

# STRENGTH STABILITY HASSLE FREE



The Advantage of UnitedHealthcare®

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

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



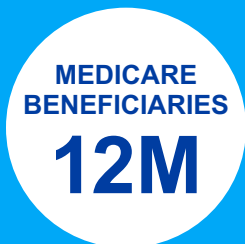
Recognized by Fortune as one of the world's most admired companies seven years in a row



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

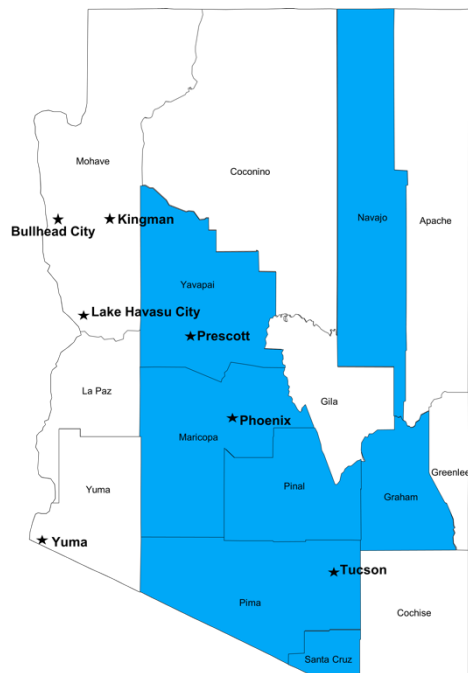
\*AARP Medicare Supplement applications can only be taken while online.

# Table of Contents

WEST REGION	
Arizona	6
California – North	13
California – South	26
Colorado	39
Hawaii	44
Idaho	47
Nevada	51
New Mexico	56
Oregon	59
Utah	64
Washington	69

## Arizona

### Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,029,075
YOY Eligible Growth	4.0%
MA Penetration	37.0%
YOY MA Enrollment Growth	4.1%
UHC Market Share	42.6%

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



## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with 4.5 Star Plan offerings and over 30 years in the market
- Largest MA plan in the market
- \$0 premium plan with Optum Medical Network offers rich benefits with high performing doctors for consumers seeking value
- Legacy \$0 premium plan will continue to offer broad access to our competitive network with higher copays
- Both plans include UnitedHealth Passport® — Great for snowbirds or those who travel
- Fixed outpatient copay now available on both plans



## Rx Highlights

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

- Largest provider network within the market
- Comprehensive hospital network
- Provider Specific Plan with exclusive provider Optum Medical Network
- Banner Health Network is available under Plan 1
- Consult the Provider Directory for the full list of providers



## 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™
- 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

## Phoenix Market Landscape

Eligibles (as of 5/1/17)	711,427
YOY Eligible Growth	3.9%
MA Penetration	37.4%
YOY MA Enrollment Growth	3.6%
UHC Market Share	38.2%

# Phoenix Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H0609-026	H0609-027
Plan Highlights	\$0 premium plan offers broad access to our full network	\$0 premium plan with Optum Medical Network offers rich benefits for shoppers seeking value
Plan Type	HMO	HMO
Service Area	Arizona: Maricopa, Pinal	Arizona: Maricopa
Premium	\$0	\$0
PCP Copay	\$10	\$0
Specialist Copay	\$45	\$30
Referral Required	Y	Y
Inpatient Hospital	\$285 days 1-7	\$225 days 1-7
Outpatient Surgery	\$285	\$225
Max Out-of-Pocket	\$4,900	\$4,000
Lab Copay	\$10	\$10
Rx Copays	\$3/\$10/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$230 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealth Passport® — Great for snowbirds or those who travel
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- Fitness benefit included for no additional cost
- 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

- Strong network, including Yavapai Regional Medical Center, Chino Valley Medical, and Thumb Butte
- 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



### Prescott Market Landscape

Eligibles (as of 5/1/17)	74,226
YOY Eligible Growth	3.9%
MA Penetration	24.7%
YOY MA Enrollment Growth	2.4%
UHC Market Share	63.2%

 Current Footprint

# Prescott Product Overview

2018

<b>Plan Name</b>	AARP® MedicareComplete®
<b>H-PBP</b>	H5253-036
<b>Plan Highlights</b>	Premium plan with low PCP copay, fitness, and Passport for Yavapai county only
<b>Plan Type</b>	HMO
<b>Service Area</b>	Arizona: Yavapai
<b>Premium</b>	\$49
<b>PCP Copay</b>	\$10
<b>Specialist Copay</b>	\$40
<b>Referral Required</b>	Y
<b>Inpatient Hospital</b>	\$295 days 1-5
<b>Outpatient Surgery</b>	20%
<b>Max Out-of-Pocket</b>	\$6,700
<b>Lab Copay</b>	\$5
<b>Rx Copays</b>	\$4/\$12/\$45/\$95/28%
<b>Rx Deductible</b>	\$245 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area aided by large commercial presence and longevity in the market
- Largest MA plan in the market
- Portfolio of MA plan choices to meet a variety of needs
- Premium lowered on HMO-POS plan
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Preventive dental available with HMO plan for even richer benefits at \$0 premium
- Primary care physician provides consistency and accuracy in members overall care
- 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 on HMO plan
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



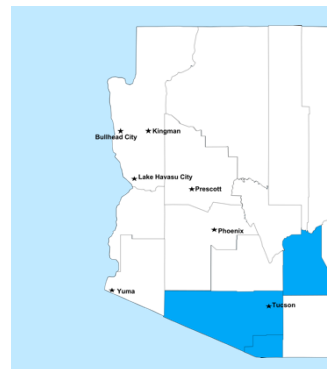
## Provider

- Comprehensive provider network:
  - Arizona Community Physicians
  - Carondelet Medical Group
  - Saguaro Medical Group
  - New Pueblo — exclusive contract
  - Northwest Allied 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™
- 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

### Tucson Market Landscape

Eligibles (as of 5/1/17)	221,602
YOY Eligible Growth	4.1%
MA Penetration	41.7%
YOY MA Enrollment Growth	6.0%
UHC Market Share	49.9%

# Tucson Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete® Plus
H-PBP	H0609-025	H5253-035
Plan Highlights	\$0 premium plan with rich copays available in Pima county only. Includes dental and fitness	Low premium product offers broader network access. Includes fitness
Plan Type	HMO	HMO-POS
Service Area	Arizona: Pima	Arizona: Graham, Pima, Santa Cruz
Premium	\$0	\$19
PCP Copay	\$0	\$20
Specialist Copay	\$35	\$50
Referral Required	Y	N
Inpatient Hospital	\$275 days 1-7	\$280 days 1-7
Outpatient Surgery	\$250	20%
Max Out-of-Pocket	\$2,800	\$6,700
Lab Copay	\$10	\$5
Rx Copays	\$3/\$12/\$45/\$95/33%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$0 All Tiers	\$225 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available

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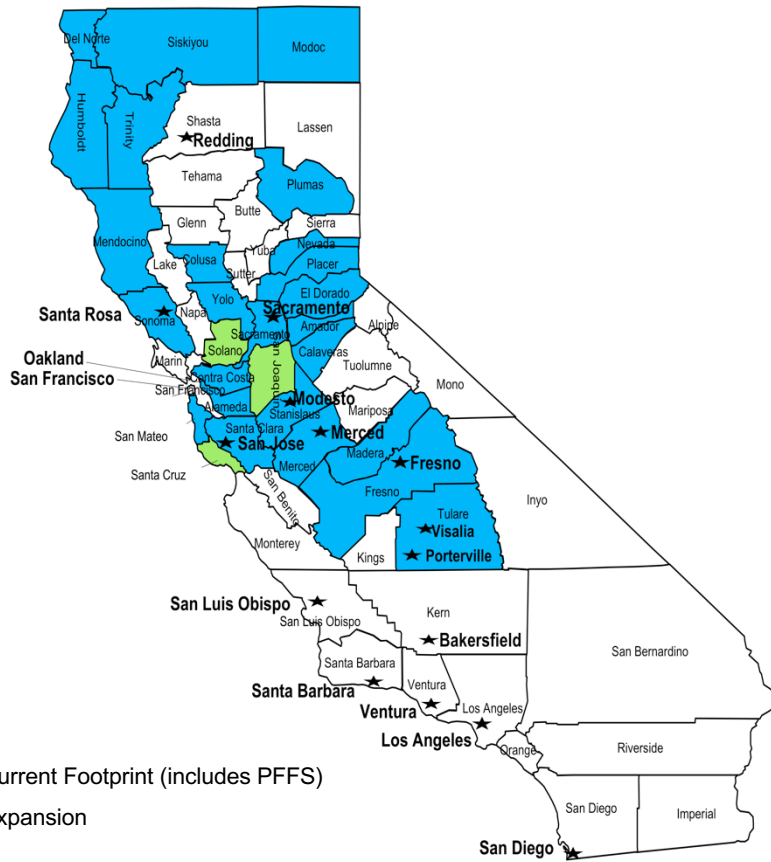


# California North Market Overview

2018

## California North

Medicare Advantage 2018 Service Area



### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,989,649
YOY Eligible Growth	2.7%
MA Penetration	26.2%
YOY MA Enrollment Growth	2.9%
UHC Market Share	12.7%

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

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Small premium reduction and mostly stable benefits for 2018
- \$0 copay for Primary Care visits
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- Platinum Dental Rider is now an option
- 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 network is Sante
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Fresno/Madera Market Landscape

Eligibles (as of 5/1/17)	157,484
YOY Eligible Growth	3.0%
MA Penetration	26.0%
YOY MA Enrollment Growth	5.9%
UHC Market Share	5.7%

