

**STRENGTH  
STABILITY  
HASSLE FREE**



**The Advantage of UnitedHealthcare®**

**2018 Medicare Advantage Non-SNP & Chronic plans — Southeast Region**

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



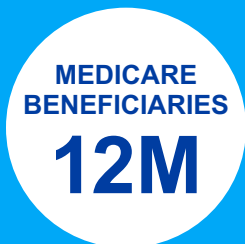
Recognized by Fortune as one of the world's most admired companies seven years in a row



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<sup>®</sup> 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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\* South Florida plan details to be distributed at a later date.

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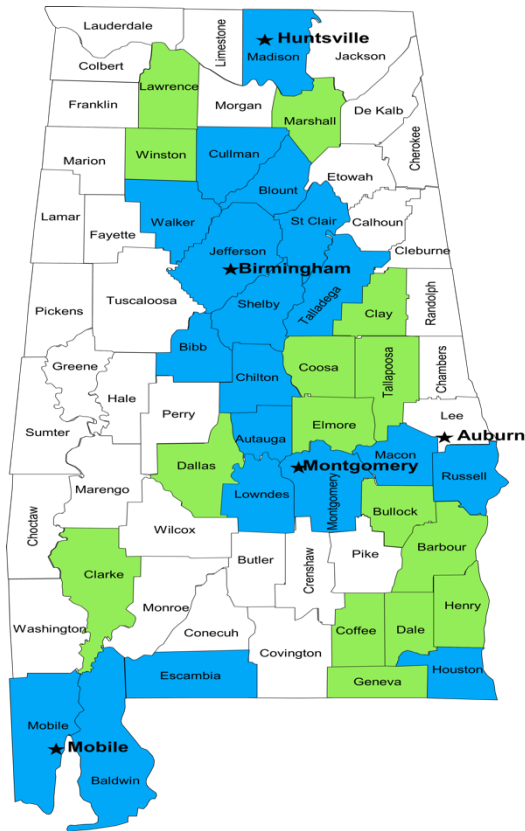


# Alabama Market Overview

2018

## Alabama

Medicare Advantage 2018 Service Area



### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	677,857
YOY Eligible Growth	2.1%
MA Penetration	30.7%
YOY MA Enrollment Growth	5.4%
UHC Market Share	21.5%

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

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## Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- UnitedHealthcare breadth of product options, strength and stability provide competitive advantage in Alabama
- Portfolio of HMO MA plan choices from a stable company to meet a variety of needs
- Expanding to Lawrence, Marshall, and Winston counties with two new plans
- Improved MOOP on H2802-041 and H2802-042
- Additional DSNP product available for year round selling



## 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



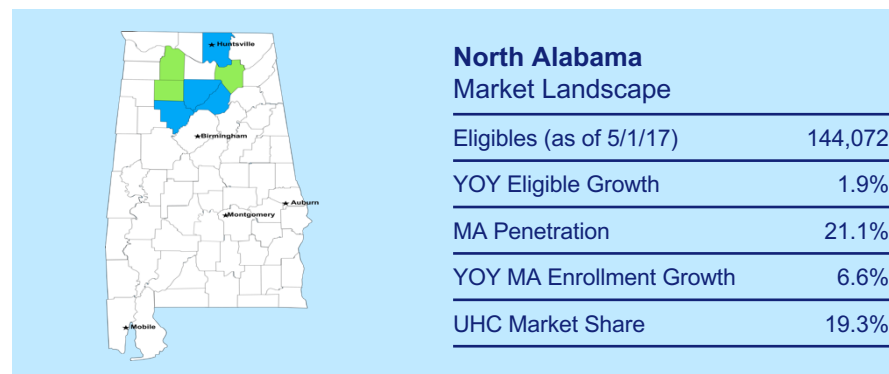
## Provider

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



## UnitedHealthcare Experience

- 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™
- NurseLine<sup>SM</sup>: 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

# North Alabama Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
<b>H-PBP</b>	<b>H2802-041</b>	<b>H2802-042</b>	<b>H0432-001</b>	<b>H0432-002</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Moderate premium plan designed for consumers seeking lower out-of-pocket costs and additional ancillaries	New low premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan designed for consumers seeking lower out-of-pockets costs and additional ancillaries
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, St. Clair, Shelby, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, St. Clair, Shelby, Talladega, Walker	Alabama: Lawrence, Marshall, Winston	Alabama: Lawrence, Marshall, Winston
<b>Premium</b>	\$0	\$46	\$19	\$55
<b>PCP Copay</b>	\$0	\$0	\$5	\$0
<b>Specialist Copay</b>	\$30	\$20	\$40	\$25
<b>Referral Required</b>	N	N	N	N
<b>Inpatient Hospital</b>	\$295 days 1-5	\$195 days 1-5	\$350 days 1-5	\$225 days 1-8
<b>Outpatient Surgery</b>	\$295	\$195	\$295	\$225
<b>Max Out-of-Pocket</b>	\$5,400	\$3,400	\$6,700	\$4,900
<b>Lab Copay</b>	\$0	\$0	\$0	\$0
<b>Rx Copays</b>	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/31%	\$3/\$10/\$45/\$95/33%
<b>Rx Deductible</b>	\$55 (T4 & T5 only)	\$0 All Tiers	\$80 (T4 & T5 only)	\$0 All Tiers
<b>Extra Benefits</b>	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	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

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- UnitedHealthcare breadth of product options, strength and stability provide competitive advantage in Alabama
- Portfolio of HMO MA plan choices from a stable company to meet a variety of needs
- Expanding to Clay and Coosa counties with two new plans
- Improved MOOP on H2802-041 and H2802-042
- Additional DSNP product available for year round selling



## 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



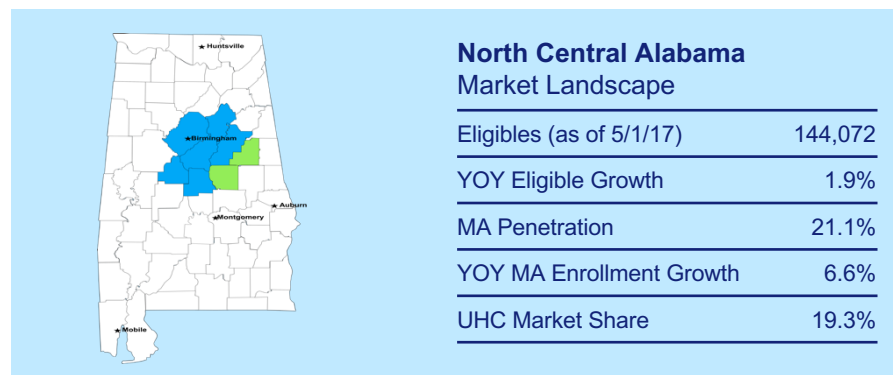
## Provider

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



## UnitedHealthcare Experience

- 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™
- NurseLine<sup>SM</sup>: 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

# North Central Alabama Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
<b>H-PBP</b>	<b>H2802-041</b>	<b>H2802-042</b>	<b>H0432-007</b>	<b>H0432-008</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Moderate premium plan designed for consumers seeking lower out-of-pocket costs and additional ancillaries	New \$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan designed for consumers seeking lower out-of-pockets costs and additional ancillaries
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, St. Clair, Shelby, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, St. Clair, Shelby, Talladega, Walker	Alabama: Clay, Coosa, Elmore, Tallapoosa	Alabama: Clay, Coosa, Elmore, Tallapoosa
<b>Premium</b>	\$0	\$46	\$0	\$49
<b>PCP Copay</b>	\$0	\$0	\$5	\$0
<b>Specialist Copay</b>	\$30	\$20	\$30	\$20
<b>Referral Required</b>	N	N	N	N
<b>Inpatient Hospital</b>	\$295 days 1-5	\$195 days 1-5	\$295 days 1-5	\$195 days 1-5
<b>Outpatient Surgery</b>	\$295	\$195	\$295	\$195
<b>Max Out-of-Pocket</b>	\$5,400	\$3,400	\$5,900	\$3,900
<b>Lab Copay</b>	\$0	\$0	\$10	\$0
<b>Rx Copays</b>	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/31%	\$3/\$10/\$45/\$95/33%
<b>Rx Deductible</b>	\$55 (T4 & T5 only)	\$0 All Tiers	\$80 (T4 & T5 only)	\$0 All Tiers
<b>Extra Benefits</b>	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	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

 New Plan

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# South Central Alabama Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- UnitedHealthcare breadth of product options, strength and stability provide competitive advantage in Alabama
- Portfolio of HMO MA plan choices for different needs with \$0 and premium options
- Expanding to Barbour, Bullock, Dallas, Elmore, and Tallapoosa counties with two new options available in each county
- Improved MOOP on H2802-041 and H2802-042
- Additional DSNP product available for year round selling



## 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

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



## UnitedHealthcare Experience

- 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

## South Central Alabama Market Landscape

Eligibles (as of 5/1/17)	115,662
YOY Eligible Growth	1.9%
MA Penetration	26.4%
YOY MA Enrollment Growth	4.5%
UHC Market Share	27.4%

# South Central Alabama Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
<b>H-PBP</b>	<b>H2802-041</b>	<b>H2802-042</b>	<b>H0432-003</b>	<b>H0432-004</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Moderate premium plan designed for consumers seeking lower out-of-pocket costs and additional ancillaries	New \$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan designed for consumers seeking lower out-of-pockets costs and additional ancillaries
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, St. Clair, Shelby, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, St. Clair, Shelby, Talladega, Walker	Alabama: Barbour, Bullock, Coffee, Dale, Geneva, Henry	Alabama: Barbour, Bullock, Coffee, Dale, Geneva, Henry
<b>Premium</b>	\$0	\$46	\$0	\$49
<b>PCP Copay</b>	\$0	\$0	\$5	\$0
<b>Specialist Copay</b>	\$30	\$20	\$30	\$20
<b>Referral Required</b>	N	N	N	N
<b>Inpatient Hospital</b>	\$295 days 1-5	\$195 days 1-5	\$295 days 1-5	\$195 days 1-5
<b>Outpatient Surgery</b>	\$295	\$195	\$295	\$195
<b>Max Out-of-Pocket</b>	\$5,400	\$3,400	\$5,900	\$3,900
<b>Lab Copay</b>	\$0	\$0	\$10	\$0
<b>Rx Copays</b>	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/31%	\$3/\$10/\$45/\$95/33%
<b>Rx Deductible</b>	\$55 (T4 & T5 only)	\$0 All Tiers	\$80 (T4 & T5 only)	\$0 All Tiers
<b>Extra Benefits</b>	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	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

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- UnitedHealthcare breadth of product options, strength and stability provide competitive advantage in Alabama
- Portfolio of HMO MA plan choices from a stable company to meet a variety of needs
- Expanding to Clarke, Coffee, Dale, Geneva, and Henry with two new options available in each county
- Improved MOOP on H2802-041 and H2802-042
- Additional DSNP product available for year round selling



## 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



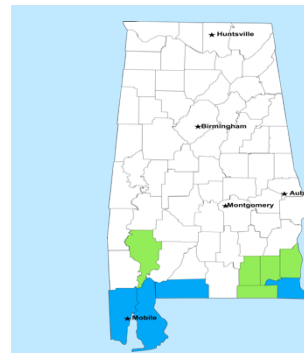
## Provider

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



## UnitedHealthcare Experience

- 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

## South Alabama Market Landscape

Eligibles (as of 5/1/17)	198,294
YOY Eligible Growth	2.4%
MA Penetration	31.7%
YOY MA Enrollment Growth	7.2%
UHC Market Share	23.7%

