine

 **New Plan**

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Stability — Serving Green Bay area for 10 years
- Portfolio approach offers choice of \$0 premium for those shopping on value, a moderate premium plan, and a high premium plan for those looking for lower copays and more ancillary benefits
- Affordable PPO option available for those seeking open network access
- All HMOs offer a flat outpatient copay for greater predictability
- No referral required to see specialists
- 4.0 & 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 H5253-011



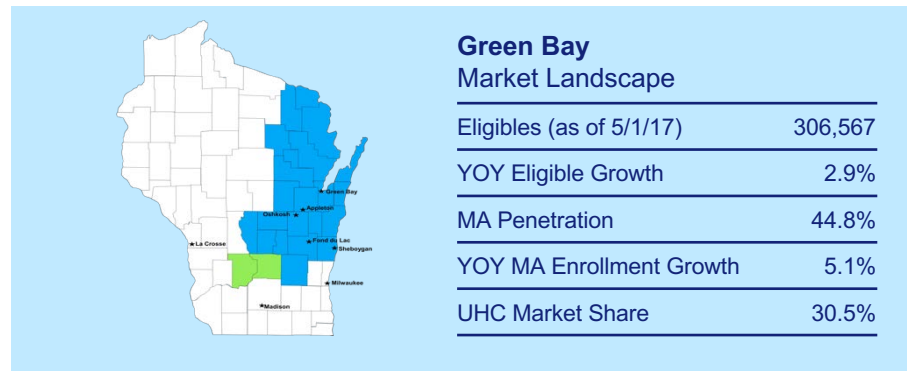
Provider

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



UnitedHealthcare Experience

- 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



Green Bay Product Overview

2018

Plan name	AARP® MedicareComplete® Value	AARP® MedicareComplete®	AARP® MedicareComplete® Premier	Care Improvement Plus® Medicare Advantage
H-PBP	H5253-034	H5253-011	H5253-076	H0294-004
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower copays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries. Dental Rider available	Coverage outside of network with great benefits. Dental Rider available
Plan Type	HMO	HMO	HMO	Local PPO
Service Area	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	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	\$29	\$76	\$47
PCP Copay	\$15	\$10	\$5	\$15
Specialist Copay	\$50	\$50	\$45	\$50
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6	\$195 days 1-6	\$335 days 1-5
Outpatient Surgery	\$395	\$295	\$195	\$335
Max Out-of-Pocket	\$5,900	\$4,500	\$3,500	\$6,700
Lab Copay	\$10	\$5	\$5	\$10
Rx Copays	\$3/\$14/\$47/\$100/25%	\$3/\$12/\$45/\$95/28%	\$3/\$10/\$45/\$95/33%	\$4/\$12/\$47/\$100/25%
Rx Deductible	\$355 (T3, T4, & T5 only)	\$245 (T4 & T5 only)	\$0 All Tiers	\$385 (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, Preventive Dental, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Stability — Serving greater Milwaukee area for over 20 years
- Portfolio approach offers choice of \$0 premium for those shopping on value, a moderate premium plan, and a high premium plan for those looking for lower copays and more ancillary benefits
- Affordable PPO option available for those seeking open network access
- All plans offer a flat outpatient copay for greater predictability
- No referrals required to see specialists
- 4.0 & 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 H5253-004



Provider

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



UnitedHealthcare Experience

- 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



Milwaukee Market Landscape

Eligibles (as of 5/1/17)	313,771
YOY Eligible Growth	2.5%
MA Penetration	34.9%
YOY MA Enrollment Growth	9.3%
UHC Market Share	76.4%

 Current Footprint

Milwaukee Product Overview

2018

Plan name	AARP® MedicareComplete® Value	AARP® MedicareComplete®	AARP® MedicareComplete® Premier	Care Improvement Plus® Medicare Advantage
H-PBP	H5253-033	H5253-004	H5253-075	H0294-004
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower copays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries. Dental Rider available	Coverage outside of network with great benefits. Dental Rider available
Plan Type	HMO	HMO	HMO	Local PPO
Service Area	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	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	\$27	\$76	\$47
PCP Copay	\$15	\$15	\$10	\$15
Specialist Copay	\$50	\$45	\$45	\$50
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6	\$195 days 1-6	\$335 days 1-5
Outpatient Surgery	\$395	\$295	\$195	\$335
Max Out-of-Pocket	\$5,900	\$4,900	\$3,700	\$6,700
Lab Copay	\$10	\$5	\$5	\$10
Rx Copays	\$4/\$14/\$47/\$100/27%	\$4/\$12/\$47/\$95/27%	\$3/\$10/\$47/\$95/33%	\$4/\$12/\$47/\$100/25%
Rx Deductible	\$305 (T3, T4, & T5 only)	\$265 (T4 & T5 only)	\$0 All Tiers	\$385 (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, Preventive Dental, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Stability — serving Wisconsin for over 20 years
- Introducing new \$0 premium plan for those seeking value
- Portfolio approach offers choice of \$0 premium plan, a moderate premium plan, and a high premium plan for those looking for lower copays and more ancillary benefits
- Portfolio includes an affordable PPO option for those seeking open network access
- Statewide provider network available for all HMO, PPO & SNP plans
- Plans are strong value with stable benefits and network
- All HMOs offer a flat outpatient copay for greater predictability
- No referral required to see specialists
- 4.0 & 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 H5253-030