 Current Footprint

# Fresno/Madera Product Overview

2018

<b>Plan Name</b>	AARP® MedicareComplete® SecureHorizons®
<b>H-PBP</b>	H0543-035
<b>Plan Highlights</b>	Premium plan with no PCP costs and Platinum Dental Rider available
<b>Plan Type</b>	HMO
<b>Service Area</b>	California: Fresno, Madera
<b>Premium</b>	\$75
<b>PCP Copay</b>	\$0
<b>Specialist Copay</b>	\$10
<b>Referral Required</b>	Y
<b>Inpatient Hospital</b>	\$450 days 1-4
<b>Outpatient Surgery</b>	20%
<b>Max Out-of-Pocket</b>	\$6,700
<b>Lab Copay</b>	\$0
<b>Rx Copays</b>	\$3/\$12/\$47/\$100/26%
<b>Rx Deductible</b>	\$315 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available

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# Northern California Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Strong relationship with John Muir – a premier network
- Reduced premium on existing Alameda/Contra Costa plan by \$13 and kept benefits stable – H0543-070
- Introducing a new \$89 premium PSP in partnership with John Muir in Contra Costa – H0543-163
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- All plans have dental rider options available
- 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



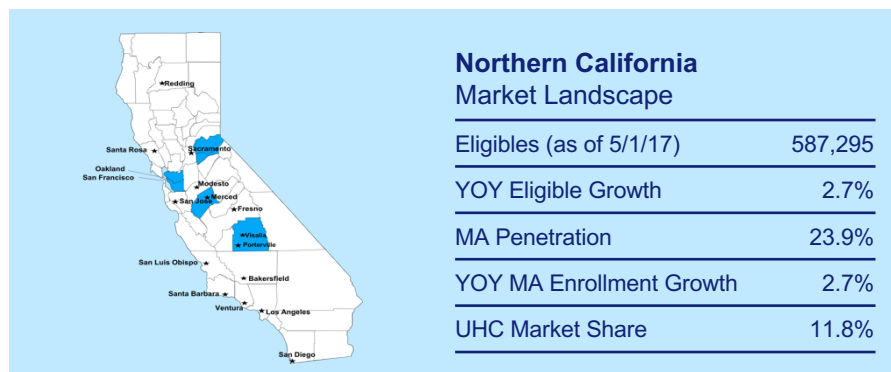
## Provider

- John Muir
- Hill Physicians
- Stanford/Affinity
- Alta Bates MG (B&T)
- Sutter
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint



# Northern California Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-070	H0543-163	H0543-140
Plan Highlights	Premium plan with Dental Rider available	New premium PSP plan with John Muir and Platinum Dental Rider available	Premium plan with Platinum Dental Rider available
Plan Type	HMO	HMO	HMO
Service Area	California: Alameda, Contra Costa	California: Contra Costa	California: Amador, El Dorado, Mendocino, Merced, Tulare
Premium	\$99	\$89	\$57
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$15	\$15	\$50
Referral Required	Y	Y	Y
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4	\$395 days 1-4
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Lab Copay	\$0	\$0	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/28%
Rx Deductible	\$350 (T3, T4, & T5 only)	\$350 (T3, T4, & T5 only)	\$255 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Dental Rider Available, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available, Fitness Rider Available

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Choice in Sacramento: \$26 premium Sutter PSP with robust benefits or \$92 broader network plan with lower copays
- Repositioning H0543-086 for growth in Nevada county by reducing the premium by \$24
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- Partnering with Sutter gives UnitedHealthcare a competitive edge
- Broadest coverage of geography when compared with competitors
- Dental Rider available with H0543-146 and H0543-089
- 4.5 Star Plans



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



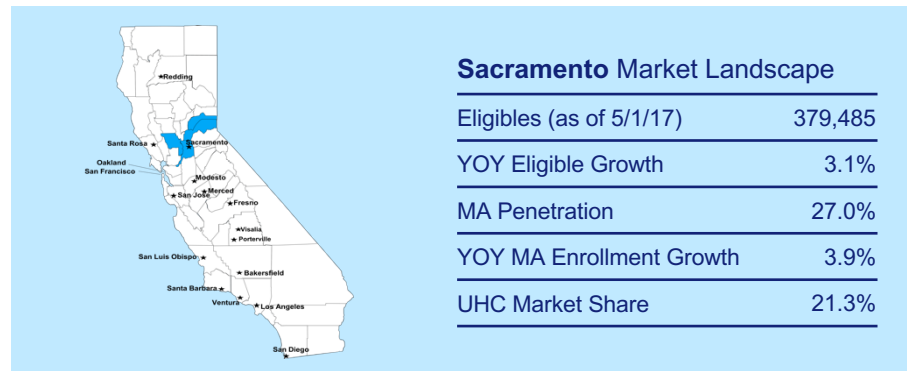
## Rx Highlights

- \$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

- Sutter Health is the premier provider network with an exclusive agreement with UnitedHealthcare
- Consult the Provider Directory for the full list of providers



### Sacramento Market Landscape

Eligibles (as of 5/1/17)	379,485
YOY Eligible Growth	3.1%
MA Penetration	27.0%
YOY MA Enrollment Growth	3.9%
UHC Market Share	21.3%

 Current Footprint

# Sacramento Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-146	H0543-089	H0543-086
Plan Highlights	Low premium plan designed for the consumer looking for a relationship with the Sutter network	Modest premium plan designed for the consumer looking for broad network access	Premium plan traditional benefits
Plan Type	HMO	HMO	HMO
Service Area	California: Placer, Sacramento, Yolo	California: Placer, Sacramento, Yolo	California: Nevada
Premium	\$26	\$92	\$88
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$25	\$15	\$30
Referral Required	Y	Y	Y
Inpatient Hospital	\$220 days 1-8	\$150 days 1-3	\$395 days 1-4
Outpatient Surgery	\$195	\$75	20%
Max Out-of-Pocket	\$4,900	\$4,900	\$6,700
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$100/28%	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$195 (T3, T4, & T5 only)	\$225 (T3, T4, & T5 only)	\$350 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine

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# San Mateo Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Choice in San Mateo county: \$59 premium Sutter PSP with robust benefits or \$107 broader network plan with lower copays
- Repositioning H0543-029 for growth in Santa Clara county by reducing the premium by \$24
- Expanding to Santa Cruz county provides a new option in the market
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- All plans have dental rider options available
- 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



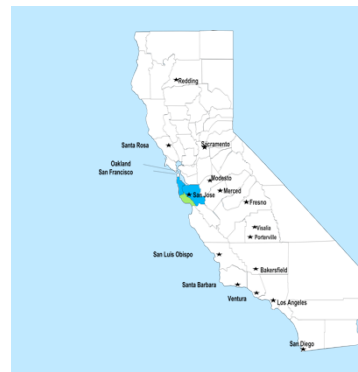
## Provider

- Key providers are Sutter and Brown & Toland
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



## San Mateo Market Landscape

Eligibles (as of 5/1/17)	427,604
YOY Eligible Growth	2.3%
MA Penetration	28.6%
YOY MA Enrollment Growth	-1.4%
UHC Market Share	8.5%



Current Footprint



Expansion

# San Mateo Product Overview

2018

Plan name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons®	AARP® MedicareComplete® SecureHorizons®
<b>H-PBP</b>	<b>H0543-028</b>	<b>H0543-158</b>	<b>H0543-029</b>	<b>H0543-160</b>
<b>Plan Highlights</b>	Higher premium plan with rich outpatient benefits and Platinum Dental Rider available	New premium PSP plan with Sutter and Platinum Dental Rider available	Premium plan with traditional benefits and Dental Riders available	New premium plan with Platinum Dental Rider available
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	California: San Mateo	California: San Mateo	California: Santa Clara	California: Santa Cruz
<b>Premium</b>	\$107	\$59	\$95	\$68
<b>PCP Copay</b>	\$10	\$10	\$10	\$10
<b>Specialist Copay</b>	\$20	\$30	\$20	\$20
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$200 per admit	\$295 days 1-5	\$350 days 1-5	\$395 days 1-4
<b>Outpatient Surgery</b>	\$0	\$250	20%	20%
<b>Max Out-of-Pocket</b>	\$4,900	\$5,900	\$5,900	\$6,700
<b>Lab Copay</b>	\$0	\$0	\$0	\$0
<b>Rx Copays</b>	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/26%
<b>Rx Deductible</b>	\$360 (T3, T4, & T5 only)	\$360 (T3, T4, & T5 only)	\$355 (T3, T4, & T5 only)	\$350 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Dental Rider Available, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Small premium increase but core benefits unchanged from 2017 in Sonoma county
- Expanding to Solano county provides a new option in the market
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- Platinum dental rider is an option for both plans
- Plans utilize primary care providers to coordinate care for consistency and improved health
- Platinum Dental Rider 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

- Sonoma: Sutter Health, Redwoods
- Solano: Sutter Health, Dignity Mercy
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Sonoma/Solano Market Landscape

Eligibles (as of 5/1/17)	174,904
YOY Eligible Growth	3.5%
MA Penetration	28.1%
YOY MA Enrollment Growth	8.2%
UHC Market Share	3.8%

● Current Footprint ● Expansion

# Sonoma/Solano Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons®	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-148	H0543-161
Plan Highlights	Premium plan offered in Sonoma with Platinum Dental Rider available	New premium plan offered in Solano with Platinum Dental Rider available
Plan Type	HMO	HMO
Service Area	California: Sonoma	California: Solano
Premium	\$51	\$67
PCP Copay	\$10	\$10
Specialist Copay	\$25	\$20
Referral Required	Y	Y
Inpatient Hospital	\$220 days 1-8	\$395 days 1-4
Outpatient Surgery	\$195	20%
Max Out-of-Pocket	\$4,900	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$325 (T3, T4, & T5 only)	\$350 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available

● New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Look to leverage strong relationship with Sutter to continue to give UnitedHealthcare a competitive advantage
- Choice in Stanislaus county: \$9 premium Sutter PSP with robust benefits or \$99 broader network plan with lower copays
- Expanding to San Joaquin county provides a new option in the market
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- Platinum Dental Rider is an option with all 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



