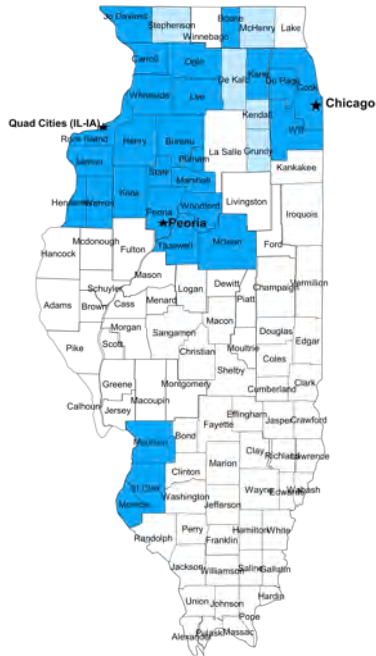


2017 Medicare Advantage Plans Central Region

Illinois Market Overview

Illinois

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,408,318
YOY Eligible Growth	3.2%
MA Penetration	15.1%
YOY MA Penetration Growth	0.5%
UHC Market Share	13.8%
Eligibles in Expansion Area	94,824

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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Chicago Market Overview



Market Highlights

- Portfolio of MA plan choices to meet a variety of needs with rich ancillary benefits on all plans
- Strong UnitedHealthcare® and AARP® brand recognition
- Expanding to DeKalb, Grundy, Kendall, and McHenry counties
- Introducing new \$39 premium plan in Boone service area, including preventive dental, Passport, low PCP co-pay, and no referral required to see a specialist
- Variety of attractive additional benefits on each plan in the market
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- Polish and Spanish materials available
- Expanding HMO offerings to Boone county
- 4.5 Star Plan



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1
- Lower deductible in 2017 on Tiers 3,4 &5 for plan H2802-025



Provider

- Advocate Health System – UHC is the only plan to feature an Advocate only PSP in market
- Northshore University
- Illinois Health Partners
- Northwestern Medicine
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H2802-024 and H2802-026
- Diabetes Navigator helps members manage diabetes more effectively
- Virtual Visits — lets you see and talk to a doctor from the comfort of your home on plan H2802-026



Chicago Market Landscape

Eligibles (as of 5/1/2016)	1,189,889
YOY Eligible Growth	3.3%
MA Penetration	14.8%
YOY MA Penetration Growth	0.8%
UHC Market Share	11.7%
Eligibles in Expansion Area	83,806

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Chicago Product Overview

	AARP MedicareComplete Access H2802-024 (Mapping from H2654-036)	AARP MedicareComplete Plan 1 H2802-025 (Mapping from H2654-034)	AARP MedicareComplete Plan 2 H2802-026 (Mapping from H2654-035)	AARP MedicareComplete H2802-045
Plan Highlights	\$0 premium plan for those shopping on value	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with rich benefits and \$0 PCP co-pay	New plan for Boone county only with a moderate premium, low PCP co-pay and rich ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	Illinois: Cook, Dupage, Kane, Kendall, McHenry, Will	Illinois: Cook, Dekalb, Dupage, Grundy, Kane, Kendall, McHenry, Will	Illinois: Cook, Dekalb, Dupage, Grundy, Kane, Kendall, McHenry, Will	Illinois: Boone
Premium	\$0	\$29	\$79	\$39
PCP Co-pay	\$5	\$5	\$0	\$5
Specialist Co-pay	\$35	\$50	\$25	\$35
Inpatient Hospital	\$200 Days 1-8	\$295 Days 1-6	\$195 Days 1-6	\$295 Days 1-6
Outpatient Surgery	\$200	20%	\$195	20%
Max Out-of-Pocket	\$3,400	\$3,950	\$2,900	\$3,900
Rx Co-pays	\$2/\$10/\$47/\$100/33%	\$2/\$10/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$0	\$195 (T3, T4 & T5 only)	\$0	\$225 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, OTC Essentials, Transportation, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, OTC Essentials, Virtual Visits, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit, Hearings Aids, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Peoria Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Introducing new \$69 HMOPOS in Peoria county for those seeking broader access. Also includes new Virtual Visits benefit
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- Expanding to Stephenson county and introducing HMO offerings in Lee and Ogle counties
- 4.5 Star Plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