# South Alabama Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
<b>H-PBP</b>	<b>H2802-041</b>	<b>H2802-042</b>	<b>H0432-003</b>	<b>H0432-004</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Moderate premium plan designed for consumers seeking lower out-of-pocket costs and additional ancillaries	New \$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan designed for consumers seeking lower out-of-pockets costs and additional ancillaries
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, St. Clair, Shelby, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, St. Clair, Shelby, Talladega, Walker	Alabama: Barbour, Bullock, Coffee, Dale, Geneva, Henry	Alabama: Barbour, Bullock, Coffee, Dale, Geneva, Henry
<b>Premium</b>	\$0	\$46	\$0	\$49
<b>PCP Copay</b>	\$0	\$0	\$5	\$0
<b>Specialist Copay</b>	\$30	\$20	\$30	\$20
<b>Referral Required</b>	N	N	N	N
<b>Inpatient Hospital</b>	\$295 days 1-5	\$195 days 1-5	\$295 days 1-5	\$195 days 1-5
<b>Outpatient Surgery</b>	\$295	\$195	\$295	\$195
<b>Max Out-of-Pocket</b>	\$5,400	\$3,400	\$5,900	\$3,900
<b>Lab Copay</b>	\$0	\$0	\$10	\$0
<b>Rx Copays</b>	\$2/\$8/\$45/\$95/32%	\$2/\$8/\$45/\$95/33%	\$3/\$10/\$45/\$95/31%	\$3/\$10/\$45/\$95/33%
<b>Rx Deductible</b>	\$55 (T4 & T5 only)	\$0 All Tiers	\$80 (T4 & T5 only)	\$0 All Tiers
<b>Extra Benefits</b>	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	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

 New Plan

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# South Alabama Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H0432-005	H0432-006
Plan Highlights	New \$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan designed for consumers seeking lower out-of-pockets costs and additional ancillaries
Plan Type	HMO	HMO
Service Area	Alabama: Clarke, Dallas	Alabama: Clarke, Dallas
Premium	\$0	\$49
PCP Copay	\$5	\$0
Specialist Copay	\$30	\$20
Referral Required	N	N
Inpatient Hospital	\$295 days 1-5	\$195 days 1-5
Outpatient Surgery	\$295	\$195
Max Out-of-Pocket	\$5,900	\$3,900
Lab Copay	\$10	\$0
Rx Copays	\$3/\$10/\$45/\$95/31%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$80 (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, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine

 New Plan

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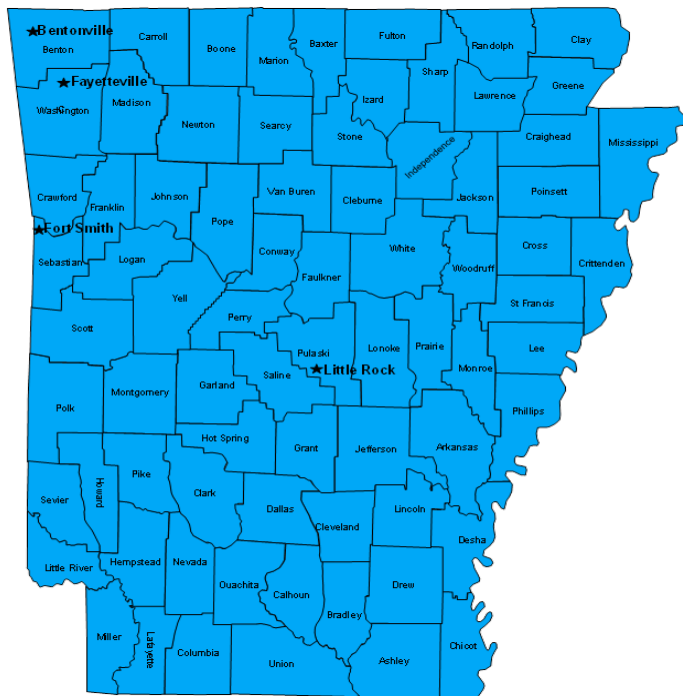


# Arkansas Market Overview

2018

## Arkansas

### Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	616,437
YOY Eligible Growth	1.7%
MA Penetration	20.1%
YOY MA Enrollment Growth	6.5%
UHC Market Share	30.9%

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



# Northwest Arkansas Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Portfolio approach with \$0 premium HMO, premium HMO and RPPO options that offer a choice for a variety of needs
- No referral required to see specialists
- Statewide PPO offers access to all providers
- Preventive Dental available on all plans, plus Comprehensive Dental included on H3464-002
- Routine eye & hearing exams on all plans, including eyewear credit
- UnitedHealth Passport®: Great for HMO members who like to travel
- Fitness benefit available on all HMOs
- 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



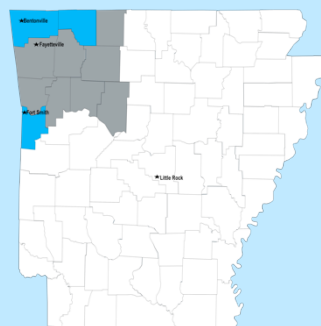
## Provider

- Mercy Hospital and physicians - all locations
- Premiere Care – NWA Sparks Alliance
- Cooper Clinic- all locations
- Community Physician Group – Siloam Springs
- St. Mary's Regional – hospital and 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 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™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included on HMO plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Northwest Arkansas Market Landscape

Eligibles (as of 5/1/17)	155,156
YOY Eligible Growth	2.5%
MA Penetration	27.5%
YOY MA Enrollment Growth	5.1%
UHC Market Share	17.7%

● Current Footprint    ● HMO Expansion

# Northwest Arkansas Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 4	Care Improvement Plus® Medicare Advantage
H-PBP	H3464-001	H3464-002	R3444-012
Plan Highlights	New \$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan with lower copays, fixed outpatient copays and additional ancillaries	PPO plan for those wanting more choice
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington	Arkansas: Benton, Boone, Carroll, Crawford, Franklin, Johnson, Madison, Newton, Pope, Sebastian, Washington	Arkansas: Statewide Missouri: Statewide
Premium	\$0	\$49	\$41
PCP Copay	\$5	\$0	\$15
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8	\$360 days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$10	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$145 (T3, 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 & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Portfolio approach with multiple HMOs and an RPPO that offers a choice for a variety of needs
- Statewide PPO offers access to all providers
- No referral required to see specialists
- UnitedHealth Passport®: Great for HMO members who like to travel
- Fitness benefit available on all HMOs
- Dental available on all plans
- 4.0 Star Plans



## Rx Highlights

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



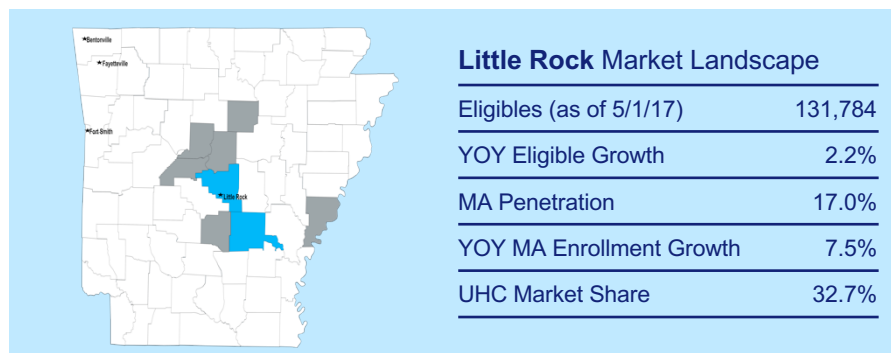
## Provider

- CHI – hospital and all physicians
- Baptist Hospital, Baptist Physicians – all locations
- Practice Plus physicians-all locations
- Conway PHO and physicians
- AR Health Group- all locations
- Arcare physicians – all locations
- Jefferson Regional-hospital and 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 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™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included on HMO plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Little Rock Market Landscape

Eligibles (as of 5/1/17)	131,784
YOY Eligible Growth	2.2%
MA Penetration	17.0%
YOY MA Enrollment Growth	7.5%
UHC Market Share	32.7%

● Current Footprint    ● HMO Expansion

# Little Rock Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 4	Care Improvement Plus® Medicare Advantage
H-PBP	H3464-003	H3464-004	R3444-012
Plan Highlights	New low premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	New moderate premium plan with lower copays, fixed outpatient copays and additional ancillaries	Open access PPO plan for those wanting more choice
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Cleburne, Conway, Faulkner, Grant, Jefferson, Perry, Phillips, Pulaski	Arkansas: Cleburne, Conway, Faulkner, Grant, Jefferson, Perry, Phillips, Pulaski	Arkansas: Statewide Missouri: Statewide
Premium	\$19	\$55	\$41
PCP Copay	\$5	\$0	\$15
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8	\$360 days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$0	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$145 (T3, 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 & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- No referral required to see specialists
- Introducing two new HMOs in Dallas, Garland, Hot Springs and Ouachita counties, providing new options in the market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- \$55 premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- \$19 plan for those looking for value
- Statewide PPO offers access to all providers
- Preventive Dental available on all plans, plus Comprehensive Dental included on H3464-006
- UnitedHealth Passport®: Great for HMO members who like to travel



## Rx Highlights

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



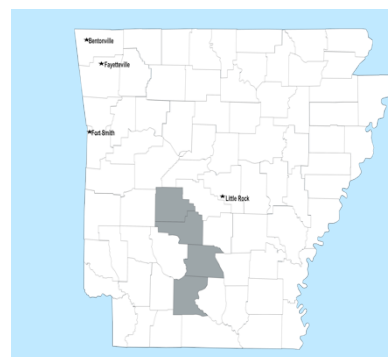
## Provider

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



## UnitedHealthcare Experience

- 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™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included on HMO plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



● HMO Expansion

## Hot Springs Market Landscape

Eligibles (as of 5/1/17)	43,808
YOY Eligible Growth	1.1%
MA Penetration	20.8%
YOY MA Enrollment Growth	4.0%
UHC Market Share	31.4%

# Hot Springs Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	Care Improvement Plus® Medicare Advantage
H-PBP	H3464-005	H3464-006	R3444-012
Plan Highlights	New low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	New moderate premium plan with lower copays and additional ancillaries	PPO plan for those wanting more choice
Plan Type	HMO	HMO	Regional PPO
Service Area	Arkansas: Dallas, Garland, Hot Spring, Ouachita	Arkansas: Dallas, Garland, Hot Spring, Ouachita	Arkansas: Statewide Missouri: Statewide
Premium	\$19	\$55	\$41
PCP Copay	\$5	\$0	\$15
Specialist Copay	\$40	\$25	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$225 days 1-8	\$360 days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$0	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/33%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$145 (T3, 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 & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

 New Plan

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# Arkansas CIP Chronic/Dual Product Overview

2018

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

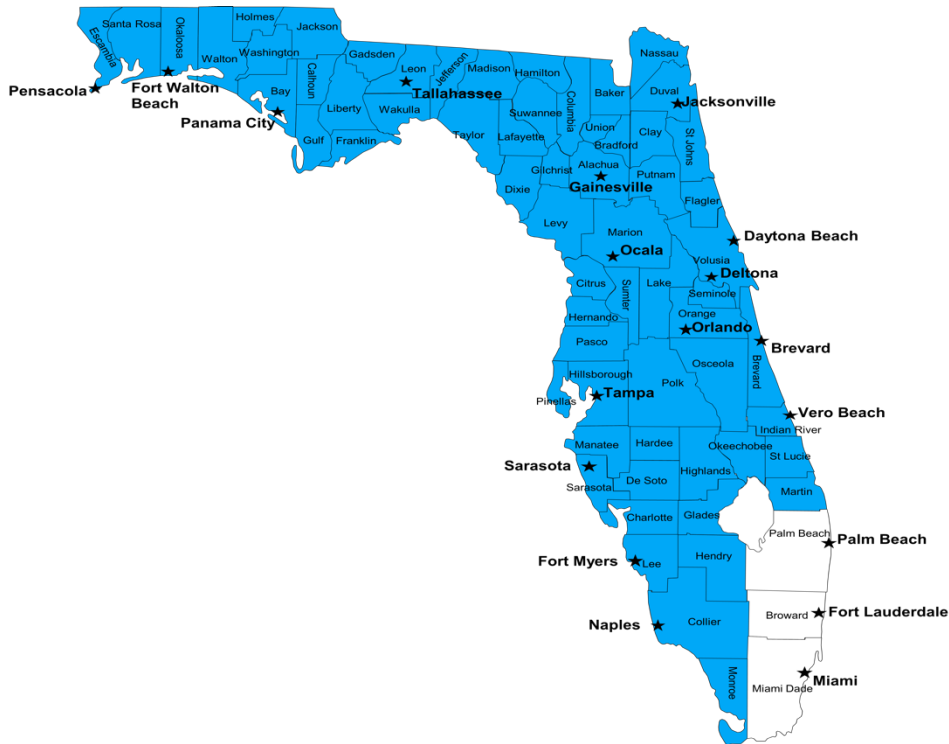
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# Florida North & Central Market Overview