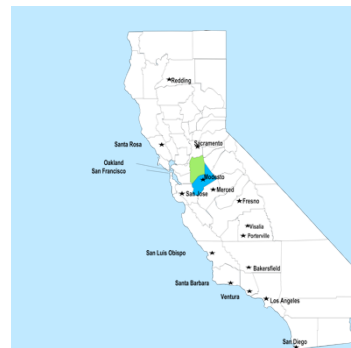
## Provider

- Sutter
- AllCare IPA
- Tenet
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Stanislaus Market Landscape

Eligibles (as of 5/1/17)	188,205
YOY Eligible Growth	2.6%
MA Penetration	33.1%
YOY MA Enrollment Growth	4.7%
UHC Market Share	15.7%

● Current Footprint
 ● Expansion



# Stanislaus Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-147	H0543-036	H0543-159
Plan Highlights	Low premium plan designed for the consumer looking for low PCP costs. Platinum Dental Rider available	Premium plan designed for the consumer looking for rich outpatient benefits. Platinum Dental Rider available	New premium plan with Platinum Dental Rider available
Plan Type	HMO	HMO	HMO
Service Area	California: Stanislaus	California: Stanislaus	California: San Joaquin
Premium	\$9	\$99	\$59
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$25	\$10	\$20
Referral Required	Y	Y	Y
Inpatient Hospital	\$220 days 1-8	\$200 per admit	\$275 days 1-5
Outpatient Surgery	\$195	\$0	\$250
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%
Rx Deductible	\$225 (T3, T4, & T5 only)	\$220 (T3, T4, & T5 only)	\$225 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available

 New Plan

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# Southern California Market Overview

2018

## Southern California

Medicare Advantage 2018 Service Area



### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	3,413,030
YOY Eligible Growth	2.9%
MA Penetration	39.5%
YOY MA Enrollment Growth	4.2%
UHC Market Share	18.5%

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

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# Kern County Market Overview

2018



## Market Highlights

- Stability – serving California for over 30 years
- \$0 premium plan with rich benefits including \$0 copays for PCP and Specialist, \$50 copay for inpatient and outpatient and \$3200 MOOP
- 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



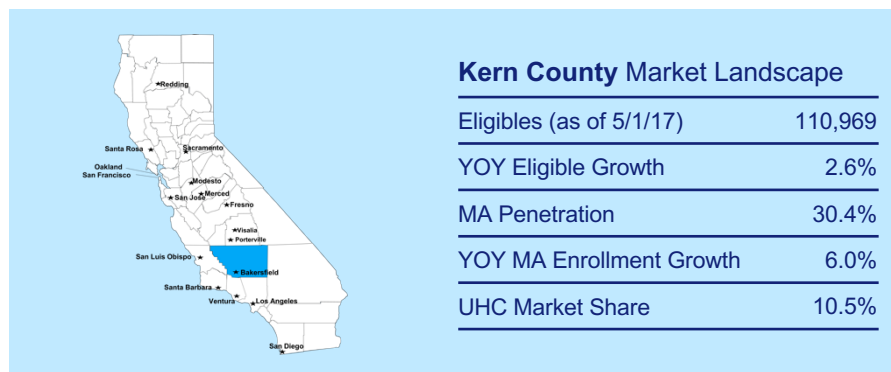
## Provider

- Network features Bakersfield Family Medical Center and Heritage Physician Network
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

# Kern County Product Overview

2018

<b>Plan Name</b>	AARP® MedicareComplete® SecureHorizons®
<b>H-PBP</b>	H0543-019
<b>Plan Highlights</b>	\$0 premium plan with rich benefits serving Kern county
<b>Plan Type</b>	HMO
<b>Service Area</b>	California: Kern
<b>Premium</b>	\$0
<b>PCP Copay</b>	\$0
<b>Specialist Copay</b>	\$0
<b>Referral Required</b>	Y
<b>Inpatient Hospital</b>	\$50 days 1-7
<b>Outpatient Surgery</b>	\$50
<b>Max Out-of-Pocket</b>	\$3,200
<b>Lab Copay</b>	\$0
<b>Rx Copays</b>	\$15/\$20/\$47/\$100/33%
<b>Rx Deductible</b>	\$0 All Tiers
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine

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# Los Angeles Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with 4.5 Star Plan offerings and over 30 years in the market
- Portfolio of MA plan choices to meet a variety of needs
- Introducing new full network Premier premium plan with low copays, \$1500 MOOP, rich ancillary coverage, and enhanced drug coverage with Viagra on Tier 2. Premium for full Dual/LIS members is \$0
- Broad provider network including Cedars Sinai, Presbyterian Health, Providence/Facey, Regal/Lakeside, Seoul and KAMG
- Plan 1 (full network), Plan 2 (provider specific plan with DaVita Healthcare Partners), Plan 3 (tailored towards the Medi-Cal population), and new Premier Plan (full-network)
- Check the online provider directory for up-to-date providers on each plan



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on the Premier plan
- New Premier plan includes Tier 1 & Tier 2 gap coverage in addition to covering Viagra in Tier 2
- 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



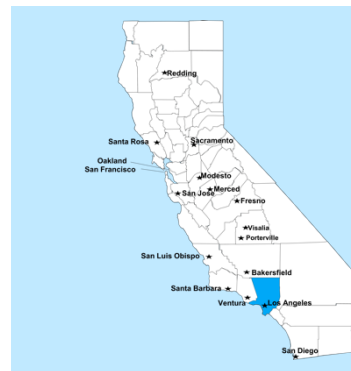
## Provider

- HealthCare Partners
- Cedars Sinai
- Providence/Facey Medical Group
- AltaMed
- Regal/Lakeside Medical Group
- Torrance Hospital Physicians Associations
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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

## Los Angeles Market Landscape

Eligibles (as of 5/1/17)	1,428,114
YOY Eligible Growth	2.5%
MA Penetration	39.5%
YOY MA Enrollment Growth	3.7%
UHC Market Share	12.4%

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# Los Angeles Product Overview

2018

Plan name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 3	AARP® MedicareComplete® SecureHorizons® Premier
<b>H-PBP</b>	H0543-001	H0543-151	H0543-153	H0543-164
<b>Plan Highlights</b>	Full network plan featuring rich benefits	Provider-specific plan exclusively featuring the DaVita HealthCare Partners network. \$0 premium plan with very rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries	New full network plan with very rich benefits
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	California: Los Angeles	California: Los Angeles	California: Los Angeles, Orange, Riverside, San Bernardino	California: Los Angeles
<b>Premium</b>	\$0	\$0	Varies by LIS Level	Varies by LIS Level
<b>PCP Copay</b>	\$0	\$0	Varies by LIS Level	\$0
<b>Specialist Copay</b>	\$0	\$0	Varies by LIS Level	\$0
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$0 per admit	\$0 per admit	Varies by LIS Level	\$0 per admit
<b>Outpatient Surgery</b>	\$0	\$0	Varies by LIS Level	\$0
<b>Max Out-of-Pocket</b>	\$3,400	\$2,800	Varies by LIS Level	\$1,500
<b>Lab Copay</b>	\$5	\$5	Varies by LIS Level	\$0
<b>Rx Copays</b>	\$4/\$10/\$47/\$100/33%	\$4/\$10/\$47/\$100/33%	Varies by LIS Level	\$0/\$9/\$47/\$100/33%
<b>Rx Deductible</b>	\$0 All Tiers	\$0 All Tiers	Varies by LIS Level	\$0 All Tiers
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available, Acupuncture	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available, Acupuncture/Chiropractic,	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine

 New Plan

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# Orange County Market Overview

2018



## Market Highlights

- Market leader in Orange county with 4.5 Star Plan offerings and over 30 years in the market
- Broad provider network
- Introducing new full network Premier premium plan with \$1500 MOOP, rich ancillary coverage, and enhanced drug coverage with Viagra on Tier 2. Premium for full Dual/LIS members is \$0
- Portfolio of MA plan choices to meet a variety of needs
- Plan 1 (full network), Plan 2 (provider specific plan), Plan 3 (tailored towards the Medi-Cal population), and new Premier Plan (full network for those seeking additional coverage)
- Improved MOOP on Plan 2
- Check the online provider directory for up-to-date providers on each plan



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery with Premier plan, Plan 1, and Plan 2
- New Premier plan includes Tier 1 & Tier 2 gap coverage in addition to covering Viagra in Tier 2
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



## Provider

- One of the strongest networks in Orange County
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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

## Orange County Market Landscape

Eligibles (as of 5/1/17)	475,295
YOY Eligible Growth	2.9%
MA Penetration	43.2%
YOY MA Enrollment Growth	3.0%
UHC Market Share	21.5%

# Orange County Product Overview

2018

Plan name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Premier	AARP® MedicareComplete® SecureHorizons® Plan 3
<b>H-PBP</b>	<b>H0543-004</b>	<b>H0543-138</b>	<b>H0543-165</b>	<b>H0543-153</b>
<b>Plan Highlights</b>	Full network plan with \$0 premium and low copays	Provider specific plan with strong network and rich benefits	New full network plan with very rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	California: Orange	California: Orange	California: Orange	California: Los Angeles, Orange, Riverside, San Bernardino
<b>Premium</b>	\$0	\$0	Varies by LIS Level	Varies by LIS Level
<b>PCP Copay</b>	\$5	\$0	\$0	Varies by LIS Level
<b>Specialist Copay</b>	\$10	\$0	\$0	Varies by LIS Level
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$150 days 1-5	\$0 per admit	\$0 per admit	Varies by LIS Level
<b>Outpatient Surgery</b>	\$125	\$0	\$0	Varies by LIS Level
<b>Max Out-of-Pocket</b>	\$4,900	\$2,200	\$1,500	Varies by LIS Level
<b>Lab Copay</b>	\$5	\$0	\$0	Varies by LIS Level
<b>Rx Copays</b>	\$4/\$10/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%	Varies by LIS Level
<b>Rx Deductible</b>	\$0 All Tiers	\$0 All Tiers	\$0 All Tiers	Varies by LIS Level
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available, Acupuncture/Chiropractic, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture, OTC Catalog, Transportation, NurseLine