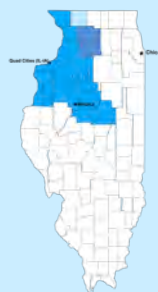
Provider

- Methodist Hospital System
- HMOPOS option provides access to out-of-network facilities
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H2802-023 and H5253-078
- Diabetes Navigator helps members manage diabetes more effectively
- Virtual Visits — lets you see and talk to a doctor from the comfort of your home on plan H5253-078



Peoria Market Landscape

Eligibles (as of 5/1/2016)	159,891
YOY Eligible Growth	2.6%
MA Penetration	17.2%
YOY MA Penetration Growth	-1.2%
UHC Market Share	15.1%
Eligibles in Expansion Area	11,018

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Peoria Product Overview

	AARP MedicareComplete Access H2802-023 (Mapping from H2654-037)	AARP MedicareComplete Plus H5253-078	AARP MedicareComplete H5253-046
Plan Highlights	\$0 premium plan for those shopping on value	New premium plan for Peoria county with out-of-network access	Moderate premium plan with additional ancillaries
Plan Type	HMO	HMOPOS	HMO
Service Area	Illinois: McLean	Illinois: Peoria	Illinois: Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Lee, Marshall, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Woodford
Premium	\$0	\$69	\$39
PCP Co-pay	\$5	\$5	\$5
Specialist Co-pay	\$35	\$35	\$35
Inpatient Hospital	\$200 Days 1-8	\$295 Days 1-6	\$295 Days 1-6
Outpatient Surgery	\$200	20%	20%
Max Out-of-Pocket	\$3,400	\$3,900	\$3,900
Rx Co-pays	\$2/\$10/\$47/\$100/33%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$0	\$225 (T3, T4 & T5 only)	\$225 (T3, T4 & T5 only)
Referral Required	Y	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, OTC Essentials, Transportation, NurseLine, Routine Vision and Hearing Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, Virtual Visits, NurseLine, Routine Vision and Hearing Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, Preventive Dental, Passport, NurseLine, Routine Vision and Hearing Exams. Dental and Fitness Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

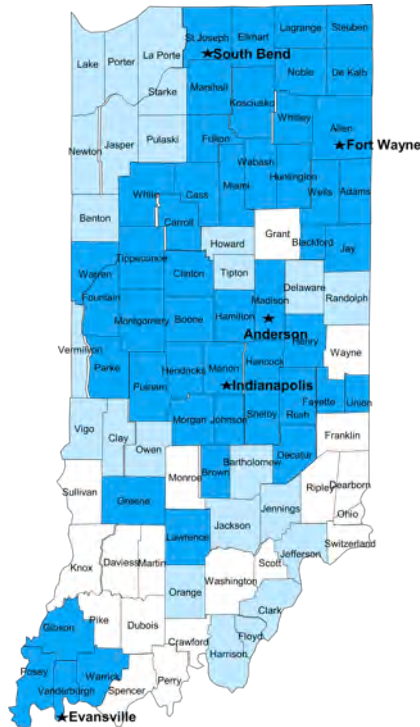
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Indiana Market Overview

Indiana

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,047,438
YOY Eligible Growth	3.4%
MA Penetration	20.4%
YOY MA Penetration Growth	0.3%
UHC Market Share	35.4%
Eligibles in Expansion Area	328,753

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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Evansville Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs
- All 4.5 Star plans
- Stable core benefits — all eye exam co-pays lowered to \$20
- All plans have OTC benefit
- No medical deductibles
- Expanding HMO offerings to Gibson county
- When comparing with Humana, highlight that UnitedHealthcare requires no referrals



Rx

- Lowered Rx deductible on H2802-012
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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Evansville Product Overview