2018

## Florida North & Central Medicare Advantage 2018 Service Area



### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	3,197,570
YOY Eligible Growth	3.3%
MA Penetration	34.5%
YOY MA Enrollment Growth	6.8%
UHC Market Share	26.7%

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

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## Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with the HMO, or open access with a PPO
- Introducing new \$0 premium LPPO in Osceola, Seminole, Volusia, and Brevard counties with low copays, flat outpatient copay, dental and fitness
- Improved \$0 non-radiologic diagnostic (i.e. EKG's, pulmonary function tests, sleep studies and treadmill stress tests) copay on H1045-030
- H1045-030 offers tiered PCP benefit by provider with \$0 copay when selecting a WellMed PCP
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- One provider network for all plans in Central FL and allows members access to UHC statewide network



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



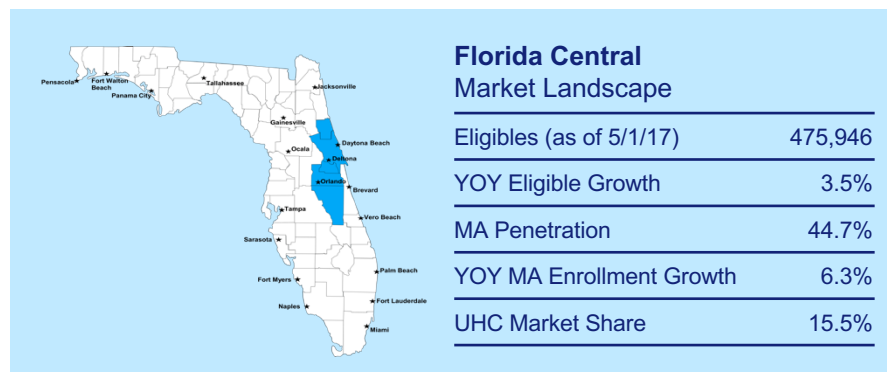
## Provider

- Florida Hospital System, Orlando Health/Physician Associates, Orlando Family Physicians and others
- Major physician groups and hospital systems are contracted in Florida
- Consult the online provider directory for the full list of providers at [uhcmedicaresolutions.com](http://uhcmedicaresolutions.com)



## 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™
- NurseLine<sup>SM</sup>: 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

# Florida Central Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
<b>H-PBP</b>	<b>H1045-030</b>	<b>H1045-035</b>	<b>H2406-010</b>	<b>R7444-003</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan for consumers seeking freedom of choice
<b>Plan Type</b>	HMO	HMO	Local PPO	Regional PPO
<b>Service Area</b>	Florida: Brevard, Orange, Osceola, Seminole	Florida: Flagler, Putnam, St. Johns	Florida: Brevard, Osceola, Seminole, Volusia	Florida: Statewide
<b>Premium</b>	\$0	\$0	\$0	\$0
<b>PCP Copay</b>	\$0 / \$10	\$0	\$10	\$15
<b>Specialist Copay</b>	\$40	\$25	\$35	\$50
<b>Referral Required</b>	Y	Y	N	N
<b>Inpatient Hospital</b>	\$250 days 1-5	\$225 days 1-7	\$295 days 1-4	\$395 days 1-4
<b>Outpatient Surgery</b>	\$250	\$200	\$295	20%
<b>Max Out-of-Pocket</b>	\$4,400	\$3,900	\$5,900	\$6,700
<b>Lab Copay</b>	\$0	\$0	\$10	\$10
<b>Rx Copays</b>	\$3/\$10/\$45/\$95/27%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/27%	\$3/\$14/\$47/\$100/25%
<b>Rx Deductible</b>	\$265 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$265 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 **New Plan**

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## Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Introducing new \$0 premium LPPO in Osceola, Seminole, Volusia, and Brevard counties with low copays, flat outpatient copay, dental and fitness
- Stable core benefits compared to 2017 with \$0 lab copay on HMOs
- Provider sponsored HMO plan (H1045-036) offers the highest consumer value and maximum out-of-pocket by utilizing WellMed primary care network
- Focus plan (H1045-036 features WellMed PCPs while providing access to the statewide UHC hospital and specialty network
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 copays on Plan H1045-028 with WellMed and Martin Health System



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



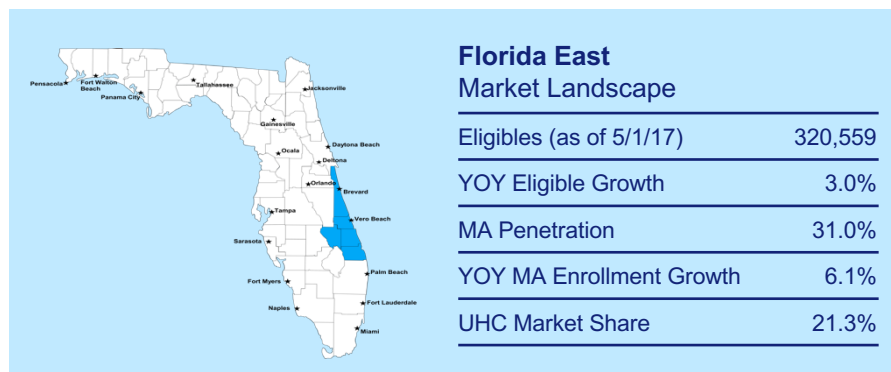
## Provider

- Indian River Medical Center, Martin Memorial Hospitals, Parrish Health Systems, St. Lucie Medical Center / Lawnwood Hospital, Steward Hospitals
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at [uhcmedicareolutions.com](http://uhcmedicareolutions.com)



## 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

# Florida East HMO Product Overview

2018

Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-036	H1045-028	H1045-030
Plan Highlights	\$0 premium plan with enhanced benefits centered around WellMed primary care physicians	\$0 premium plan with tiered copays for those seeking value and broader PCP selection	Broad network plan for consumers seeking value
Plan Type	HMO	HMO	HMO
Service Area	Florida: Indian River, Martin, St. Lucie	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, St. Lucie, Sarasota	Florida: Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0 / \$10	\$0 / \$10
Specialist Copay	\$30	\$45	\$40
Referral Required	Y	Y	Y
Inpatient Hospital	\$275 days 1-5	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$75 / \$200	\$295	\$250
Max Out-of-Pocket	\$3,000	\$4,900	\$4,400
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/27%
Rx Deductible	\$250 (T4 & T5 only)	\$245 (T3, T4, & T5 only)	\$265 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Transportation, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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# Florida East PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-010	R7444-003
Plan Highlights	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Regional PPO
Service Area	Florida: Brevard, Osceola, Seminole, Volusia	Florida: Statewide
Premium	\$0	\$0
PCP Copay	\$10	\$15
Specialist Copay	\$35	\$50
Referral Required	N	N
Inpatient Hospital	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$295	20%
Max Out-of-Pocket	\$5,900	\$6,700
Lab Copay	\$10	\$10
Rx Copays	\$3/\$10/\$45/\$95/27%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$265 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 New Plan

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## Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Hernando county also includes \$79 premium LPPO with lower cost sharing
- Improved MOOP on H1045-035 and \$0 non-radiologic diagnostic (i.e. EKGs, Pulmonary function tests, sleep studies and treadmill stress tests) copay on H1045-028 and H1045-043
- Stable or improved benefits across most plans
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 copays on Plan H1045-028, H1045-043
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- One provider network for all plans in Florida Gulf



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



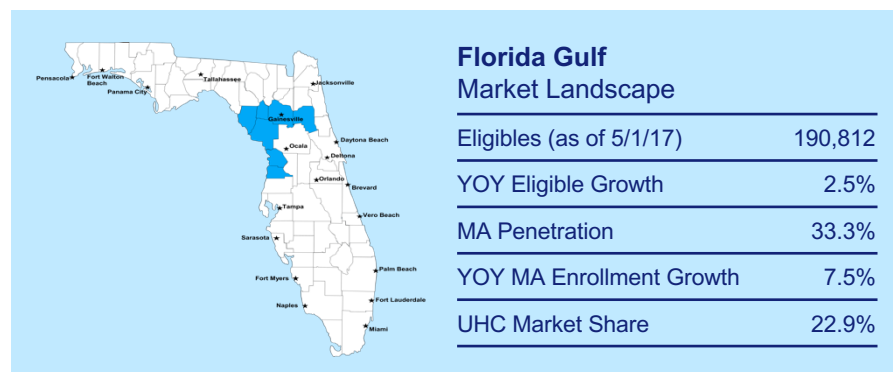
## Provider

- Southeastern Integrated Medical (SIMED)
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at [uhcmedicaresolutions.com](http://uhcmedicaresolutions.com)



## 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™
- NurseLine<sup>SM</sup>: 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 excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

# Florida Gulf HMO Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®
<b>H-PBP</b>	<b>H1045-043</b>	<b>H1045-028</b>	<b>H1045-033</b>	<b>H1045-035</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers looking for value	\$0 premium plan with tiered PCP copays for those seeking value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	Florida: Citrus, Levy	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, St. Lucie, Sarasota	Florida: Alachua, Columbia, Gilchrist, Suwannee	Florida: Flagler, Putnam, St. Johns
<b>Premium</b>	\$0	\$0	\$0	\$0
<b>PCP Copay</b>	\$0 / \$10	\$0 / \$10	\$0	\$0
<b>Specialist Copay</b>	\$40	\$45	\$25	\$25
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$250 days 1-5	\$295 days 1-6	\$225 days 1-7	\$225 days 1-7
<b>Outpatient Surgery</b>	\$250	\$295	\$200	\$200
<b>Max Out-of-Pocket</b>	\$4,900	\$4,900	\$4,900	\$3,900
<b>Lab Copay</b>	\$0	\$0	\$0	\$0
<b>Rx Copays</b>	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%
<b>Rx Deductible</b>	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine

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# Florida Gulf PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2228-033	R7444-003
Plan Highlights	Open access plan with low copays, fitness and dental, and low out-of-pocket max	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Regional PPO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: Statewide
Premium	\$79	\$0
PCP Copay	\$5	\$15
Specialist Copay	\$35	\$50
Referral Required	N	N
Inpatient Hospital	\$275 days 1-4	\$395 days 1-4
Outpatient Surgery	\$275	20%
Max Out-of-Pocket	\$3,600	\$6,700
Lab Copay	\$5	\$10
Rx Copays	\$2/\$8/\$45/\$95/28%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$250 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

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## Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Introducing new \$0 premium LPPO in Polk county with low copays, flat outpatient copay, dental and fitness benefit
- Stable core benefits compared to 2017
- H1045-028 and H1045-042 offer tiered PCP benefit by provider with \$0 copays for BayCare, Watson Clinic and WellMed physicians
- H2228-033 offers rich benefits with open access for consumers looking for more flexibility and lower out-of-pocket costs
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- One provider network for all plans in Greater Tampa