 New Plan

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## Market Highlights

- Market leader in Santa Barbara and San Luis Obispo counties
- Stability – serving California for over 30 years
- Introducing new \$29 plan in San Luis Obispo with low copays, \$3400 MOOP and fitness. Great for current members on Plan 1
- High quality network with The Sansum Clinic in Santa Barbara
- Platinum Dental Rider now available on all 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

- Sansum Clinic — Santa Barbara
- Santa Barbara Select IPA
- Seaview IPA
- Valley Care IPA
- Regal/Lakeside Medical Group
- CCPN Physicians Choice
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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

# Pacific Central Coast CA Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-167	H0543-032	H0543-022
Plan Highlights	New premium plan only in San Luis Obispo with rich benefits	Premium plan serving San Luis Obispo and Santa Barbara	Premium plan serving Ventura
Plan Type	HMO	HMO	HMO
Service Area	California: San Luis Obispo	California: San Luis Obispo, Santa Barbara	California: Ventura
Premium	\$29	\$51	\$42
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$15	\$20	\$20
Referral Required	Y	Y	Y
Inpatient Hospital	\$295 days 1-6	\$350 days 1-5	\$335 days 1-5
Outpatient Surgery	\$195	\$325	\$330
Max Out-of-Pocket	\$3,400	\$6,700	\$5,000
Lab Copay	\$0	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/25%	\$4/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$375 (T3, T4, & T5 only)	\$375 (T3, T4, & T5 only)	\$295 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available

 New Plan

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# Riverside/San Bernardino Market Overview

2018



## Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Portfolio of MA plan choices to meet a variety of needs
- Plan 1 (full network), Plan 2 (provider specific plan), Plan 3 (tailored towards the Medi-Cal population)
- Introducing new full network Premier premium plan with \$1500 MOOP, rich ancillary coverage, and enhanced drug coverage with Viagra on Tier 2. Premium for full Dual/LIS members is \$0
- Check the online provider directory for up-to-date providers on each plan
- Primary care physician provides consistency and accuracy in members overall care



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery with Premier plan, Plan 1, and Plan 2
- New Premier plan includes Tier 1 & Tier 2 gap coverage in addition to covering Viagra in Tier 2
- 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 Loma Linda University
- Strong, broad network in the market featuring all major networks
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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

### Riverside/San Bernardino Market Landscape

Eligibles (as of 5/1/17)	628,528
YOY Eligible Growth	3.4%
MA Penetration	48.5%
YOY MA Enrollment Growth	4.7%
UHC Market Share	20.0%

# Riverside/San Bernardino Product Overview

2018

Plan name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Premier	AARP® MedicareComplete® SecureHorizons® Plan 3
<b>H-PBP</b>	<b>H0543-007</b>	<b>H0543-144</b>	<b>H0543-166</b>	<b>H0543-153</b>
<b>Plan Highlights</b>	Full network plan with \$0 premium and low copays	Provider specific plan with strong network and rich benefits	New full network plan with very rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Los Angeles, Los Angeles, Orange, Riverside, San Bernardino
<b>Premium</b>	\$0	\$0	Varies by LIS Level	Varies by LIS Level
<b>PCP Copay</b>	\$0	\$0	\$0	Varies by LIS Level
<b>Specialist Copay</b>	\$15	\$0	\$0	Varies by LIS Level
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$250 days 1-7	\$0 per admit	\$0 per admit	Varies by LIS Level
<b>Outpatient Surgery</b>	\$225	\$0	\$0	Varies by LIS Level
<b>Max Out-of-Pocket</b>	\$4,900	\$2,900	\$1,500	Varies by LIS Level
<b>Lab Copay</b>	\$5	\$5	\$0	Varies by LIS Level
<b>Rx Copays</b>	\$4/\$10/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%	Varies by LIS Level
<b>Rx Deductible</b>	\$0 All Tiers	\$0 All Tiers	\$0 All Tiers	Varies by LIS Level
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture, OTC Catalog, Transportation, NurseLine

 New Plan

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## Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Portfolio of MA plan choices to meet a variety of needs with options that include both Sharp and Scripps health systems
- Stable core benefits on all plans with improved PCP, Specialist, and MOOP on Plan 4
- Check the online provider directory for up-to-date providers on each 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



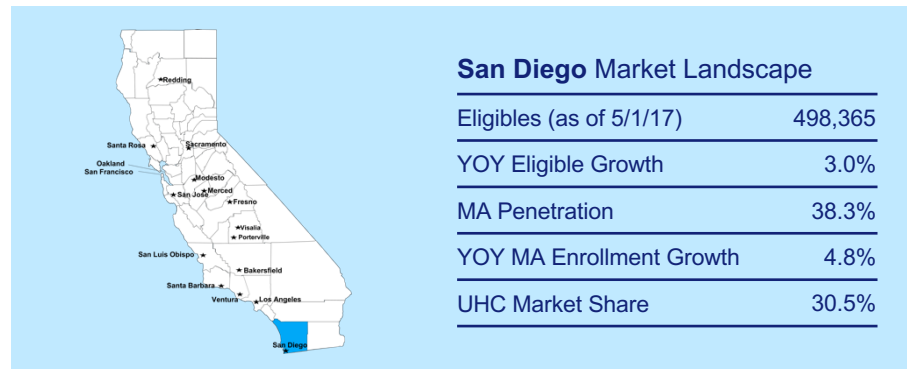
## Provider

- Network includes Sharp Healthcare and Scripps Health
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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 with Sharp plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



 Current Footprint

# San Diego Product Overview

2018

Plan name	Sharp® SecureHorizons® Plan by UnitedHealthcare®	AARP® MedicareComplete® SecureHorizons® Plan 4	AARP® MedicareComplete® SecureHorizons® Value	AARP® MedicareComplete® SecureHorizons® Premier
<b>H-PBP</b>	<b>H0543-145</b>	<b>H0543-152</b>	<b>H0543-013</b>	<b>H0543-060</b>
<b>Plan Highlights</b>	Sharp plan with \$0 premium and excellent benefits	Full network \$0 premium plan for consumers shopping for value and lower out-of-pocket costs	Full network moderate premium plan with lower copays and additional ancillaries	Full network higher premium plan with low out-of-pocket costs and additional ancillaries
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	California: San Diego	California: San Diego	California: San Diego	California: San Diego
<b>Premium</b>	\$0	\$0	\$28	\$72
<b>PCP Copay</b>	\$10	\$20	\$20	\$15
<b>Specialist Copay</b>	\$35	\$40	\$40	\$35
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$260 days 1-7	\$295 days 1-6	\$225 days 1-8	\$175 days 1-8
<b>Outpatient Surgery</b>	\$250	\$295	\$225	\$175
<b>Max Out-of-Pocket</b>	\$3,400	\$3,400	\$5,300	\$4,300
<b>Lab Copay</b>	\$5	\$5	\$10	\$5
<b>Rx Copays</b>	\$4/\$10/\$47/\$100/33%	\$5/\$11/\$47/\$100/32%	\$4/\$10/\$47/\$100/33%	\$4/\$10/\$47/\$100/33%
<b>Rx Deductible</b>	\$0 All Tiers	\$50 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Fitness Membership, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available, Transportation, Fitness Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine, Dental Rider Available, Fitness Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine, Dental Rider Available, Fitness Rider Available

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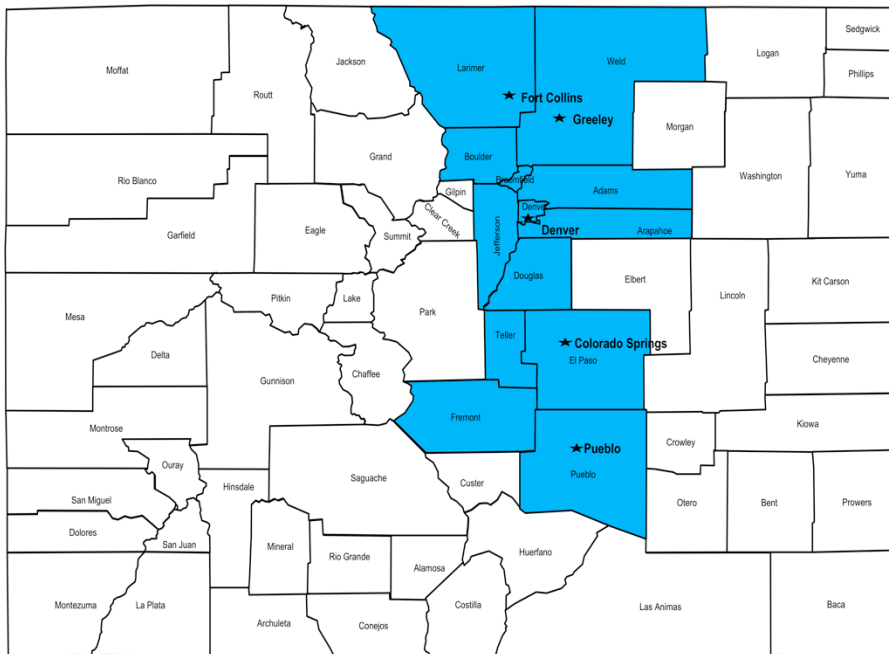


# Colorado Market Overview

2018

## Colorado

### Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	685,879
YOY Eligible Growth	3.6%
MA Penetration	34.8%
YOY MA Enrollment Growth	5.8%
UHC Market Share	52.2%

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

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## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- UnitedHealthcare network strength and customer service are key differentiators
- Stable benefits from 2017
- Reduced outpatient copay and out of pocket maximum on H0609-012
- Bilingual sales agents for outreach to Hispanic and Asian population
- MA only plan is available in this market - good fit for retired military
- 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