	AARP MedicareComplete Plan 1 H2802-012	AARP MedicareComplete Choice H2228-022	AARP MedicareComplete Plan 2 H2802-013
Plan Highlights	\$0 Premium plan for consumers shopping on value	Moderate premium PPO for consumers looking for open access	Higher premium HMO with low cost shares and richer ancillaries
Plan Type	HMO	LPPO	HMO
Service Area	Indiana: Gibson, Posey, Vanderburgh, Warrick	Indiana: Gibson, Posey, Vanderburgh, Warrick	Indiana: Gibson, Posey, Vanderburgh, Warrick
Premium	\$0	\$29	\$79
PCP Co-pay	\$10	\$15	\$0
Specialist Co-pay	\$40	\$45	\$25
Inpatient Hospital	\$295 Days1-5	\$335 Days1-5	\$275 Days1-5
Outpatient Surgery	\$250	20%	\$225
Max Out-of-Pocket	\$4,900	\$6,700	\$3,900
Rx Co-pays	\$2/\$12/\$47/\$100/30%	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$135 (T3, T4 & T5 only)	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	SilverSneakers, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Fort Wayne Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs
- Two Provider Specific plan options (Lutheran and Parkview)
- All 4.5 Star plans
- Stable core benefits — all eye exam co-pays lowered to \$20
- All plans have OTC benefit
- No medical deductibles
- When comparing with Humana, highlight that UnitedHealthcare requires no referrals



Rx

- Lowered Rx deductible on H2802-007
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Fort Wayne Market Landscape

Eligibles (as of 5/1/2016)	134,169
YOY Eligible Growth	3.5%
MA Penetration	33.9%
YOY MA Penetration Growth	0.0%
UHC Market Share	50.4%

- Current Footprint
- Expansion
- HMO Expansion

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UnitedHealthcare®

Fort Wayne Product Overview

	AARP MedicareComplete Access H2802-007	AARP MedicareComplete Focus H2228-020	AARP MedicareComplete Choice H2228-019	AARP MedicareComplete Plan 2 H2802-015
Plan Highlights	\$0 premium plan designed around the Parkview Health System	\$0 premium plan designed around the Lutheran Health System	Moderate premium PPO for consumers looking for open access	Higher premium HMO with low cost shares and richer ancillaries
Plan Type	HMO	LPPO	LPPO	HMO
Service Area	Indiana: Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley	Indiana: Allen, Huntington, Kosciusko, Wells, Whitley	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Huntington, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$0	\$0	\$35	\$79
PCP Co-pay	\$10	\$10	\$10	\$0
Specialist Co-pay	\$40	\$45	\$40	\$25
Inpatient Hospital	\$295 Days1-5	\$430 Days1-4	\$335 Days1-5	\$275 Days1-5
Outpatient Surgery	\$250	20%	20%	\$225
Max Out-of-Pocket	\$5,200	\$5,200	\$5,200	\$4,200
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$225 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$205 (T3, T4 & T5 only)	\$0
Referral Required	N	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Indianapolis Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Expanding to Bartholomew, Benton, Delaware, Howard, Orange, Randolph, and Tipton counties
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs
- All 4.5 Star plans
- Stable core benefits — all eye exam co-pays lowered to \$20
- All plans have OTC benefit
- No medical deductibles
- When comparing with Humana, highlight that UnitedHealthcare requires no referrals



Rx

- Lowered Rx deductible on H2802-010
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Key providers include Franciscan Alliance, AHN, Community and St. Vincent
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Indianapolis Market Landscape

Eligibles (as of 5/1/2016)	480,214
YOY Eligible Growth	3.6%
MA Penetration	19.5%
YOY MA Penetration Growth	0.4%
UHC Market Share	34.9%
Eligibles in Expansion Area	71,974

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

Indianapolis Product Overview

	AARP MedicareComplete Plan 1 H2802-010	AARP MedicareComplete Choice H2228-021	AARP MedicareComplete Plan 2 H2802-014
Plan Highlights	\$0 Premium plan for consumers shopping on value	Moderate premium PPO for consumers looking for open access	Higher premium HMO with low cost shares and richer ancillaries
Plan Type	HMO	LPPO	HMO
Service Area	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White	Indiana: Blackford, Boone, Brown, Carroll, Decatur, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Johnson, Madison, Marion, Morgan, Parke, Putnam, Rush, Shelby, Union, Warren	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White
Premium	\$0	\$29	\$79
PCP Co-pay	\$10	\$10	\$0
Specialist Co-pay	\$40	\$45	\$25
Inpatient Hospital	\$295 Days1-5	\$360 Days1-5	\$275 Days1-5
Outpatient Surgery	\$250	20%	\$250
Max Out-of-Pocket	\$4,900	\$6,700	\$3,900
Rx Co-pays	\$2/\$12/\$47/\$100/ 29%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$200 (T3, T4 & T5 only)	\$185 (T3, T4 & T5 only)	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental , Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Exams, SilverSneakers, Preventive and Comprehensive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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NW Indiana Market Overview