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



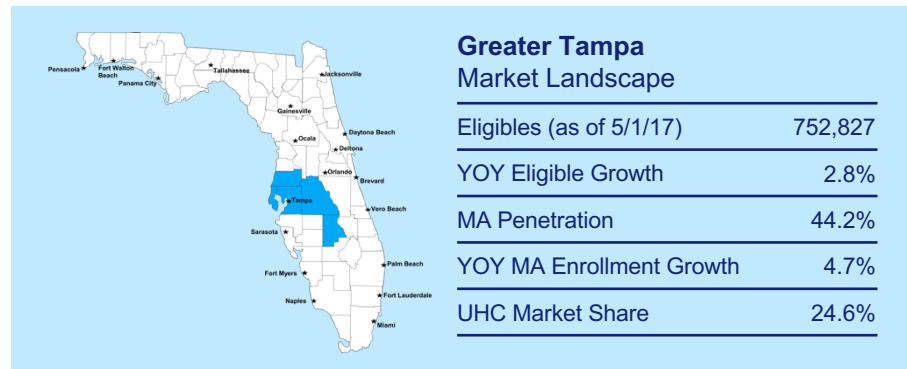
## Provider

- BayCare, Florida Hospital, HCA, Tampa General, Watson Clinic
- Watson Clinic (new Tier 1 provider for H1045-028 and H1045-042)
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at [uhcmedicareolutions.com](http://uhcmedicareolutions.com)



## 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™
- NurseLine<sup>SM</sup>: 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

# Greater Tampa HMO Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-028	H1045-042
Plan Highlights	\$0 premium plan with tiered PCP copays for those seeking value	\$0 premium plan for consumers looking for value
Plan Type	HMO	HMO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, St. Lucie, Sarasota	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0
PCP Copay	\$0 / \$10	\$0 / \$10
Specialist Copay	\$45	\$40
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$4,900	\$4,900
Lab Copay	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%
Rx Deductible	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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# Greater Tampa PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2228-033	H2406-011	R7444-003
Plan Highlights	Open access plan with low copays, fitness and dental, and low out-of-pocket max	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: Polk	Florida: Statewide
Premium	\$79	\$0	\$0
PCP Copay	\$5	\$10	\$15
Specialist Copay	\$35	\$50	\$50
Referral Required	N	N	N
Inpatient Hospital	\$275 days 1-4	\$325 days 1-4	\$395 days 1-4
Outpatient Surgery	\$275	\$325	20%
Max Out-of-Pocket	\$3,600	\$5,500	\$6,700
Lab Copay	\$5	\$0	\$10
Rx Copays	\$2/\$8/\$45/\$95/28%	\$3/\$10/\$45/\$95/27%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$250 (T3, T4, & T5 only)	\$265 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 New Plan

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## Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Stable core benefits compared to 2017 with improved MOOP on H1045-035
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- Statewide access to participating specialists and hospitals
- One provider network for all plans in Central Florida
- H1045-026 Plan offers transportation benefit to physicians and pharmacies with a \$3,100 MOOP
- Expanded PCP network for the H1046-026



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



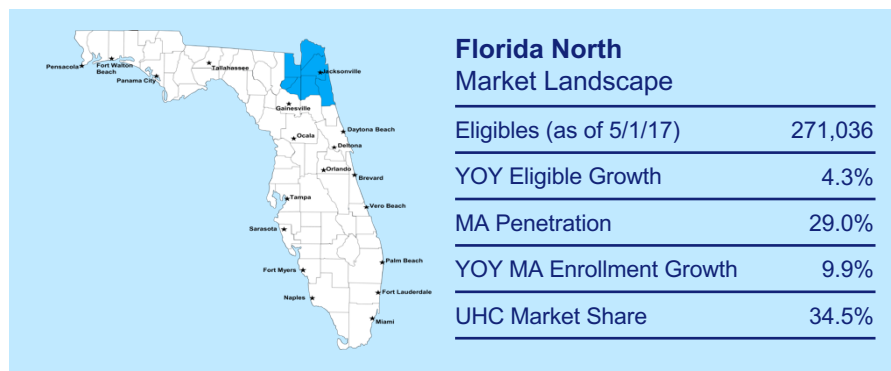
## Provider

- Baptist Health Systems, Flagler Hospital, Memorial Hospital (HCA), Orange Park Medical Center (HCA), St. Vincent's Medical Center
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at [uhcmedicaresolutions.com](http://uhcmedicaresolutions.com)



## 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™
- NurseLine<sup>SM</sup>: 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

# Florida North Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1045-026	H1045-035	R7444-003
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	Open access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	Regional PPO
Service Area	Florida: Clay, Duval, Nassau	Florida: Flagler, Putnam, St. Johns	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$15
Specialist Copay	\$30	\$25	\$50
Referral Required	Y	Y	N
Inpatient Hospital	\$270 days 1-6	\$225 days 1-7	\$395 days 1-4
Outpatient Surgery	\$270	\$200	20%
Max Out-of-Pocket	\$3,100	\$3,900	\$6,700
Lab Copay	\$0	\$0	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$10/\$45/\$95/28%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$315 (T4 & T5 only)	\$245 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, Transportation, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

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## Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Introducing new \$0 premium LPPO in Bay, Escambia, Okaloosa, Santa Rosa, and Walton counties with low copays, flat outpatient copay, dental and fitness
- Stable core benefits compared to 2017
- In-network access to participating providers in Houston County, Alabama
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- One provider network for all plans in Northwest Florida



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



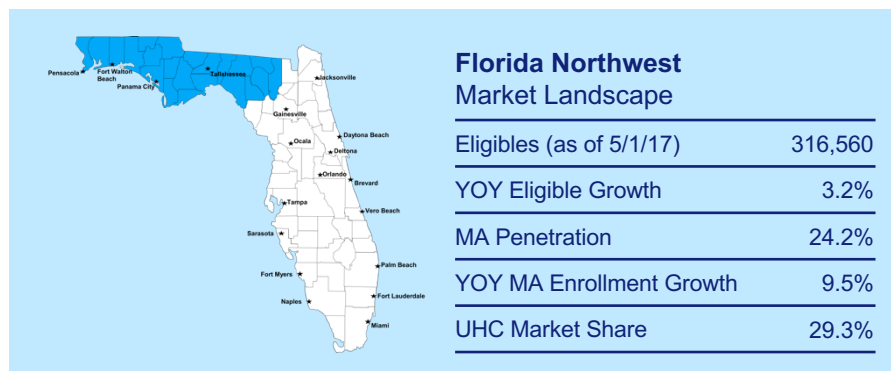
## Provider

- Bay Medical Center, Fort Walton Beach Medical Center (HCA), Gulf Coast Medical Center, Sacred Heart, Santa Rosa Medical Center, West Florida Hospital, White-Wilson Medical Center
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at [uhcmcaresolutions.com](http://uhcmcaresolutions.com)



## 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™
- NurseLine<sup>SM</sup>: 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

# Florida Northwest HMO/HMO-POS Product Overview 2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete® Plus
<b>H-PBP</b>	<b>H1045-031</b>	<b>H1045-032</b>	<b>H1045-033</b>	<b>H1045-041</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan with no referrals required for consumers looking for value
<b>Plan Type</b>	HMO	HMO	HMO	HMO-POS
<b>Service Area</b>	Florida: Escambia, Okaloosa, Santa Rosa	Florida: Bay, Walton	Florida: Alachua, Columbia, Gilchrist, Suwannee	Florida: Gadsden, Holmes, Jackson, Washington
<b>Premium</b>	\$0	\$0	\$0	\$0
<b>PCP Copay</b>	\$0	\$0	\$0	\$0
<b>Specialist Copay</b>	\$25	\$25	\$25	\$25
<b>Referral Required</b>	Y	Y	Y	N
<b>Inpatient Hospital</b>	\$225 days 1-7	\$225 days 1-7	\$225 days 1-7	\$225 days 1-7
<b>Outpatient Surgery</b>	\$200	\$200	\$200	\$200
<b>Max Out-of-Pocket</b>	\$4,900	\$4,900	\$4,900	\$4,700
<b>Lab Copay</b>	\$0	\$0	\$0	\$0
<b>Rx Copays</b>	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%
<b>Rx Deductible</b>	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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# Florida Northwest PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-008	R7444-003
Plan Highlights	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Regional PPO
Service Area	Florida: Bay, Escambia, Okaloosa, Santa Rosa, Walton	Florida: Statewide
Premium	\$0	\$0
PCP Copay	\$5	\$15
Specialist Copay	\$40	\$50
Referral Required	N	N
Inpatient Hospital	\$275 days 1-7	\$395 days 1-4
Outpatient Surgery	\$275	20%
Max Out-of-Pocket	\$5,500	\$6,700
Lab Copay	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/27%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$265 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 New Plan

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## Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Introducing new \$0 premium LPPO (H2406-009) in Collier, Manatee, and Sarasota counties with low copays, flat outpatient copay, dental and fitness
- H1045-034 now available in Charlotte, Collier, Lee, Manatee and Sarasota counties
- Improved benefits on H1045-034 with lower Specialist, Inpatient, and Outpatient --plus new Tier 1 & 2 coverage in the Gap
- LPPO H2228-033, available in Charlotte and Lee counties, offers enhanced benefits with open access for consumers looking for more flexibility and lower out-of-pocket costs
- Tiered PCP Benefit by Provider offers \$0 Tier 1 copays on Plans H1045-028 and H1045-042
- One provider network for all plans in Southwest Florida



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 66,000 retail pharmacies



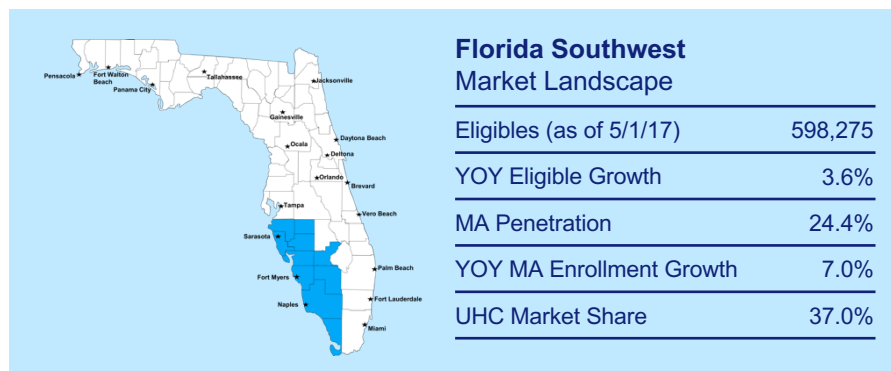
## Provider

- IMA, IMG, Lee Health, Millennium, Sarasota Memorial
- Major physicians and hospital systems contracted in Florida
- Consult the online provider directory for the full list of providers at [uhcmedicareolutions.com](http://uhcmedicareolutions.com)



## 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

# Florida Southwest HMO Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-034	H1045-028	H1045-042
Plan Highlights	\$0 premium plan with Preventive Dental for consumers looking for value	\$0 premium plan with tiered PCP copays for those seeking value	\$0 premium plan with Preventive Dental for consumers looking for value
Plan Type	HMO	HMO	HMO
Service Area	Florida: Charlotte, Collier, Lee, Manatee, Sarasota	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, St. Lucie, Sarasota	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0 / \$10	\$0 / \$10
Specialist Copay	\$20	\$45	\$40
Referral Required	Y	Y	Y
Inpatient Hospital	\$195 days 1-8	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$195	\$295	\$250
Max Out-of-Pocket	\$4,700	\$4,900	\$4,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%
Rx Deductible	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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# Florida Southwest PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-009	H2228-033	R7444-003
Plan Highlights	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan with low copays, fitness and dental, and low out-of-pocket max	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Collier, Manatee, Sarasota	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: Statewide
Premium	\$0	\$79	\$0
PCP Copay	\$10	\$5	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$275 days 1-4	\$395 days 1-4
Outpatient Surgery	\$295	\$275	20%
Max Out-of-Pocket	\$5,900	\$3,600	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/27%	\$2/\$8/\$45/\$95/28%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$265 (T3, T4, & T5 only)	\$250 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 New Plan

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## Market Highlights

- UnitedHealthcare is the leader for market share and growth in Lake, Marion, and Sumter counties
- Comprehensive portfolio of The Villages co-branded products offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- \$0 premium HMO and high premium HMO-POS with lower MOOP and POS benefits available nationwide
- Comprehensive UHC portfolio which includes HMO, HMO-POS with no referral required and RPPO with access to a statewide network
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- Local customer service support