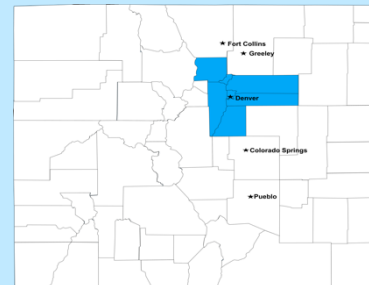
## Provider

- Largest provider network in Denver metro area
- Key network providers include New West Physicians (UHC only MA plan currently contracting) and PHP Prime
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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



## Denver Market Landscape

Eligibles (as of 5/1/17)	436,829
YOY Eligible Growth	3.2%
MA Penetration	38.4%
YOY MA Enrollment Growth	4.9%
UHC Market Share	50.8%

Current Footprint



# Denver Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1
H-PBP	H0609-012	H0609-007
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays
Plan Type	HMO	HMO
Service Area	Colorado: Adams, Arapahoe, Boulder, Denver, Douglas, Jefferson, Broomfield	Colorado: Adams, Arapahoe, Boulder, Denver, Douglas, Jefferson, Broomfield
Premium	\$0	\$49
PCP Copay	\$10	\$5
Specialist Copay	\$50	\$25
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-6	\$200 days 1-5
Outpatient Surgery	\$295	\$175
Max Out-of-Pocket	\$4,400	\$3,400
Lab Copay	\$0	\$0
Rx Copays	\$4/\$10/\$47/\$95/28%	\$4/\$10/\$47/\$95/29%
Rx Deductible	\$225 (T3, T4, & T5 only)	\$175 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available

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## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- UnitedHealthcare network strength and customer service are key differentiators
- Stable benefits from 2017
- Improved PCP copay on H0609-020
- Fitness program included at no additional cost
- MA only plan is available in this market - provides enrollment opportunity with large retired military population who have access to TRICARE Rx benefits
- 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



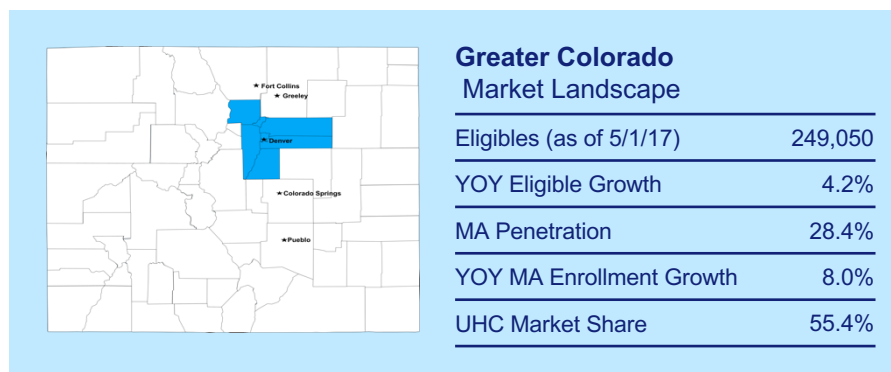
## Provider

- CSHP & Mtn. View Medical Group-Southern CO
- Exclusive to Centura hospitals in El Paso county
- Northern CO includes Banner Health
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

# Greater Colorado Product Overview

2018

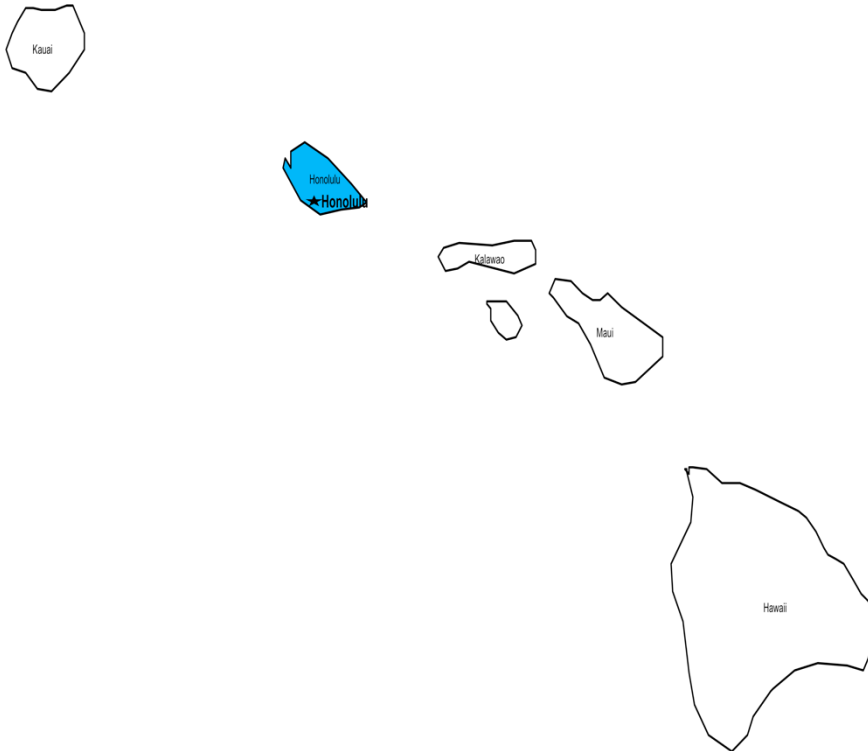
Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1
H-PBP	H0609-020	H0609-002
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays
Plan Type	HMO	HMO
Service Area	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld
Premium	\$0	\$42
PCP Copay	\$10	\$10
Specialist Copay	\$50	\$30
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-6	\$200 days 1-6
Outpatient Surgery	\$285	\$175
Max Out-of-Pocket	\$5,000	\$4,000
Lab Copay	\$0	\$0
Rx Copays	\$4/\$10/\$47/\$95/28%	\$4/\$10/\$47/\$95/28%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$215 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Dental Rider Available

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## Hawaii

### Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	174,308
YOY Eligible Growth	2.2%
MA Penetration	35.4%
YOY MA Enrollment Growth	3.0%
UHC Market Share	36.7%

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



## Market Highlights

- Strong value of benefits with \$0 premium Local PPO option
- Stability – serving area for 10+ years
- Acupuncture — providing options to meet your needs beyond traditional medical benefits
- Annual physical is included in coverage
- Local Customer Service in Honolulu
- Dental Rider is available and is a popular option in this market
- 4.5 Star Plan
- Dual Special Needs Pan offered in Honolulu and neighbor islands. Please refer to enrollment kit for specific benefits for this plan option



## 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



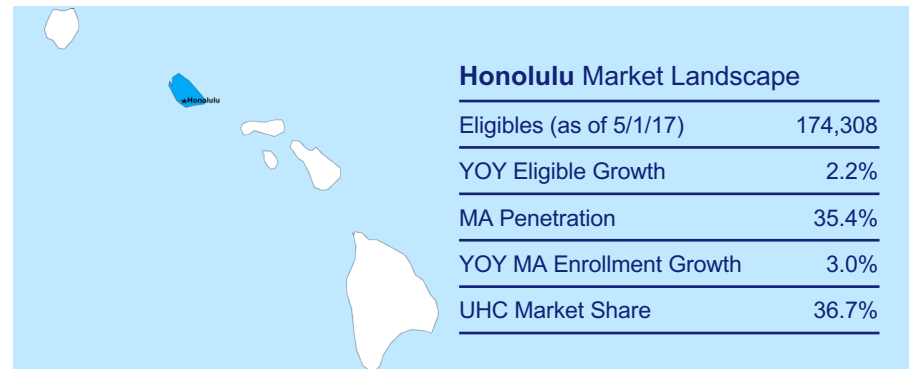
## Provider

- Providers consistent across marketplace
- PPO product allows open access
- Consult the Provider Directory for the full list of providers



## 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



 Current Footprint

# Honolulu Product Overview

2018

<b>Plan Name</b>	AARP® MedicareComplete Choice® Plan 1
<b>H-PBP</b>	H2228-024
<b>Plan Highlights</b>	\$0 premium plan for consumers shopping for value with open access on a PPO
<b>Plan Type</b>	Local PPO
<b>Service Area</b>	Hawaii: Honolulu
<b>Premium</b>	\$0
<b>PCP Copay</b>	\$15
<b>Specialist Copay</b>	\$50
<b>Referral Required</b>	N
<b>Inpatient Hospital</b>	\$450 days 1-4
<b>Outpatient Surgery</b>	\$0
<b>Max Out-of-Pocket</b>	\$6,700
<b>Lab Copay</b>	\$25
<b>Rx Copays</b>	\$3/\$12/\$45/\$95/26%
<b>Rx Deductible</b>	\$315 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available

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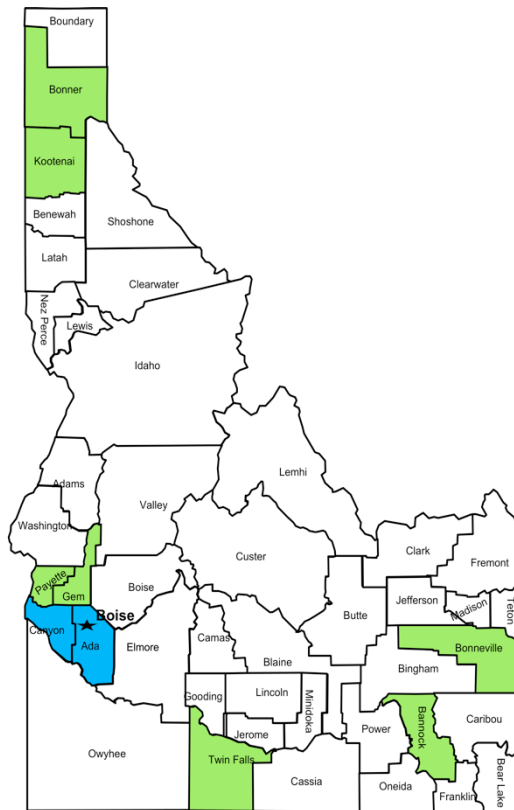