Market Highlights

- New Market Entry — expanding into Jasper, Lake, La Porte, Newton, Porter, Pulaski, and Starke counties
- Two HMO plan offerings at different premium levels to meet a variety of needs
- 4.5 Star plans
- Plans have OTC benefit
- No medical deductibles
- When comparing with Humana, highlight that UnitedHealthcare requires no referrals



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Key providers are the Franciscans in Hammond and Crown Point, Laporte, Starke, Porter Memorial, and Pulaski
- Methodist in Gary and Merrillville, Community Health in Munster, Hobar, and East Chicago are non-par
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



NW Indiana Market Landscape

Eligibles (as of 5/1/2016)	156,498
YOY Eligible Growth	3.0%
MA Penetration	9.0%
YOY MA Penetration Growth	0.5%
UHC Market Share	0.0%
Eligibles in Expansion Area	156,498

- Current Footprint
- Expansion
- HMO Expansion

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NW Indiana Product Overview

	AARP MedicareComplete Plan 1 H2802-018	AARP MedicareComplete Plan 2 H2802-019
Plan Highlights	Low Premium plan for consumers shopping on value	Higher premium HMO with low cost shares and richer ancillaries
Plan Type	HMO	HMO
Service Area	Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke	Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke
Premium	\$29	\$79
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$45	\$30
Inpatient Hospital	\$295 Days1-6	\$275 Days1-5
Outpatient Surgery	\$275	\$250
Max Out-of-Pocket	\$5,500	\$4,500
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$0
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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SE Indiana Market Overview



Market Highlights

- New Market Entry — expanding into Clark, Floyd, Harrison, Jackson, Jefferson, and Jennings counties
- Two HMO plan offerings at different premium levels (\$0 and \$89) to meet a variety of needs
- 4.5 Star plans
- Plans have OTC benefit
- No medical deductibles
- When comparing with Humana, highlight that UnitedHealthcare requires no referrals



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



SE Indiana Market Landscape

Eligibles (as of 5/1/2016)	65,597
YOY Eligible Growth	3.4%
MA Penetration	16.3%
YOY MA Penetration Growth	0.5%
UHC Market Share	0.0%
Eligibles in Expansion Area	65,597

- Current Footprint
- Expansion
- HMO Expansion



UnitedHealthcare®

SE Indiana Product Overview

	AARP MedicareComplete Plan 1 H2802-016	AARP MedicareComplete Plan 2 H2802-017
Plan Highlights	\$0 Premium plan for consumers shopping on value	Higher premium HMO with low cost shares and richer ancillaries
Plan Type	HMO	HMO
Service Area	Indiana: Clark, Floyd, Harrison, Jackson, Jefferson, Jennings	Indiana: Clark, Floyd, Harrison, Jackson, Jefferson, Jennings
Premium	\$0	\$89
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$40	\$25
Inpatient Hospital	\$295 Days1-6	\$225 Days1-5
Outpatient Surgery	\$250	\$225
Max Out-of-Pocket	\$4,900	\$3,900
Rx Co-pays	\$2/\$12/\$47/\$95/31%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$100 (T3, T4 & T5 only)	\$0
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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South Bend Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of MA plan choices offering PPO and HMO options at different premium levels to meet a variety of needs
- All 4.5 Star plans
- Stable core benefits — all eye exam co-pays lowered to \$20
- All plans have OTC benefit
- No medical deductibles
- When comparing with Humana, highlight that UnitedHealthcare requires no referrals



Rx

- Lowered Rx deductible on \$19 premium plan H2802-008
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



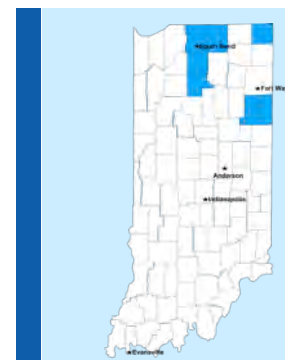
Provider

- Broad provider network including Beacon Health System and St. Joe Regional Medical System
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their need
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