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



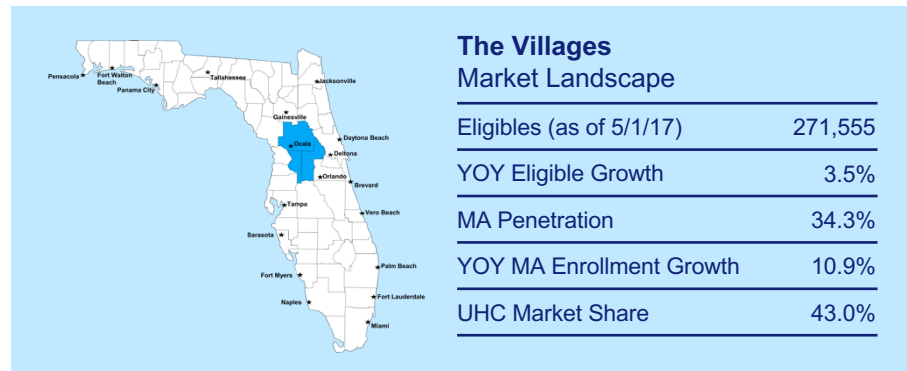
## Provider

- Exclusive relationship with The Villages Health
- All major hospitals in Lake, Marion & Sumter counties, as well as Tampa and Orlando
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at [uhcmedicareolutions.com](http://uhcmedicareolutions.com)



## UnitedHealthcare Experience

- 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

# The Villages Product Overview

2018

Plan Name	UnitedHealthcare® The Villages® MedicareComplete® 1	UnitedHealthcare® The Villages® MedicareComplete® 2	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1045-025	H1045-027	R7444-003
Plan Highlights	\$0 premium, no referral required plan for consumers looking for value	Premium plan with no referrals required and low out-of-pocket costs. National out-of-network POS for consumers seeking enhanced benefits	Open access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO-POS	Regional PPO
Service Area	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: Statewide
Premium	\$0	\$83	\$0
PCP Copay	\$0	\$0	\$15
Specialist Copay	\$40	\$15	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$150 days 1-7	\$395 days 1-4
Outpatient Surgery	\$295	\$150	20%
Max Out-of-Pocket	\$4,500	\$1,900	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$7/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$0 All Tiers	\$0 All Tiers	\$395 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

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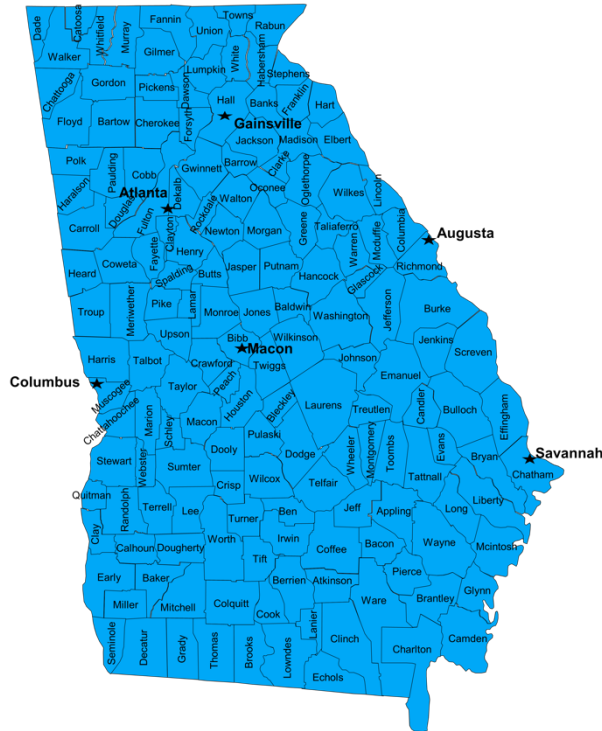


# Georgia Market Overview

2018

## Georgia

### Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

#### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,594,002
YOY Eligible Growth	3.2%
MA Penetration	25.5%
YOY MA Enrollment Growth	9.1%
UHC Market Share	33.3%

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



## Market Highlights

- Strong UnitedHealthcare® brand recognition in the area with large Georgia state retiree group account
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Expanding HMO-POS plans H8748-008 and H8748-009 to Douglas and Paulding counties providing new options in the market
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- HMO-POS plans offer POS benefit for behavioral health only
- Portfolio includes affordable PPO options for those seeking open network access
- UnitedHealth Passport® on HMOs — Great for snowbirds or those who travel



## Rx Highlights

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



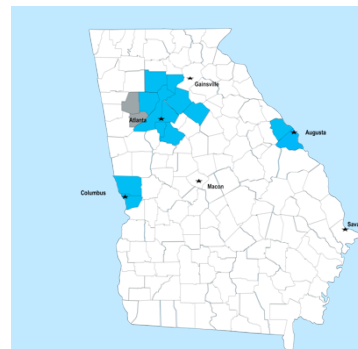
## Provider

- Key health systems; WellStar, Emory, Northside and DeKalb Medical Center
- 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 and HMO-POS 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 included with HMO and HMO-POS plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint    ● HMO Expansion

### Atlanta Market Landscape

Eligibles (as of 5/1/17)	698,261
YOY Eligible Growth	3.9%
MA Penetration	29.0%
YOY MA Enrollment Growth	9.6%
UHC Market Share	20.0%

# Atlanta Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	Care Improvement Plus® Medicare Advantage
H-PBP	H1111-006	H1111-007	H6528-006
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	Local PPO
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Barrow, Chatham, Cherokee, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Henry, Walton
Premium	\$0	\$55	\$39
PCP Copay	\$10	\$0	\$10
Specialist Copay	\$40	\$25	\$40
Referral Required	Y	Y	N
Inpatient Hospital	\$345 days 1-5	\$195 days 1-8	\$325 days 1-5
Outpatient Surgery	\$325	\$195	\$325
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Lab Copay	\$10	\$10	\$5
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$3/\$10/\$47/\$95/28%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$225 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine

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# Atlanta Product Overview

2018

Plan Name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2	Care Improvement Plus® Medicare Advantage
H-PBP	H8748-008	H8748-009	R7444-008
Plan Highlights	\$0 premium plan for consumers shopping for value, comfortable with higher out-of-pocket costs and a national out-of-network POS for behavioral health	Moderate premium plan with lower copays, additional ancillaries and a national out-of-network POS for behavioral health	Moderate premium plan with statewide out-of-network coverage
Plan Type	HMO-POS	HMO-POS	Regional PPO
Service Area	Georgia: Barrow, Douglas, Hall, Jackson, Paulding	Georgia: Barrow, Douglas, Hall, Jackson, Paulding	Georgia: Statewide South Carolina: Statewide
Premium	\$0	\$52	\$41
PCP Copay	\$10	\$0	\$10
Specialist Copay	\$40	\$25	\$50
Referral Required	Y	Y	N
Inpatient Hospital	\$325 days 1-5	\$225 days 1-8	\$395 days 1-4
Outpatient Surgery	\$325	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$195 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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## Market Highlights

- Strong UnitedHealthcare® brand recognition in the area with large Georgia state retiree group account
- Expansion of HMO-POS plans into Jackson county providing new options in the market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Portfolio includes an affordable PPO option for those seeking open network access
- HMO-POS plans utilize primary care providers to coordinate care for consistency and improved health
- HMO-POS plans offer POS benefit for behavioral health only
- Dental coverage provided on H8748-009 and R7444-008



## Rx Highlights

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



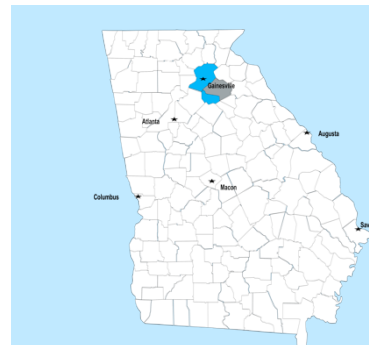
## Provider

- Key health systems: Emory, Northside 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 with HMO-POS 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 included with HMO-POS plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



### North Georgia Market Landscape

Eligibles (as of 5/1/17)	56,591
YOY Eligible Growth	4.0%
MA Penetration	23.5%
YOY MA Enrollment Growth	9.0%
UHC Market Share	23.2%

● Current Footprint    ● HMO Expansion

# North Georgia Product Overview

2018

Plan name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2	Care Improvement Plus® Medicare Advantage	Care Improvement Plus® Medicare Advantage
<b>H-PBP</b>	H8748-008	H8748-009	H6528-006	R7444-008
<b>Plan Highlights</b>	\$0 premium plan for consumers shopping for value, comfortable with higher out-of-pocket costs and a national out-of-network POS for behavioral health	Moderate premium plan with lower copays, additional ancillaries and a national out-of-network POS for behavioral health	Moderate premium plan with open access out-of-network coverage	Moderate premium plan with statewide out-of-network coverage
<b>Plan Type</b>	HMO-POS	HMO-POS	Local PPO	Regional PPO
<b>Service Area</b>	Georgia: Barrow, Douglas, Hall, Jackson, Paulding	Georgia: Barrow, Douglas, Hall, Jackson, Paulding	Georgia: Barrow, Chatham, Cherokee, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Henry, Walton	Georgia: Statewide South Carolina: Statewide
<b>Premium</b>	\$0	\$52	\$39	\$41
<b>PCP Copay</b>	\$10	\$0	\$10	\$10
<b>Specialist Copay</b>	\$40	\$25	\$40	\$50
<b>Referral Required</b>	Y	Y	N	N
<b>Inpatient Hospital</b>	\$325 days 1-5	\$225 days 1-8	\$325 days 1-5	\$395 days 1-4
<b>Outpatient Surgery</b>	\$325	\$225	\$325	20%
<b>Max Out-of-Pocket</b>	\$6,700	\$4,900	\$6,700	\$6,700
<b>Lab Copay</b>	\$10	\$5	\$5	\$10
<b>Rx Copays</b>	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$3/\$10/\$47/\$95/28%	\$4/\$14/\$47/\$100/29%
<b>Rx Deductible</b>	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$225 (T3, T4, & T5 only)	\$195 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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# Macon/South Georgia Market Overview

2018



## Market Highlights

- Large expansion of HMO plans into 24 counties providing new options in the market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Portfolio includes an affordable PPO option for those seeking open network access
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- HMO-POS plans offer POS benefit for behavioral health only
- Dental coverage provided on H8748-011 and H1111-007
- UnitedHealth Passport® on HMOs and HMO-POS — Great for snowbirds or those who travel



## Rx Highlights

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



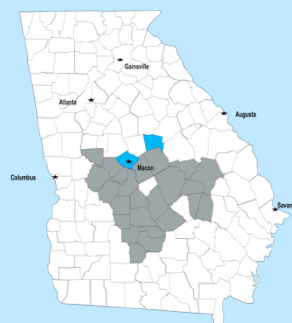
## Provider

- Central Georgia Medical Care Network including Oconee Regional Medical Center
- 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 and HMO-POS 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™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included with HMO and HMO-POS plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Macon/South Georgia Market Landscape

Eligibles (as of 5/1/17)	142,240
YOY Eligible Growth	1.6%
MA Penetration	22.8%
YOY MA Enrollment Growth	8.8%
UHC Market Share	66.2%