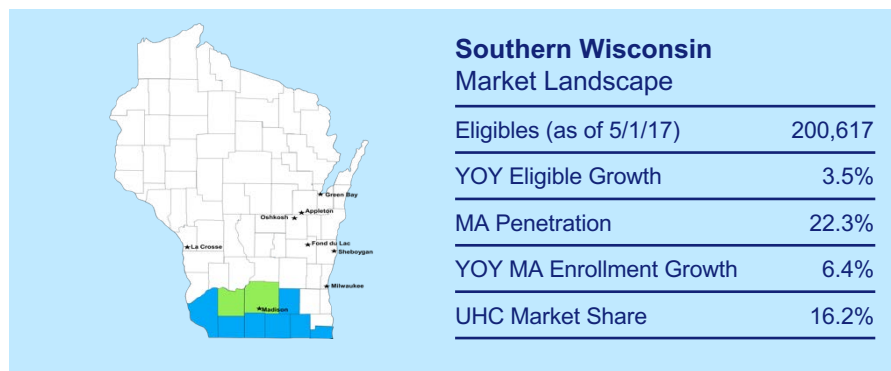
Provider

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



UnitedHealthcare Experience

- 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

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Southern Wisconsin Product Overview

2018

Plan name	AARP® MedicareComplete® Value	AARP® MedicareComplete®	AARP® MedicareComplete® Premier	Care Improvement Plus® Medicare Advantage
H-PBP	H5253-097	H5253-030	H5253-077	H0294-004
Plan Highlights	New \$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries. Dental Rider available	Coverage outside of network with great benefits. Dental Rider available
Plan Type	HMO	HMO	HMO	Local PPO
Service Area	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	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	\$29	\$76	\$47
PCP Copay	\$15	\$15	\$10	\$15
Specialist Copay	\$50	\$45	\$45	\$50
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6	\$195 days 1-6	\$335 days 1-5
Outpatient Surgery	\$395	\$295	\$195	\$335
Max Out-of-Pocket	\$5,900	\$4,900	\$3,700	\$6,700
Lab Copay	\$10	\$5	\$5	\$10
Rx Copays	\$4/\$14/\$47/\$100/25%	\$4/\$12/\$47/\$95/27%	\$4/\$10/\$47/\$95/33%	\$4/\$12/\$47/\$100/25%
Rx Deductible	\$405 (T3, T4, & T5 only)	\$295 (T4 & T5 only)	\$0 All Tiers	\$385 (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, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Dental Rider Available

 **New Plan**

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Market Highlights

- Expanding to the La Crosse area to offer new options in the market
- Portfolio approach offers choice of LPPO plans including a moderate premium plan with modest copays and a high premium plan with low copays, \$2,900 MOOP and OTC catalog benefit
- Stability — over 20 years of serving the state of Wisconsin
- New plans are Care Improvement Plus branded
- All plans include fitness and dental benefits



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

- Mayo Clinic Health System in La Crosse and Sparta
- 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



Expansion

West Wisconsin Product Overview

2018

Plan Name	Care Improvement Plus® Medicare Advantage	Care Improvement Plus® Medicare Advantage Premier
H-PBP	H0294-011	H0294-012
Plan Highlights	New moderate premium PPO plan with coverage outside of network with great benefits. Dental Rider available	New higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	Local PPO	Local PPO
Service Area	Wisconsin: Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Richland, Trempealeau, Vernon, Wood	Wisconsin: Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Richland, Trempealeau, Vernon, Wood
Premium	\$47	\$120
PCP Copay	\$15	\$0
Specialist Copay	\$50	\$25
Referral Required	N	N
Inpatient Hospital	\$335 days 1-5	\$195 days 1-5
Outpatient Surgery	\$335	\$195
Max Out-of-Pocket	\$6,700	\$2,900
Lab Copay	\$10	\$0
Rx Copays	\$4/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/33%
Rx Deductible	\$385 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, NurseLine

● New Plan

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Wisconsin Chronic Product Overview

2018

Plan Name	Care Improvement Plus [®] Gold Rx	Care Improvement Plus [®] Gold Rx
H-PBP	H0294-002	H0294-010
Plan Highlights	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, and/or Diabetes	New Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, and/or Diabetes
Plan Type	Local PPO	Local PPO
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago	Wisconsin: Crawford, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Portage, Richland, Trempealeau, Vernon, Wood
Premium	\$22	\$29
PCP Copay	\$15	\$15
Specialist Copay	\$50	\$50
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$295 days 1-6
Outpatient Surgery	\$295	\$295
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$10	\$10
Rx Copays	\$4/\$12/\$47/\$100/26%	\$4/\$12/\$47/\$100/26%
Rx Deductible	\$345 (T4 & T5 only)	\$345 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Transportation, NurseLine, Dental Rider Available

 **New Plan**

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