South Bend Market Landscape

Eligibles (as of 5/1/2016)	110,780
YOY Eligible Growth	3.2%
MA Penetration	28.8%
YOY MA Penetration Growth	-0.2%
UHC Market Share	48.1%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

South Bend Product Overview

	AARP Medicare Complete Plan 1 H2802-008	AARP Medicare Complete Choice H2228-019	AARP Medicare Complete Plan 2 H2802-015
Plan Highlights	Low premium plan for consumers shopping on value	Moderate premium PPO for consumers looking for open access	Higher premium HMO with low cost shares and richer ancillaries
Plan Type	HMO	LPPO	HMO
Service Area	Indiana: Adams, Cass, Elkhart, Fulton, Marshall, Miami, St. Joseph, Steuben, Wells	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Huntington, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$19	\$35	\$79
PCP Co-pay	\$10	\$10	\$0
Specialist Co-pay	\$40	\$40	\$25
Inpatient Hospital	\$295 Days1-6	\$335 Days1-5	\$275 Days1-5
Outpatient Surgery	\$250	20%	\$225
Max Out-of-Pocket	\$5,200	\$5,200	\$4,200
Rx Co-pays	\$2/\$12/\$47/\$100/29%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$190 (T3, T4 & T5 only)	\$205 (T3, T4 & T5 only)	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exam. Dental Rider available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exam. Dental Rider available	Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Terre Haute Market Overview



Market Highlights

- Market expansion — expanding to Clay, Owen, Vermillion, and Vigo counties
- Two HMO plan offerings at different premium levels to meet a variety of needs
- 4.5 Star plans
- Plans have OTC benefit
- No medical deductibles
- When comparing with Humana, highlight that UnitedHealthcare requires no referrals



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- All key providers are in the network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Terre Haute Market Landscape

Eligibles (as of 5/1/2016)	41,737
YOY Eligible Growth	3.8%
MA Penetration	11.0%
YOY MA Penetration Growth	0.5%
UHC Market Share	1.9%
Eligibles in Expansion Area	34,684

- Current Footprint
- Expansion
- HMO Expansion

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UnitedHealthcare®

Terre Haute Product Overview

	AARP MedicareComplete Plan 1 H2802-020	AARP MedicareComplete Plan 2 H2802-021
Plan Highlights	Low Premium plan for consumers shopping on value	Higher premium HMO with low cost shares and richer ancillaries
Plan Type	HMO	HMO
Service Area	Indiana: Clay, Greene, Owen, Parke, Vermillion, Vigo	Indiana: Clay, Greene, Owen, Parke, Vermillion, Vigo
Premium	\$19	\$79
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$40	\$25
Inpatient Hospital	\$295 Days1-6	\$275 Days1-5
Outpatient Surgery	\$250	\$225
Max Out-of-Pocket	\$5,200	\$4,200
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$0
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Iowa/Western Illinois Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area with a portfolio of MA plan choices
- Significant investment to improve benefits on existing plans in Iowa for 2017
- Lower PCP, SP, Inpatient, flat co-pay for outpatient services, and lower out-of-pocket maximums on Iowa plans
- NEW — Over the Counter benefit added to the Iowa plans
- Committed to the market with expansion in Dallas, Carroll and Webster Counties in Iowa
- Providing stability in Western Illinois and holding benefits for 2017
- 4.5 Star Plans



Rx

- Investment in Rx benefits – LOWER deductible on \$0 premium plan, and NO deductible on the \$39 plan
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