● Current Footprint ● HMO Expansion

# Macon/South Georgia Product Overview

2018

Plan Name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2	Care Improvement Plus® Medicare Advantage
H-PBP	H8748-010	H8748-011	R7444-008
Plan Highlights	Low premium plan for consumers shopping for value, comfortable with higher out-of-pocket costs and a national out-of-network POS for behavioral health	Moderate premium plan with lower copays, additional ancillaries and a national out-of-network POS for behavioral health	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO-POS	HMO-POS	Regional PPO
Service Area	Georgia: Baldwin, Ben Hill, Crawford, Crisp, Dodge, Dooly, Emanuel, Houston, Irwin, Johnson, Laurens, Macon, Montgomery, Peach, Pulaski, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Wilcox, Wilkinson	Georgia: Baldwin, Ben Hill, Crawford, Crisp, Dodge, Dooly, Emanuel, Houston, Irwin, Johnson, Laurens, Macon, Montgomery, Peach, Pulaski, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Wilcox, Wilkinson	Georgia: Statewide South Carolina: Statewide
Premium	\$16	\$52	\$41
PCP Copay	\$10	\$0	\$10
Specialist Copay	\$40	\$25	\$50
Referral Required	Y	Y	N
Inpatient Hospital	\$325 days 1-5	\$195 days 1-8	\$395 days 1-4
Outpatient Surgery	\$325	\$195	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$195 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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# Macon/South Georgia Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H1111-006	H1111-007
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries
Plan Type	HMO	HMO
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond
Premium	\$0	\$55
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$25
Referral Required	Y	Y
Inpatient Hospital	\$345 days 1-5	\$195 days 1-8
Outpatient Surgery	\$325	\$195
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine

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## Market Highlights

- Introducing new HMO-POS \$52 premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Introducing new HMO-POS \$16 plan for those looking for value
- HMO-POS plans introduction into Bryan and Effingham counties provide new options in these markets
- Portfolio approach with choice of MA plans to meet a variety of different needs
- HMO-POS plans offer POS benefit for behavioral health only
- Portfolio includes an affordable PPO option for those seeking open network access
- Dental coverage provided on H1111-007 and H8748-023



## 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

- Memorial University Medical Center and physicians
- St. Joseph's Hospital and 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 with HMO and HMO-POS 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™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost included with HMO and HMO-POS plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Savannah Metro Market Landscape

Eligibles (as of 5/1/17)	60,298
YOY Eligible Growth	3.7%
MA Penetration	28.0%
YOY MA Enrollment Growth	10.2%
UHC Market Share	20.5%



Current Footprint



HMO Expansion

# Savannah Metro Product Overview

2018

Plan Name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2
H-PBP	H8748-022	H8748-023
Plan Highlights	New low premium plan for consumers shopping for value, comfortable with higher out-of-pocket costs and a national out-of-network POS for behavioral health	New moderate premium plan with lower copays, additional ancillaries and a national out-of-network POS for behavioral health
Plan Type	HMO-POS	HMO-POS
Service Area	Georgia: Bryan, Effingham	Georgia: Bryan, Effingham
Premium	\$16	\$52
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$25
Referral Required	Y	Y
Inpatient Hospital	\$325 days 1-5	\$195 days 1-8
Outpatient Surgery	\$325	\$195
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine

● New Plan

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# Savannah Metro Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	Care Improvement Plus® Medicare Advantage	Care Improvement Plus® Medicare Advantage
<b>H-PBP</b>	<b>H1111-006</b>	<b>H1111-007</b>	<b>H6528-006</b>	<b>R7444-008</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Moderate premium plan with open access out-of-network coverage	Moderate premium plan with statewide out-of-network coverage
<b>Plan Type</b>	HMO	HMO	Local PPO	Regional PPO
<b>Service Area</b>	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Barrow, Chatham, Cherokee, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Henry, Walton	Georgia: Statewide South Carolina: Statewide
<b>Premium</b>	\$0	\$55	\$39	\$41
<b>PCP Copay</b>	\$10	\$0	\$10	\$10
<b>Specialist Copay</b>	\$40	\$25	\$40	\$50
<b>Referral Required</b>	Y	Y	N	N
<b>Inpatient Hospital</b>	\$345 days 1-5	\$195 days 1-8	\$325 days 1-5	\$395 days 1-4
<b>Outpatient Surgery</b>	\$325	\$195	\$325	20%
<b>Max Out-of-Pocket</b>	\$6,700	\$4,900	\$6,700	\$6,700
<b>Lab Copay</b>	\$10	\$10	\$5	\$10
<b>Rx Copays</b>	\$3/\$10/\$47/\$95/28%	\$3/\$10/\$47/\$95/31%	\$3/\$10/\$47/\$95/28%	\$4/\$14/\$47/\$100/29%
<b>Rx Deductible</b>	\$240 (T3, T4, & T5 only)	\$100 (T4 & T5 only)	\$225 (T3, T4, & T5 only)	\$195 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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# Georgia CIP Chronic/Dual Product Overview

2018

Plan Name	Care Improvement Plus <sup>®</sup> Silver Rx	Care Improvement Plus <sup>®</sup> Gold Rx
H-PBP	R7444-009	R7444-010
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
Plan Type	Regional PPO	Regional PPO
Service Area	Georgia: Statewide South Carolina: Statewide	Georgia: Statewide South Carolina: Statewide
Premium	Varies by LIS Level	\$21
PCP Copay	Varies by LIS Level	\$10
Specialist Copay	Varies by LIS Level	\$45
Referral Required	N	N
Inpatient Hospital	Varies by LIS Level	\$335 days 1-5
Outpatient Surgery	Varies by LIS Level	20%
Max Out-of-Pocket	Varies by LIS Level	\$6,700
Lab Copay	Varies by LIS Level	\$10
Rx Copays	Varies by LIS Level	\$4/\$12/\$47/\$100/29%
Rx Deductible	Varies by LIS Level	\$210 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Transportation, NurseLine

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# Georgia CIP Chronic/Dual Plan Product Overview

2018

<b>Plan Name</b>	Care Improvement Plus <sup>®</sup> Dual Advantage
<b>H-PBP</b>	R7444-011
<b>Plan Highlights</b>	Specially designed plan for those who are dually eligible
<b>Plan Type</b>	Regional PPO
<b>Service Area</b>	Georgia: Statewide South Carolina: Statewide
<b>Premium</b>	Varies by LIS Level
<b>PCP Copay</b>	Varies by LIS Level
<b>Specialist Copay</b>	Varies by LIS Level
<b>Referral Required</b>	N
<b>Inpatient Hospital</b>	Varies by LIS Level
<b>Outpatient Surgery</b>	Varies by LIS Level
<b>Max Out-of-Pocket</b>	Varies by LIS Level
<b>Lab Copay</b>	Varies by LIS Level
<b>Rx Copays</b>	Varies by LIS Level
<b>Rx Deductible</b>	Varies by LIS Level
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, OTC Catalog, Transportation, NurseLine

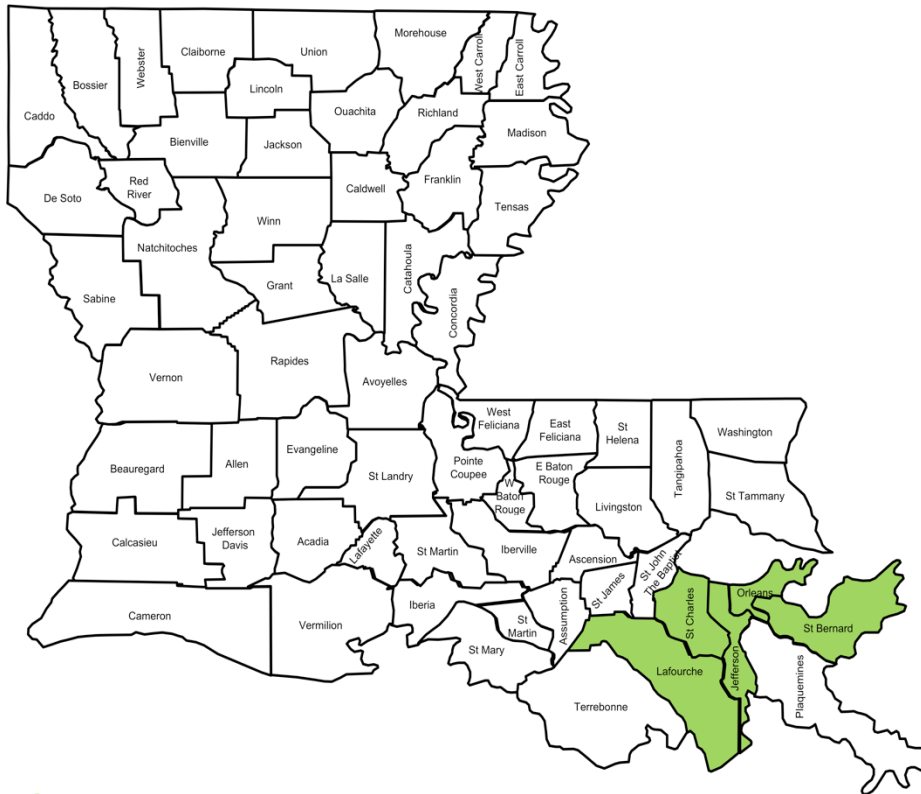
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# Louisiana Market Overview

2018

## Louisiana

### Medicare Advantage 2018 Service Area



● Expansion

#### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	176,594
YOY Eligible Growth	2.6%
MA Penetration	49.7%
YOY MA Enrollment Growth	6.9%
UHC Market Share	1.5%

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

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## Market Highlights

- UnitedHealthcare expansion into the five Louisiana parishes of Jefferson, Lafourche, Orleans, St. Bernard and St. Charles
- Portfolio of HMO MA plan choices from a stable company to meet a variety of needs
- Introducing new premium HMO plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Introducing new \$0 HMO plan for those looking for value
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- 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



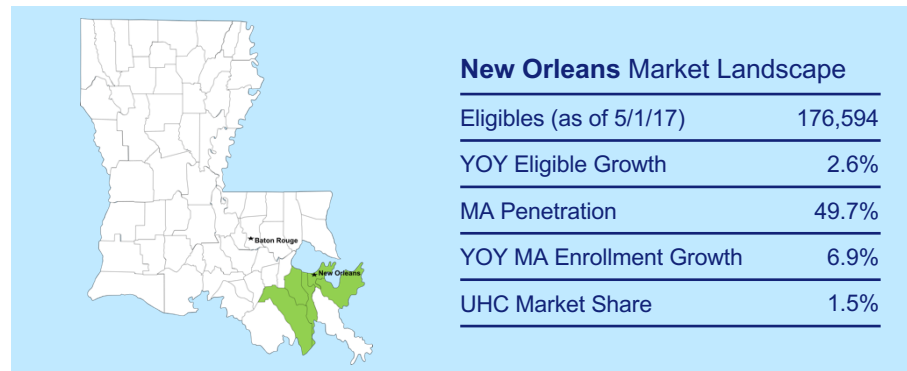
## Provider

- East Jefferson General Hospital
- Lakeside Hospital
- Thibodaux Regional Medical Center
- Tulane University Hospital & Clinic
- St. Bernard Parish Hospital
- St. Charles Parish Hospital
- Terrebonne General Medical Center
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- 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

# New Orleans Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H4089-001	H4089-002
Plan Highlights	New \$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	New moderate premium plan with lower copays, and richer ancillaries, including Comprehensive Dental
Plan Type	HMO	HMO
Service Area	Louisiana: Jefferson, Lafourche, Orleans, St. Bernard, St. Charles	Louisiana: Jefferson, Lafourche, Orleans, St. Bernard, St. Charles
Premium	\$0	\$52
PCP Copay	\$5	\$0
Specialist Copay	\$40	\$25
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-5	\$225 days 1-8
Outpatient Surgery	\$250	\$225
Max Out-of-Pocket	\$6,700	\$4,900
Lab Copay	\$10	\$0
Rx Copays	\$3/\$12/\$45/\$95/25%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$375 (T3, 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, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine

● New Plan

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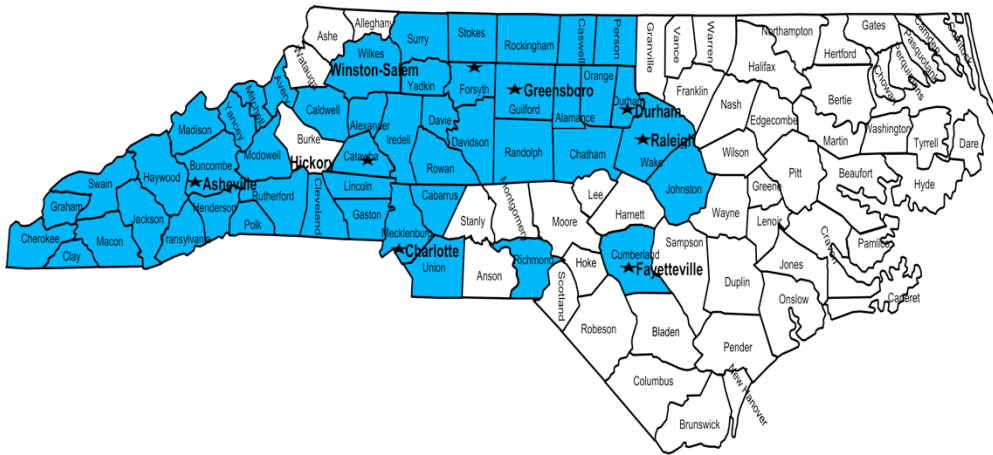


# North Carolina Market Overview

2018

## North Carolina

Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,276,879
YOY Eligible Growth	3.0%
MA Penetration	29.0%
YOY MA Enrollment Growth	6.6%
UHC Market Share	32.0%
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 stands for stability and security within North Carolina
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Provider tiering on both plans with Mission Health System — PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- Flat dollar outpatient surgery copay
- New for 2018 – \$0 copays for eye exams
- New for 2018 – Philips Lifeline benefit on high premium plan
- No referral required to see specialists
- 4.5 Star Plans



## Rx Highlights

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



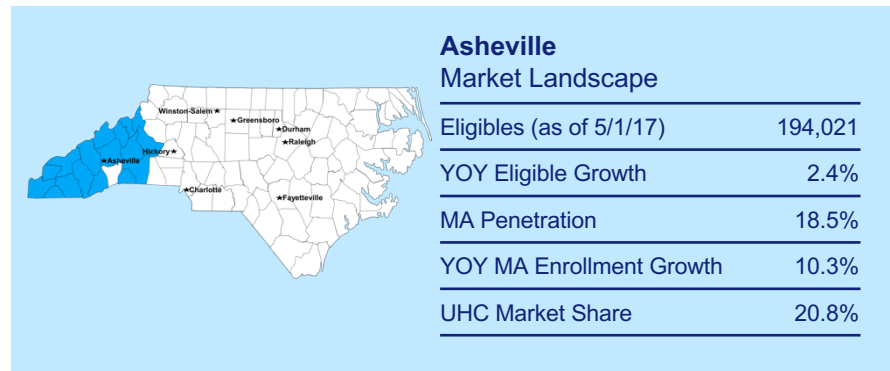
## Provider

- Key provider is Mission Health System
- Other network hospitals: Haywood Regional, Park Ridge, and Margaret R Pardee Memorial
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- 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™
- NurseLine<sup>SM</sup>: 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



# Asheville Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-080	H5253-079
Plan Highlights	Moderate premium plan with lower copays and additional ancillaries	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO
Service Area	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, McDowell, Macon, Madison, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, McDowell, Macon, Madison, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
Premium	\$46	\$16
PCP Copay	\$0 / \$10	\$0 / \$20
Specialist Copay	\$30 / \$50	\$35 / \$50
Referral Required	N	N
Inpatient Hospital	\$275 days 1-7	\$395 days 1-4
Outpatient Surgery	\$275	\$375
Max Out-of-Pocket	\$4,700	\$5,900
Lab Copay	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$95 (T4 & T5 only)	\$170 (T3, T4, & T5 only)
Extra Benefits	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, Dental Rider Available

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# Piedmont/Charlotte/Cape Fear Market Overview 2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Provider tiering offers lower copays on HMOs — PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- Flat dollar outpatient copay on all plans for 2018
- New for 2018 – \$0 copays for eye exams
- New for 2018 – Philips Lifeline benefit on premium plans
- No referral required to see specialists
- 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
- Added gap coverage for Tiers 1 & 2 on H5253-037



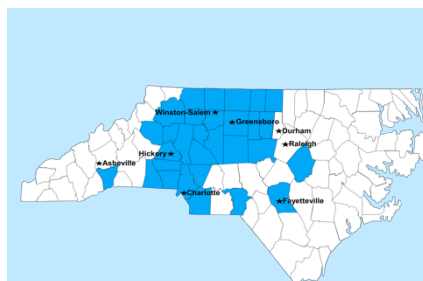
## Provider

- Key providers include Novant, Cornerstone, THN (Cone Health), Eagle Physicians, Guilford Medical, UNC, Carolina Health Systems, Wake Medical, and Cape Fear Valley Health System
- Tier 1 Benefit Providers: Novant, Guilford Medical, Cornerstone, THN (Cone Health), Wake Forest Baptist, Mission and Eagle Physicians
- 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™
- NurseLine<sup>SM</sup>: 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 (HMO plans)
- Diabetes Navigator helps qualified members manage diabetes more effectively



## Piedmont/Charlotte/Cape Fear Market Landscape

Eligibles (as of 5/1/17)	908,720
YOY Eligible Growth	2.8%
MA Penetration	32.7%
YOY MA Enrollment Growth	6.0%
UHC Market Share	35.1%

 Current Footprint

# Piedmont/Charlotte/Cape Fear Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Choice
H-PBP	H5253-037	H5253-038	H2228-018
Plan Highlights	Moderate premium plan with lower copays, fixed outpatient copays and additional ancillaries. Dental Rider available	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Plan for those looking for the freedom offered in a PPO plan. Fitness Rider available
Plan Type	HMO	HMO	Local PPO
Service Area	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
Premium	\$32	\$0	\$49
PCP Copay	\$0 / \$10	\$0 / \$20	\$5
Specialist Copay	\$30 / \$50	\$35 / \$50	\$40
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$430 days 1-4	\$345 days 1-5
Outpatient Surgery	\$275	\$395	\$340
Max Out-of-Pocket	\$4,400	\$6,700	\$4,500
Lab Copay	\$5	\$10	\$5
Rx Copays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$95 (T4 & T5 only)	\$170 (T3, T4, & T5 only)	\$165 (T4 & T5 only)
Extra Benefits	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, Dental Rider Available	Routine Eye Exam, Hearing Aids, Passport, NurseLine, Philips Lifeline, Fitness Rider Available

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# Raleigh/Durham Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Benefits held stable for 2018
- Flat dollar outpatient surgery copay
- New for 2018 – \$0 copays for eye exams
- New for 2018 – Philips Lifeline benefit
- No referral required to see specialists
- 4.5 Star Plan



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with 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 Novant and Cornerstone
- 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™
- NurseLine<sup>SM</sup>: 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



## Raleigh/Durham Market Landscape

Eligibles (as of 5/1/17)	174,138
YOY Eligible Growth	4.6%
MA Penetration	21.3%
YOY MA Enrollment Growth	8.4%
UHC Market Share	18.0%

 Current Footprint

# Raleigh/Durham Product Overview

2018

<b>Plan Name</b>	AARP® MedicareComplete®
<b>H-PBP</b>	H5253-039
<b>Plan Highlights</b>	Moderate premium plan with fixed outpatient copays and additional ancillaries
<b>Plan Type</b>	HMO
<b>Service Area</b>	North Carolina: Durham, Wake
<b>Premium</b>	\$37
<b>PCP Copay</b>	\$15
<b>Specialist Copay</b>	\$50
<b>Referral Required</b>	N
<b>Inpatient Hospital</b>	\$395 days 1-4
<b>Outpatient Surgery</b>	\$295
<b>Max Out-of-Pocket</b>	\$6,700
<b>Lab Copay</b>	\$5
<b>Rx Copays</b>	\$2/\$8/\$45/\$95/29%
<b>Rx Deductible</b>	\$200 (T4 & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Philips Lifeline, Dental Rider Available

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# South Carolina Market Overview

2018

## South Carolina

Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	998,016
YOY Eligible Growth	3.3%
MA Penetration	23.2%
YOY MA Enrollment Growth	7.3%
UHC Market Share	48.4%

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

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# SC Low Country & Pee Dee Market Overview

2018



## Market Highlights

- Expanding HMO offerings to Dorchester, Colleton, Georgetown, Horry, and Williamsburg counties providing new options in the market
- No referral required to see specialists
- UnitedHealth Passport® – Great for HMO members who are snowbirds or like to travel
- Fitness option on all HMO plans
- Platinum Dental Rider is now an option on H8748-020
- 4.0 Star RPPO 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

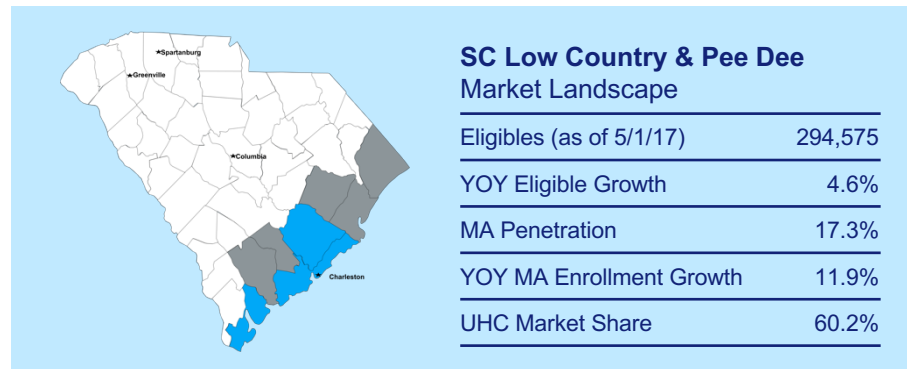


- Key providers include Trident, Hilton Head, Beaufort Memorial and Palmetto Primary Care
- Consult the Provider Directory for the full list of providers



## 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™
- NurseLine<sup>SM</sup>: 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

# SC Low Country & Pee Dee Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	Care Improvement Plus® Medicare Advantage
<b>H-PBP</b>	<b>H8748-014</b>	<b>H8748-015</b>	<b>H8748-020</b>	<b>R7444-008</b>
<b>Plan Highlights</b>	Low premium plan with rich ancillary benefits. Dental Rider available	Low premium plan with rich ancillary benefits. Dental Rider available	Low premium plan with rich ancillary benefits. Dental Rider available	Moderate premium plan with open access out-of-network coverage
<b>Plan Type</b>	HMO	HMO	HMO	Regional PPO
<b>Service Area</b>	South Carolina: Beaufort, Colleton	South Carolina: Berkeley, Charleston, Dorchester	South Carolina: Georgetown, Horry, Williamsburg	Georgia: Statewide South Carolina: Statewide
<b>Premium</b>	\$26	\$26	\$26	\$41
<b>PCP Copay</b>	\$10	\$0 / \$10	\$10	\$10
<b>Specialist Copay</b>	\$45	\$45	\$45	\$50
<b>Referral Required</b>	N	N	N	N
<b>Inpatient Hospital</b>	\$295 days 1-6	\$295 days 1-6	\$295 days 1-6	\$395 days 1-4
<b>Outpatient Surgery</b>	\$295	\$295	\$295	20%
<b>Max Out-of-Pocket</b>	\$6,700	\$6,700	\$6,700	\$6,700
<b>Lab Copay</b>	\$10	\$10	\$10	\$10
<b>Rx Copays</b>	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%	\$4/\$14/\$47/\$100/29%
<b>Rx Deductible</b>	\$240 (T3, T4, & T5 only)	\$215 (T3, T4, & T5 only)	\$215 (T3, T4, & T5 only)	\$195 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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## Market Highlights

- Expanding HMO offerings to Clarendon, Sumter, Aiken, Calhoun, Newberry, counties providing new options in the market
- UnitedHealth Passport® – Great for HMO members who are snowbirds or like to travel
- No referral required to see specialists
- Fitness option on all HMO plans
- 4.0 Star RPPO 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