# Idaho Market Overview

2018

## Idaho

### Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	206,368
YOY Eligible Growth	4.6%
MA Penetration	36.9%
YOY MA Enrollment Growth	2.6%
UHC Market Share	23.1%

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

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## Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- UnitedHealthcare® stability provides competitive advantage in these markets
- Introducing HMO plans to Boise, Northern and Southern Rural markets providing another choice to those seeking a coordinated care option
- Strong, comprehensive network that includes both the major provider systems, St. Luke's and St. Alphonsus
- No referral required to see specialists
- 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



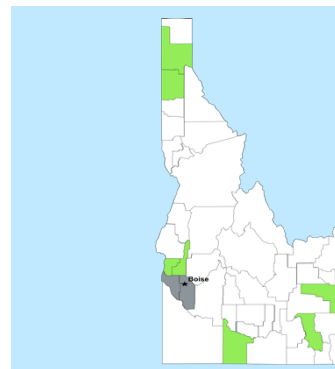
## Provider

- Key differentiator in the market with both St. Luke's and St. Alphonsus Health Center in network
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

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



### Idaho Market Landscape

Eligibles (as of 5/1/17)	206,368
YOY Eligible Growth	4.6%
MA Penetration	36.9%
YOY MA Enrollment Growth	2.6%
UHC Market Share	23.1%

● Expansion

● HMO Expansion



# Idaho Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2	AARP® MedicareComplete®
H-PBP	H2228-031	H2228-032	H4604-012
Plan Highlights	Low premium plan with fixed outpatient copays and ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	New low premium plan with fixed outpatient copays and ancillaries. Dental Rider Available
Plan Type	Local PPO	Local PPO	HMO
Service Area	Idaho: Ada, Canyon	Idaho: Ada, Canyon	Idaho: Ada, Canyon, Gem, Payette
Premium	\$26	\$74	\$19
PCP Copay	\$10	\$5	\$5
Specialist Copay	\$40	\$30	\$40
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-4	\$295 days 1-5	\$350 days 1-4
Outpatient Surgery	\$350	\$295	\$350
Max Out-of-Pocket	\$4,700	\$3,900	\$5,300
Lab Copay	\$0	\$0	\$0
Rx Copays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$190 (T3, T4, & T5 only)	\$175 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available

● New Plan

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# Idaho Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H4604-013	H4604-014
Plan Highlights	New higher premium plan offering more robust benefits. Includes Fitness, Passport, and Preventive Dental (exam and cleaning only)	New higher premium plan offering more robust benefits. Includes Fitness, Passport, and Preventive Dental (exam and cleaning only)
Plan Type	HMO	HMO
Service Area	Idaho: Bonner, Kootenai	Idaho: Bannock, Bonneville, Twin Falls
Premium	\$69	\$79
PCP Copay	\$10	\$10
Specialist Copay	\$40	\$40
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$295 days 1-6
Outpatient Surgery	\$275	\$275
Max Out-of-Pocket	\$5,500	\$5,500
Lab Copay	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$200 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Catalog, NurseLine

● New Plan

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## Nevada

### Medicare Advantage 2018 Service Area



### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	438,560
YOY Eligible Growth	4.2%
MA Penetration	35.7%
YOY MA Enrollment Growth	6.3%
UHC Market Share	45.1%

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



## Market Highlights

- Strong brand recognition with over 50% market share
- Portfolio approach with two competitive \$0 premium products offering similar benefits with different brands and networks
- H0609-028 AARP® MedicareComplete includes Health Care Partners and OptumCare network including Southwest Medical Associates
- H2931-002 (Senior Dimensions) includes Southwest Medical Associates in the network, which is only available with UHC MAPD products
- Platinum Dental Rider is now an option on H0609-028 & H2931-002
- 4.5 Star Plans



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- 100-day supply available with retail or mail
- 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

- OptumCare network, including Southwest Medical Associates: Senior Dimensions (H2931-002 & H0609-028)
- Health Care Partners: AARP Medicare Complete (H0609-028)
- Providers vary between plans. Ensure consumers enroll in the appropriate plan based on their provider
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- Nursing Hotline (H2931-002) / NurseLine (H0609-028): 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
- Virtual Visits: Members can see and talk to a doctor from the comfort of home



● Current Footprint

### Las Vegas Market Landscape

Eligibles (as of 5/1/17)	342,673
YOY Eligible Growth	4.3%
MA Penetration	38.1%
YOY MA Enrollment Growth	6.7%
UHC Market Share	51.2%

# Las Vegas Product Overview

2018

Plan Name	Senior Dimensions® Southern Nevada	AARP® MedicareComplete® Plan 1
H-PBP	H2931-002	H0609-028
Plan Highlights	\$0 premium plan with rich benefits and includes OptumCare network, including Southwest Medical Associates – only available with UHC products	\$0 premium plan with rich benefits and both Health Care Partners network and OptumCare network including Southwest Medical Associates (full network plan)
Plan Type	HMO	HMO
Service Area	Nevada: Clark, Nye	Nevada: Clark
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$0	\$0
Referral Required	Y	Y
Inpatient Hospital	\$0 per admit	\$0 per admit
Outpatient Surgery	\$0	\$0
Max Out-of-Pocket	\$2,500	\$2,500
Lab Copay	\$0.00 - 20%	\$0
Rx Copays	\$2/\$8/\$47/\$100/33%	\$2/\$8/\$47/\$100/33%
Rx Deductible	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Essentials Catalog, Virtual Visits, Transportation, Nursing Hotline, Dental Rider Available	Eyewear Credit Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Essentials Catalog, Virtual Visits, Transportation, NurseLine, Dental Rider Available

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## Market Highlights

- Strong brand recognition with Senior Dimensions
- Low premium plan with stable core benefits
- Strong network with key providers
- UnitedHealthcare works with primary care providers to coordinate care for consistency and improved health
- 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



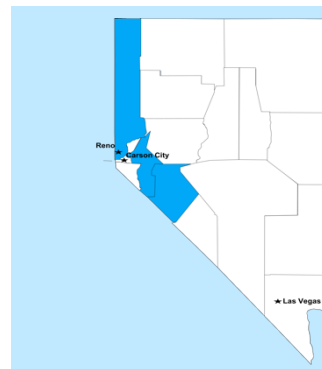
## Provider

- St. Mary's is our key provider in the network
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- Nursing Hotline: 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
- Virtual Visits: Members can see and talk to a doctor from the comfort of home



### Reno Market Landscape

Eligibles (as of 5/1/17)	95,887
YOY Eligible Growth	3.8%
MA Penetration	26.9%
YOY MA Enrollment Growth	4.4%
UHC Market Share	14.0%

 Current Footprint

# Reno Product Overview

2018

<b>Plan Name</b>	Senior Dimensions® Greater Nevada
<b>H-PBP</b>	H2931-004
<b>Plan Highlights</b>	Lower premium plan with moderate copays and additional ancillaries
<b>Plan Type</b>	HMO
<b>Service Area</b>	Nevada: Lyon, Mineral, Washoe
<b>Premium</b>	\$32
<b>PCP Copay</b>	\$10
<b>Specialist Copay</b>	\$45
<b>Referral Required</b>	Y
<b>Inpatient Hospital</b>	\$335 days 1-5
<b>Outpatient Surgery</b>	\$335
<b>Max Out-of-Pocket</b>	\$4,900
<b>Lab Copay</b>	\$0.00 - 20%
<b>Rx Copays</b>	\$4/\$10/\$47/\$100/27%
<b>Rx Deductible</b>	\$290 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Virtual Visits, Nursing Hotline

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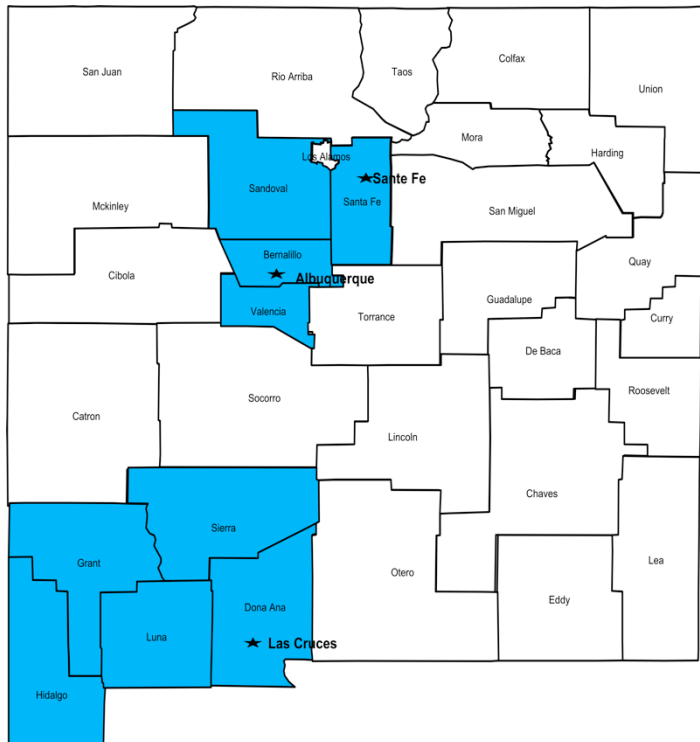


# New Mexico Market Overview

2018

## New Mexico

Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	255,778
YOY Eligible Growth	3.8%
MA Penetration	35.8%
YOY MA Enrollment Growth	6.5%
UHC Market Share	25.2%

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





## Market Highlights

- UnitedHealthcare® is invested in Medicare Advantage across the nation including New Mexico
- New for 2018 - \$0 HMO offering in four counties
  - H6526-001: Bernalillo, Sandoval, Valencia
  - H6526-002: Santa Fe
- Portfolio approach with choice of MA plans to meet a variety of different needs
- UnitedHealth Passport® travel benefit great for snowbirds and those who travel
- Fitness benefit available on all plans
- 4.0 and 4.5 Star Plans