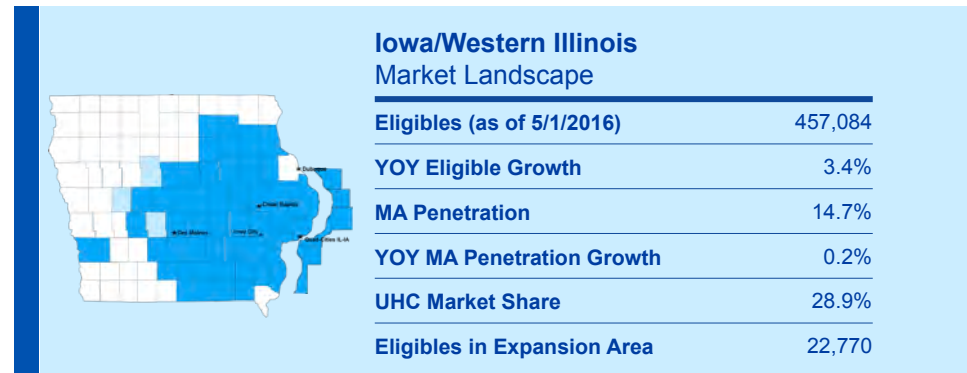
Provider

- Strong network that includes University of Iowa, Unity Point, and Mercy
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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Iowa/Western Illinois Product Overview

	AARP MedicareComplete Plan 2 H5253-045	AARP MedicareComplete Plan 1 H5253-044	AARP MedicareComplete H5253-046
Plan Highlights	\$0 premium plan designed for consumers looking for rich ancillaries and comfortable with higher out-of-pocket costs	Modest premium plan designed for the consumer looking for rich ancillaries and lower out-of-pocket costs	Modest premium plan designed for the consumer looking for rich ancillaries and lower out-of-pocket costs in Northern and Western Illinois
Plan Type	HMO	HMO	HMO
Service Area	Iowa: Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Polk, Poweshiek, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster		Illinois: Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Lee, Marshall, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Woodford
Premium	\$0	\$39	\$39
PCP Co-pay	\$5	\$0	\$5
Specialist Co-pay	\$35	\$30	\$35
Inpatient Hospital	\$350 Days 1-5	\$295 Days 1-6	\$295 Days 1-6
Outpatient Surgery	\$300	\$275	20%
Max Out-of-Pocket	\$4,100	\$3,400	\$3,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$240 (T3, T4 & T5 only)	\$0	\$225 (T3, T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exam. Dental Rider available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, OTC Essentials, NurseLine, Routine Hearing and Vision Exam. Dental Rider available	Eyewear Credit, Hearing Aids, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Kansas City Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Choice! \$0 premium for those shopping on value and premium plan for those looking for lower co-pays and more ancillary benefits
- \$39 premium plan offers lower out-of-pocket max, lower inpatient, flat co-pay for outpatient, preventive dental, removal of Rx deductible from Tier 3 and added eyewear credit
- Expanding HMOs to 2 counties — Buchanan, MO and Wyandotte, KS
- No cost hearing exam and adjustments at the local hi HealthInnovations clinic
- 4.5 Star rating with no referrals on either plan
- Care Improvement Plus Plans available in all Missouri counties including both Chronic and Dual options. Contact your local sales team for additional information
- PFFS plans available in several KS counties. Contact your local sales team for additional information



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1
- Removed Rx deductible from Tier 3 on \$39 premium plan



Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost H2802-032 and H2802-033
- Diabetes Navigator helps members manage diabetes more effectively

Kansas City Market Landscape



Eligibles (as of 5/1/2016)	304,551
YOY Eligible Growth	4.0%
MA Penetration	28.2%
YOY MA Penetration Growth	0.8%
UHC Market Share	12.8%
Eligibles in Expansion Area	23,685

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Kansas City Product Overview

	AARP MedicareComplete Plan 2 H2802-032 (Mapping from H2654-039)	AARP MedicareComplete Plan 1 H2802-033 (Mapping from H2654-038)	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	Low premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Open access RPPO for those looking for broader access in Missouri
Plan Type	HMO	HMO	RPPO
Service Area	Kansas: Johnson, Wyandotte Missouri: Buchanan, Cass, Clay, Jackson, Lafayette, Platte,	Kansas: Johnson, Wyandotte Missouri: Buchanan, Cass, Clay, Jackson, Lafayette, Platte	MO: All counties
Premium	\$0	\$39	\$39
PCP Co-pay	\$20	\$5	\$15
Specialist Co-pay	\$50	\$40	\$50
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-6	\$335 Days 1-5
Outpatient Surgery	20%	\$295	20%
Max Out-of-Pocket	\$6,700	\$4,400	\$6,700
Rx Co-pays	\$2/ \$10 /\$47/\$100/ 28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/ \$95/32%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$210 (T4 & T5 only)	\$50 (T3, T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine. Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Wichita Market Overview