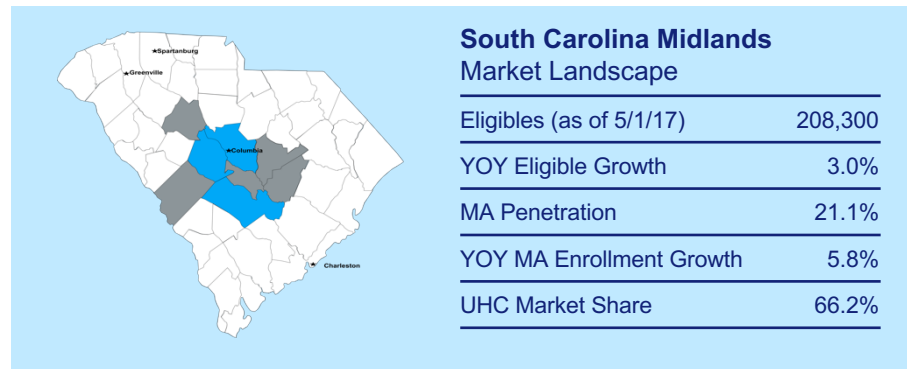
## Provider

- Key providers include Providence/Sisters of Charity and University of South Carolina
- 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™
- NurseLine<sup>SM</sup>: 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

# South Carolina Midlands Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	Care Improvement Plus® Medicare Advantage
H-PBP	H8748-017	H8748-018	R7444-008
Plan Highlights	Low premium plan with rich ancillary benefits. Dental Rider available	Low premium plan with rich ancillary benefits. Dental Rider available	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	Regional PPO
Service Area	South Carolina: Clarendon, Orangeburg, Sumter	South Carolina: Aiken, Calhoun, Lexington, Newberry, Richland	Georgia: Statewide South Carolina: Statewide
Premium	\$16	\$16	\$41
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$45	\$45	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$295 days 1-6	\$395 days 1-4
Outpatient Surgery	\$295	\$295	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%	\$4/\$14/\$47/\$100/29%
Rx Deductible	\$215 (T3, T4, & T5 only)	\$255 (T3, T4, & T5 only)	\$195 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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# South Carolina Upstate Market Overview

2018



## Market Highlights

- Expanding HMO offering to Pickens county providing new options in the market
- UnitedHealth Passport® – Great for HMO members who are snowbirds or like to travel
- Differentiate with UnitedHealthcare open access and better customer service
- No referral required to see specialists
- Fitness option on all HMO plans
- 4.0 Star RPPO 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

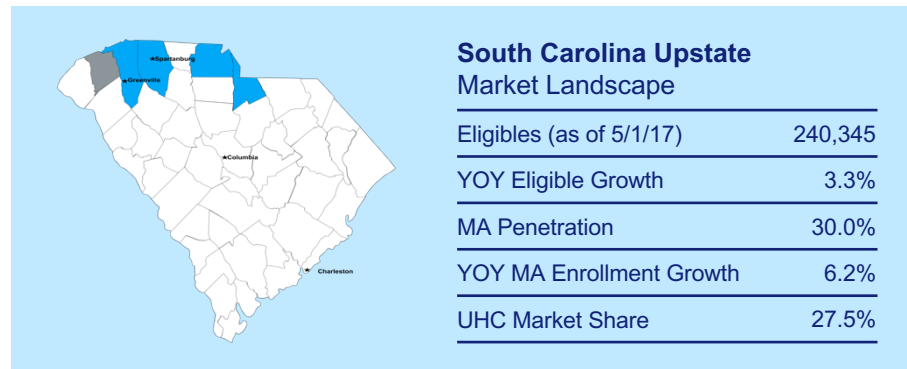


- Key providers include Bon Secours Health System/St. Francis, Greenville Health System, Mary Black, Baptist Easley and North Hills
- Consult the Provider Directory for the full list of providers



## 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™
- NurseLine<sup>SM</sup>: 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

# South Carolina Upstate Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	Care Improvement Plus® Medicare Advantage
<b>H-PBP</b>	<b>H8748-002</b>	<b>H8748-012</b>	<b>H8748-013</b>	<b>R7444-008</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Moderate premium plan with open access out-of-network coverage
<b>Plan Type</b>	HMO	HMO	HMO	Regional PPO
<b>Service Area</b>	South Carolina: Greenville, Pickens	South Carolina: Spartanburg	South Carolina: Lancaster, York	Georgia: Statewide South Carolina: Statewide
<b>Premium</b>	\$0	\$0	\$32	\$41
<b>PCP Copay</b>	\$10	\$5	\$10	\$10
<b>Specialist Copay</b>	\$50	\$45	\$45	\$50
<b>Referral Required</b>	N	N	N	N
<b>Inpatient Hospital</b>	\$335 days 1-5	\$335 days 1-5	\$345 days 1-5	\$395 days 1-4
<b>Outpatient Surgery</b>	\$295	\$295	\$275	20%
<b>Max Out-of-Pocket</b>	\$6,700	\$6,700	\$6,700	\$6,700
<b>Lab Copay</b>	\$10	\$10	\$10	\$10
<b>Rx Copays</b>	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%	\$4/\$14/\$47/\$100/29%
<b>Rx Deductible</b>	\$215 (T3, T4, & T5 only)	\$215 (T3, T4, & T5 only)	\$215 (T3, T4, & T5 only)	\$195 (T3, T4, & T5 only)
<b>Extra Benefits</b>	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	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available

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# South Carolina CIP Chronic/Dual Product Overview 2018

Plan Name	Care Improvement Plus® Silver Rx	Care Improvement Plus® Gold Rx	Care Improvement Plus® Dual Advantage
<b>H-PBP</b>	<b>R7444-009</b>	<b>R7444-010</b>	<b>R7444-011</b>
<b>Plan Highlights</b>	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
<b>Plan Type</b>	Regional PPO	Regional PPO	Regional PPO
<b>Service Area</b>	Georgia: Statewide South Carolina: Statewide	Georgia: Statewide South Carolina: Statewide	Georgia: Statewide South Carolina: Statewide
<b>Premium</b>	Varies by LIS Level	\$21	Varies by LIS Level
<b>PCP Copay</b>	Varies by LIS Level	\$10	Varies by LIS Level
<b>Specialist Copay</b>	Varies by LIS Level	\$45	Varies by LIS Level
<b>Referral Required</b>	N	N	N
<b>Inpatient Hospital</b>	Varies by LIS Level	\$335 days 1-5	Varies by LIS Level
<b>Outpatient Surgery</b>	Varies by LIS Level	20%	Varies by LIS Level
<b>Max Out-of-Pocket</b>	Varies by LIS Level	\$6,700	Varies by LIS Level
<b>Lab Copay</b>	Varies by LIS Level	\$10	Varies by LIS Level
<b>Rx Copays</b>	Varies by LIS Level	\$4/\$12/\$47/\$100/29%	Varies by LIS Level
<b>Rx Deductible</b>	Varies by LIS Level	\$210 (T4 & T5 only)	Varies by LIS Level
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, 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

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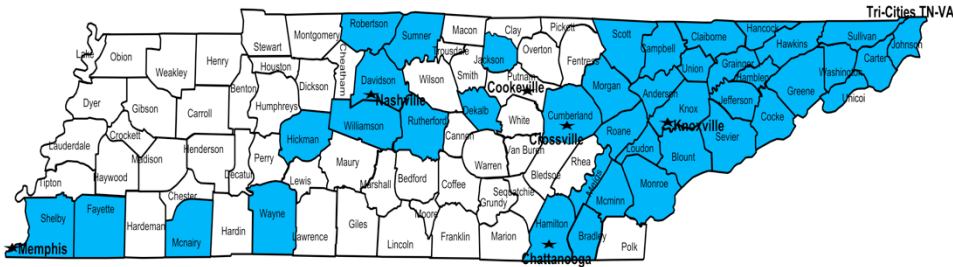


# Tennessee Market Overview

2018

## Tennessee

Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	912,427
YOY Eligible Growth	2.3%
MA Penetration	37.7%
YOY MA Enrollment Growth	4.4%
UHC Market Share	21.3%

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

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## Market Highlights

- Re-entered the market for 2017 and have kept premiums and benefits stable for 2018
- Choice: \$16 premium plan provides robust benefits; \$46 plan has lower copays and MOOP, no Rx deductible and dental
- No referral required to see specialists
- Fixed outpatient copay available on both plans
- Both plans offer a Fitness benefit
- UnitedHealth Passport® — Great for snowbirds or those who 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



## Provider

- Network includes Saint Francis Hospital and Methodist
- Methodist/Lebonheur Health System, HealthChoice Physicians (IPA/PHO), West TN Healthcare, CHS/Tennova Jackson & Dyersburg
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- 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™
- NurseLine<sup>SM</sup>: 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

# Memphis Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Plan® 2
H-PBP	H5253-081	H5253-082
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries
Plan Type	HMO	HMO
Service Area	Tennessee: Fayette, McNairy, Shelby	Tennessee: Fayette, McNairy, Shelby
Premium	\$16	\$46
PCP Copay	\$10	\$5
Specialist Copay	\$40	\$35
Referral Required	N	N
Inpatient Hospital	\$345 days 1-5	\$295 days 1-6
Outpatient Surgery	\$325	\$275
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$10	\$0
Rx Copays	\$3/\$12/\$45/\$95/30%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$120 (T3, 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

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Repositioned H5253-083 for growth by removing \$16 premium
- Stable or improved benefits from 2017
- Choice: \$0 premium plan provides robust benefits; \$46 plan has lower copays and MOOP, no Rx deductible and dental
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Fitness available on both plans
- 4.5 Star Plans



## Rx Highlights

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



## Provider

- HCA Healthcare — Tri-Star, Summit and Skyline
- Baptist Health System
- St. Thomas 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™
- NurseLine<sup>SM</sup>: 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



### Nashville Market Landscape

Eligibles (as of 5/1/17)	223,730
YOY Eligible Growth	2.9%
MA Penetration	36.9%
YOY MA Enrollment Growth	2.6%
UHC Market Share	10.3%

 Current Footprint

# Nashville Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-083	H5253-084
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries
Plan Type	HMO	HMO
Service Area	Tennessee: Davidson, DeKalb, Hickman, Jackson, Robertson, Rutherford, Sumner, Wayne, Williamson	Tennessee: Davidson, DeKalb, Hickman, Jackson, Robertson, Rutherford, Sumner, Wayne, Williamson
Premium	\$0	\$46
PCP Copay	\$5	\$0
Specialist Copay	\$35	\$30
Referral Required	N	N
Inpatient Hospital	\$345 days 1-5	\$295 days 1-6
Outpatient Surgery	\$325	\$275
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$10	\$0
Rx Copays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$120 (T3, 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

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# Tennessee/Virginia Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition represents stability in the area
- Choice: \$0 premium plan provides robust benefits; \$52 plan has lower copays and MOOP, no Rx deductible and comprehensive dental
- \$0 PCP copays for both plans
- New for 2018 – no referral required to see a specialist
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Strong provider network
- POS benefit for both plans
- 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 on \$0 premium plan
- Deductible removed from Tier 3 on H5233-047
- 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

- Mountain States Health Alliance, Wellmont Health System, State of Franklin, Mountain Region Family Medicine, Medical Care PLLC
- Chattanooga includes: Garland Medical, Cherokee Health
- Knoxville includes: Cherokee Health, Covent Health, East Tennessee 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™
- NurseLine<sup>SM</sup>: 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
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Current Footprint

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# Tennessee/Virginia Product Overview

2018

Plan Name	AARP® MedicareComplete® Plus Plan 1	AARP® MedicareComplete® Plus Plan 2
H-PBP	H5253-047	H5253-048
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs and some ancillary offerings. Dental Rider available	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO-POS	HMO-POS
Service Area	Tennessee: Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Roane, Scott, Sevier, Sullivan, Unicoi, Union, Washington Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe	Tennessee: Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Roane, Scott, Sevier, Sullivan, Unicoi, Union, Washington Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe
Premium	\$0	\$52
PCP Copay	\$0	\$0
Specialist Copay	\$35	\$25
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$175 days 1-7
Outpatient Surgery	\$295	\$160
Max Out-of-Pocket	\$4,500	\$3,400
Lab Copay	\$0	\$0
Rx Copays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$60 (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	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine

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