## Rx Highlights

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



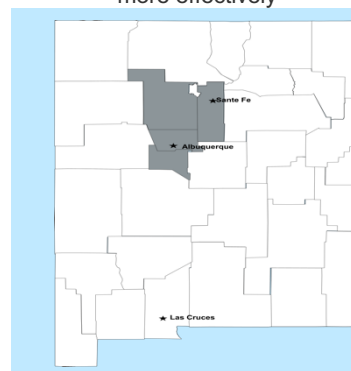
## Provider

- Strong provider network with open access through LPPOs H2228-049 and H2228-047 with Lovelace, Davita and St. Vincent's accessed in-network
- Access to popular provider Lovelace network with new HMO H2526-001
- Access to popular provider St. Vincent's network with new HMO H2526-002
- See Provider Directory for complete listing



## 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



● HMO Expansion

## New Mexico Market Landscape

Eligibles (as of 5/1/17)	198,359
YOY Eligible Growth	4.0%
MA Penetration	37.2%
YOY MA Enrollment Growth	5.9%
UHC Market Share	11.8%

# New Mexico Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete Choice®	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H6526-002	H2228-049	H6526-001	H2228-047
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Access to St. Vincent's network	Modest premium plan designed for the consumer looking for open network access	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Access to Lovelace network	Modest premium plan designed for the consumer looking for open network access
Plan Type	HMO	Local PPO	HMO	Local PPO
Service Area	New Mexico: Santa Fe	New Mexico: Santa Fe	New Mexico: Bernalillo, Sandoval, Valencia	New Mexico: Bernalillo, Sandoval, Valencia
Premium	\$0	\$16	\$0	\$16
PCP Copay	\$0	\$10	\$0	\$10
Specialist Copay	\$50	\$40	\$50	\$40
Referral Required	N	N	N	N
Inpatient Hospital	\$325 days 1-5	\$295 days 1-6	\$325 days 1-5	\$295 days 1-6
Outpatient Surgery	\$325	\$295	\$325	\$295
Max Out-of-Pocket	\$5,000	\$3,500	\$5,000	\$3,500
Lab Copay	\$10	\$5	\$10	\$5
Rx Copays	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$300 (T3, T4, & T5 only)	\$300 (T3, T4, & T5 only)	\$300 (T3, T4, & T5 only)	\$300 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine

 New Plan

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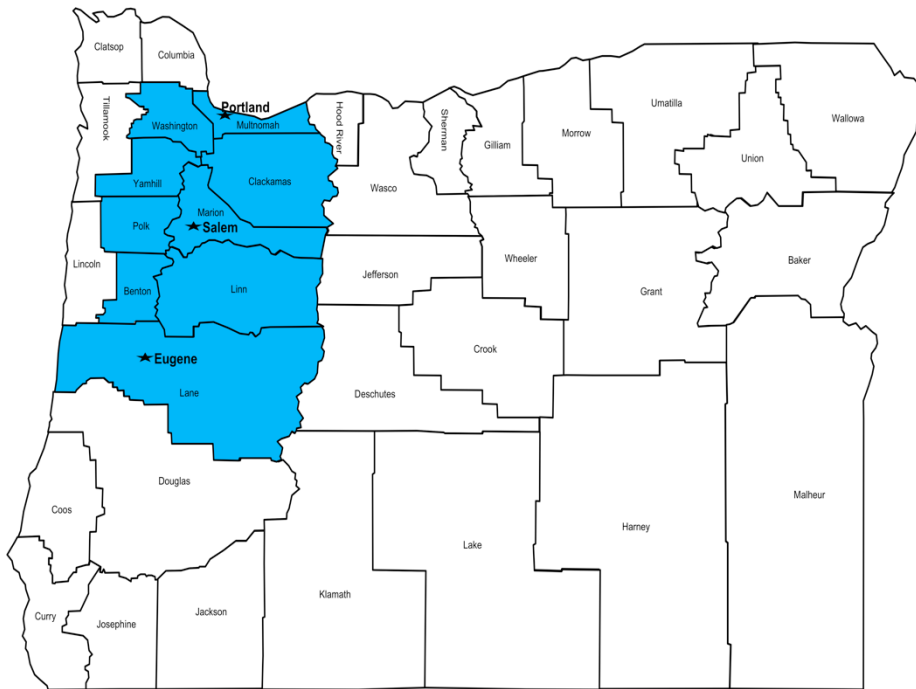


# Oregon Market Overview

2018

## Oregon

### Medicare Advantage 2018 Service Area



● Current Footprint

#### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	502,628
YOY Eligible Growth	3.6%
MA Penetration	47.2%
YOY MA Enrollment Growth	5.4%
UHC Market Share	19.1%

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



## Market Highlights

- UnitedHealthcare® has provider network advantage with Providence
- 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
- Fixed outpatient copay now available on all plan offerings
- Acupuncture and Chiropractic coverage on premium plans H3805-001 and H2228-029
- Hearing aid benefit built into all 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



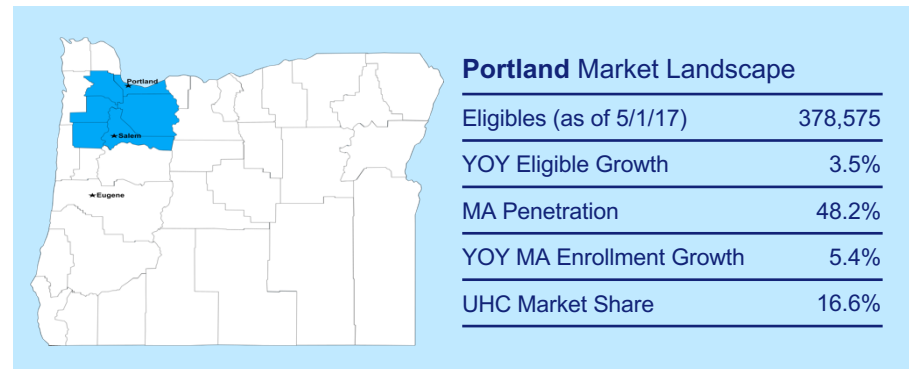
## Provider

- Providence — unique in marketplace
- Legacy, Adventist, NW Primary Care, Portland Clinic, and Tuquity
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months on plan H2228-029
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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 with plans H3805-001 and H2228-029
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

# Portland Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3805-012	H3805-001	H2228-029
Plan Highlights	\$0 premium plan for consumers looking for value	Premium plan with lower out-of-pocket costs and more ancillaries	PPO plan for those seeking broader access
Plan Type	HMO	HMO	Local PPO
Service Area	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$75	\$35
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$40	\$25	\$30
Referral Required	Y	Y	N
Inpatient Hospital	\$430 days 1-4	\$285 days 1-7	\$350 days 1-5
Outpatient Surgery	\$430	\$285	\$350
Max Out-of-Pocket	\$5,900	\$3,500	\$4,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$4/\$12/\$47/\$100/27%	\$4/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$275 (T3, T4, & T5 only)	\$205 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available, Fitness Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available

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## Market Highlights

- 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
- Fixed outpatient copay now available on all plan offerings
- Acupuncture and Chiropractic coverage on premium plans H3805-007 and H2228-029
- Hearing aid benefit is a differentiator in the market
- Dental Riders are available on all 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



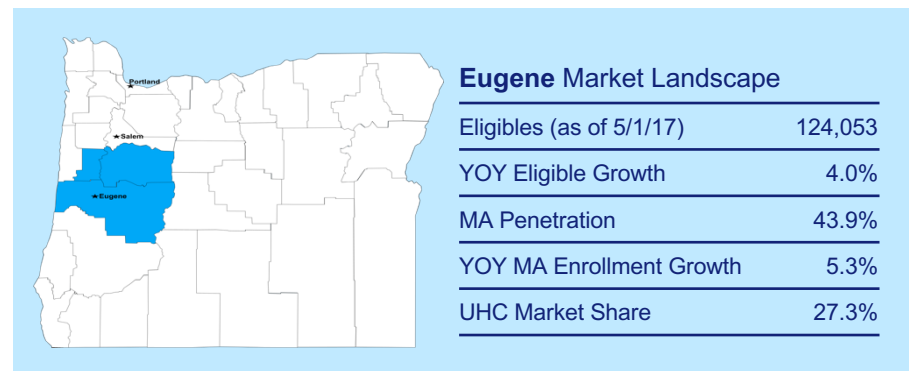
## Provider

- PeaceHealth
- Oregon Medical Group
- Sacred Heart
- McKenzie Willamette
- The Corvallis Clinic
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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 with plan H3805-007 and H2228-029
- Diabetes Navigator helps qualified members manage diabetes more effectively



 Current Footprint

# Eugene Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3805-013	H3805-007	H2228-029
Plan Highlights	\$0 premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries	PPO plan for those seeking broader access
Plan Type	HMO	HMO	Local PPO
Service Area	Oregon: Benton, Lane, Linn	Oregon: Benton, Lane, Linn	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$55	\$35
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$40	\$30	\$30
Referral Required	Y	Y	N
Inpatient Hospital	\$425 days 1-4	\$195 days 1-7	\$350 days 1-5
Outpatient Surgery	\$350	\$175	\$350
Max Out-of-Pocket	\$4,100	\$2,900	\$4,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$245 (T3, T4, & T5 only)	\$205 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available, Fitness Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available

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## Utah

### Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	326,165
YOY Eligible Growth	3.8%
MA Penetration	37.0%
YOY MA Enrollment Growth	6.7%
UHC Market Share	55.5%

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





## Market Highlights

- Strong UnitedHealthcare® brand recognition
- Stable year-over-year benefits
- Strong network with key providers including Intermountain Healthcare
- New for 2018 - Fitbit benefit to track physical activity at no additional cost
- 4.0 Star Plan