Market Highlights

- UnitedHealthcare breadth of product options, strength, and stability provide competitive advantage
- Entering the Wichita market in Butler, Harvey, and Sedgwick counties
- Choice! \$0 premium for those shopping on value and two premium plans for those looking for lower co-pays and more ancillary benefits
- Hearing aid benefit, SilverSneakers, and Passport available on all plans
- Eyewear credit available on all plans
- 4.5 Star-Rated plans
- Dental – Preventive dental coverage included for no additional cost on H2802-035
- Dental – Preventive and comprehensive dental coverage included for no additional cost on H2802-036



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Key providers include Via Christie, Wichita Clinic, Kansas Heart Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively

Wichita Market Landscape



Eligibles (as of 5/1/2016)	98,950
YOY Eligible Growth	3.1%
MA Penetration	17.5%
YOY MA Penetration Growth	0.3%
UHC Market Share	0.0%
Eligibles in Expansion Area	98,950

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Wichita Product Overview

	AARP MedicareComplete Plan 1 H2802-034	AARP MedicareComplete Plan 2 H2802-035	AARP MedicareComplete Plan 3 H2802-036
Plan Highlights	Low premium plan for consumers shopping for value and higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower co-pays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick
Premium	\$0	\$39	\$79
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$50	\$40	\$25
Inpatient Hospital	\$350 Days 1-5	\$295 Days 1-6	\$250 Days 1-5
Outpatient Surgery	20%	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900	\$3,900
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$225 (T3, T4 & T5 only)	\$210 (T4 & T5 only)	\$0
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

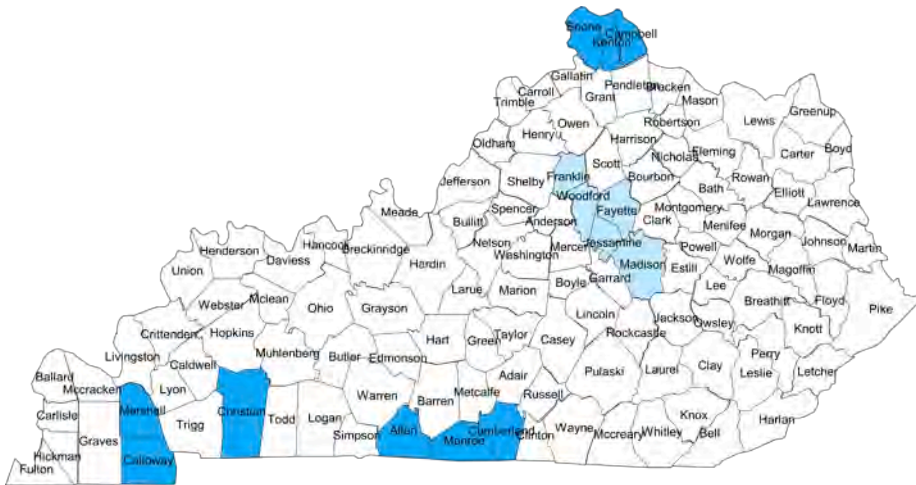
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Kentucky Market Overview

Kentucky

Medicare Advantage 2017 Service Area



Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	121,413
YOY Eligible Growth	3.4%
MA Penetration	15.9%
YOY MA Penetration Growth	0.9%
UHC Market Share	5.8%
Eligibles in Expansion Area	86,333

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

- Current Footprint (includes PFFS)
- Expansion

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Lexington Market Overview



Market Highlights

- Expanding our presence in Kentucky with two new competitive Individual Medicare Advantage plan options in the Lexington area
- Counties include Fayette, Franklin, Jessamine, Madison, and Woodford
- 4.5 Star plans
- Portfolio approach with \$39 and \$89 premium plans that offer a choice for a variety of needs
- Providing consumers additional product choices and market leading services are key drivers to this expansion



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Central Baptist and Lexington Clinic are in the network



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM —24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively

Lexington Market Landscape



Eligibles (as of 5/1/2016)	86,333
YOY Eligible Growth	3.9%
MA Penetration	18.3%
YOY MA Penetration Growth	1.2%
UHC Market Share	0.0%
Eligibles in Expansion Area	86,333