## Rx Highlights

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



## Provider

- Intermountain Healthcare
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Greater Utah Market Landscape

Eligibles (as of 5/1/17)	33,764
YOY Eligible Growth	5.6%
MA Penetration	23.8%
YOY MA Enrollment Growth	8.6%
UHC Market Share	50.4%

 Current Footprint

# Greater Utah Product Overview

2018

<b>Plan Name</b>	UnitedHealthcare® MedicareComplete Choice®
<b>H-PBP</b>	H2001-017
<b>Plan Highlights</b>	Moderate premium plan with lower copays and additional ancillaries
<b>Plan Type</b>	Local PPO
<b>Service Area</b>	Utah: Washington
<b>Premium</b>	\$41
<b>PCP Copay</b>	\$10
<b>Specialist Copay</b>	\$45
<b>Referral Required</b>	N
<b>Inpatient Hospital</b>	\$395 days 1-4
<b>Outpatient Surgery</b>	20%
<b>Max Out-of-Pocket</b>	\$5,900
<b>Lab Copay</b>	\$10
<b>Rx Copays</b>	\$3/\$13/\$47/\$100/25%
<b>Rx Deductible</b>	\$375 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, Fitbit, NurseLine

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest MA plan in the market with over 50% market share
- Stable year-over-year benefits
- Only plan in the market with all major providers/systems
- Platinum Dental Rider is now an option on H4604-003 and H4604-011
- Strong network with key providers including Intermountain Healthcare
- 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

- Distinct advantage in market — Only plan contracted with both Intermountain HealthCare premier system and the University of Utah
- Moran Eye Clinic, Huntsman Cancer Institute
- Consult the Provider Directory for the full list of providers



## 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™
- 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

### Salt Lake City Market Landscape

Eligibles (as of 5/1/17)	292,401
YOY Eligible Growth	3.6%
MA Penetration	38.5%
YOY MA Enrollment Growth	6.5%
UHC Market Share	55.8%

# Salt Lake City Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1
H-PBP	H4604-011	H4604-003
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries
Plan Type	HMO	HMO
Service Area	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0	\$35
PCP Copay	\$10	\$0
Specialist Copay	\$50	\$50
Referral Required	Y	N
Inpatient Hospital	\$360 days 1-5	\$320 days 1-5
Outpatient Surgery	\$290 / \$340	\$250 / \$300
Max Out-of-Pocket	\$5,900	\$4,900
Lab Copay	\$10	\$0
Rx Copays	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$200 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Catalog, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Platinum Dental Rider Available

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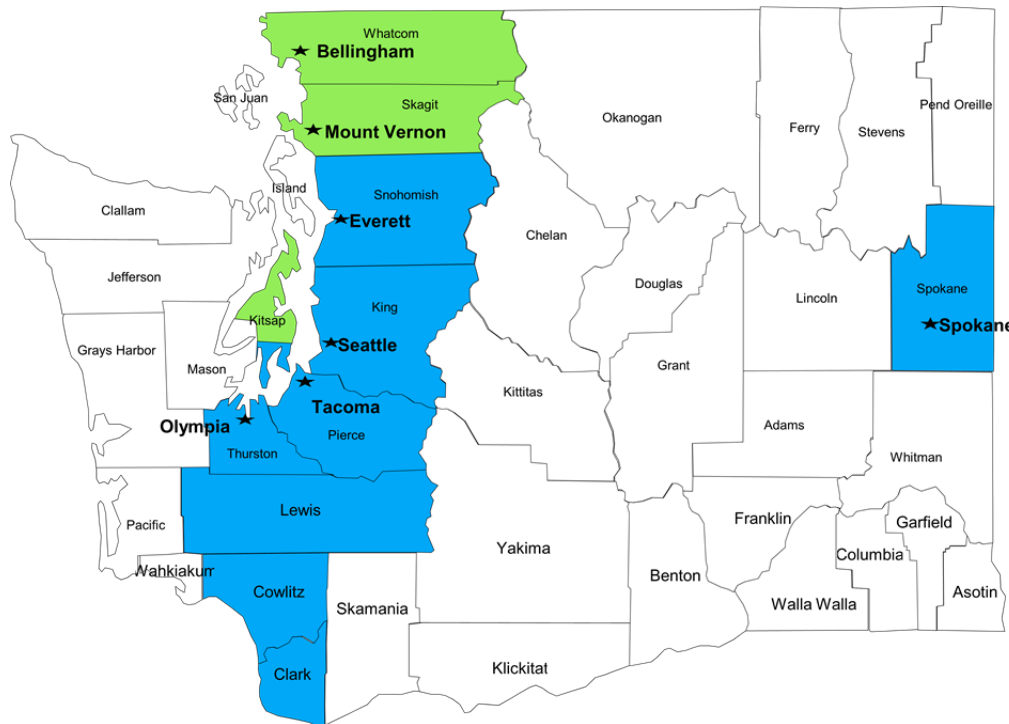


# Washington Market Overview

2018

## Washington

Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	964,244
YOY Eligible Growth	3.5%
MA Penetration	32.4%
YOY MA Enrollment Growth	7.4%
UHC Market Share	37.7%

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

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## Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 30% market share in the Seattle area
- Strong UnitedHealthcare and AARP® Brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Introducing new low premium HMO plan (H3805-021) for those looking for value in Skagit and Whatcom counties
- Expanding to Kitsap county providing new options in the market with existing low premium plan H3805-019
- 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



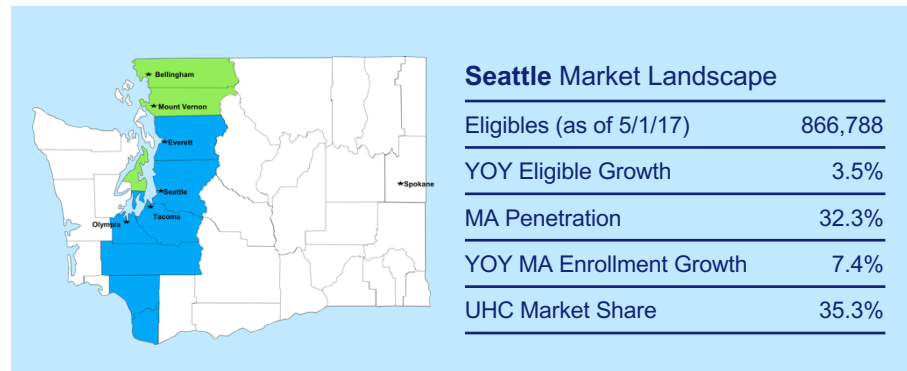
## Provider

- Providence
- Swedish
- Multicare
- Franciscan
- Consult the Provider Directory for the full list of providers
- PeaceHealth
- Everett Clinic
- Polyclinic



## UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- 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 with plans H3805-014 and H3805-015
- Diabetes Navigator helps qualified members manage diabetes more effectively



# Seattle Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 2
<b>H-PBP</b>	<b>H3805-016</b>	<b>H3805-017</b>	<b>H3805-018</b>	<b>H3805-020</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 for consumers looking for value
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	Washington: Clark, Cowlitz	Washington: King	Washington: Lewis, Thurston	Washington: Snohomish
<b>Premium</b>	\$0	\$0	\$0	\$0
<b>PCP Copay</b>	\$15	\$15	\$15	\$15
<b>Specialist Copay</b>	\$50	\$50	\$50	\$50
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$440 days 1-4	\$440 days 1-4	\$440 days 1-4	\$440 days 1-4
<b>Outpatient Surgery</b>	20%	20%	20%	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/\$100/27%	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/27%
<b>Rx Deductible</b>	\$275 (T3, T4, & T5 only)	\$275 (T3, T4, & T5 only)	\$275 (T3, T4, & T5 only)	\$275 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available

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# Seattle Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 1
<b>H-PBP</b>	<b>H3805-021</b>	<b>H3805-019</b>	<b>H3805-015</b>	<b>H3805-014</b>
<b>Plan Highlights</b>	New low premium plan for consumers looking for value	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries	Higher premium plan with lowest out-of-pocket costs, fixed outpatient copay and more ancillaries
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	Washington: Skagit, Whatcom	Washington: Kitsap, Pierce	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston
<b>Premium</b>	\$19	\$22	\$57	\$88
<b>PCP Copay</b>	\$15	\$15	\$10	\$5
<b>Specialist Copay</b>	\$50	\$50	\$45	\$35
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$440 days 1-4	\$440 days 1-4	\$395 days 1-4	\$250 days 1-7
<b>Outpatient Surgery</b>	20%	20%	20%	\$245
<b>Max Out-of-Pocket</b>	\$6,700	\$6,700	\$5,900	\$4,200
<b>Lab Copay</b>	\$10	\$10	\$10	\$0
<b>Rx Copays</b>	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/29%	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/29%
<b>Rx Deductible</b>	\$275 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)	\$225 (T3, T4, & T5 only)	\$185 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Essentials Catalog, NurseLine, Dental Rider Available

 New Plan

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## Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 50% market share in the Spokane area
- Strong UnitedHealthcare and AARP® Brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- New for 2018 – no referral required to see a specialist
- Fitness benefit included with both plans
- Having both Providence and Deaconess is a differentiator
- 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

- Providence Hospital and Medical Group
- Deaconess Hospital and Medical Group (Rockwood Clinic)
- 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



## Spokane Market Landscape

Eligibles (as of 5/1/17)	97,456
YOY Eligible Growth	4.1%
MA Penetration	33.1%
YOY MA Enrollment Growth	7.9%
UHC Market Share	58.0%

 Current Footprint

# Spokane Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H1286-002	H1286-009
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	Washington: Spokane	Washington: Spokane
Premium	\$19	\$57
PCP Copay	\$10	\$0
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$320 days 1-5
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$5,500	\$4,200
Lab Copay	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$180 (T3, T4, & T5 only)	\$180 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine

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