● Current Footprint ● Expansion ● HMO Expansion

Lexington Product Overview

	AARP MedicareComplete Plan 1 H5253-067	AARP MedicareComplete Plan 2 H5253-068
Plan Highlights	Moderate premium plan for consumers looking for value	Higher premium plan for those looking for lower cost shares and additional ancillaries
Plan Type	HMO	HMO
Service Area	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford
Premium	\$39	\$89
PCP Co-pay	\$5	\$0
Specialist Co-pay	\$35	\$25
Inpatient Hospital	\$275 Days 1-6	\$225 Days 1-5
Outpatient Surgery	\$275	\$225
Max Out-of-Pocket	\$5,300	\$4,300
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$200 (T4 & T5 only)	\$0
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider available.	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Missouri Market Overview

Missouri

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	763,326
YOY Eligible Growth	3.5%
MA Penetration	29.2%
YOY MA Penetration Growth	0.9%
UHC Market Share	31.7%

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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Central Missouri Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- 4.5 Star HMO plan
- Continue to offer \$0 premium plan for consumers shopping on value
- Expanding HMO offers to Cole, Lincoln, Osage, and Miller counties with plan H2802-029
- HMO plan with a \$0 premium includes preventive dental and routine vision benefits
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan
- PFFS plans available in many counties in Missouri
- No referral required to see a specialist



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays
- \$0 deductible on Tier 1, 2, and 3 drugs on H2802-029
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Strong network with Boone Hospital, University of Missouri, Capital Region, and SSM all in network
- Members also have access to the St. Louis network of physicians
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months on H2802-029
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plan H2802-029
- Diabetes Navigator helps members manage diabetes more effectively



Central Missouri Market Landscape

Eligibles (as of 5/1/2016)	62,942
YOY Eligible Growth	4.5%
MA Penetration	15.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	45.8%

● Current Footprint ● Expansion ● HMO Expansion

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UnitedHealthcare®

Central Missouri Product Overview

	AARP MedicareComplete H2802-029 (Mapping from H2654-040)	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	\$0 premium plan for those shopping on value	Moderate premium plan with lower co-pays and additional ancillaries
Plan Type	HMO	RPPO
Service Area	Missouri: Boone, Callaway, Cole, Lincoln, Miller, Osage	MO: All counties
Premium	\$0	\$39
PCP Co-pay	\$10	\$15
Specialist Co-pay	\$40	\$50
Inpatient Hospital	\$295 Days 1-8	\$335 Days 1-5
Outpatient Surgery	\$295	20%
Max Out-of-Pocket	\$3,400	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/ 30%	\$2/\$12/\$47/ \$95/32%
Rx Deductible	\$120 (T4 & T5 only)	\$50 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider available	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision. Dental Rider available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Springfield Market Overview



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage
- Portfolio of MA plan choices to meet a variety of needs
- Introducing a new \$0 premium plan!
- 4.5 Star HMO plans
- No referrals needed!
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays
- \$0 deductible on Tier 1, 2, and 3 drugs on plans H2802-030 and H2802-031
- 9 of the top 10 most dispensed generics are in Tier 1



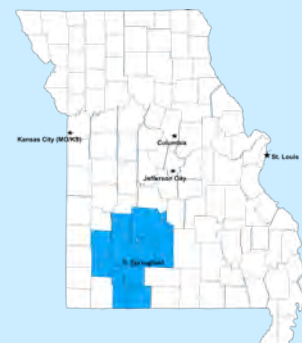
Provider

- Strong network, including Cox Hospital with plans H2802-030 and H2802-031
- RPPO Open Access plan (R3444-012) offers access to both Cox and Mercy
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months on plans H2802-030 and H2802-031
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H2802-030 and H2802-031
- Diabetes Navigator helps members manage diabetes more effectively



Springfield Market Landscape

Eligibles (as of 5/1/2016)	134,620
YOY Eligible Growth	4.1%
MA Penetration	39.7%
YOY MA Penetration Growth	0.8%
UHC Market Share	15.2%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Springfield Product Overview

	AARP MedicareComplete Plan 2 H2802-030	AARP MedicareComplete Plan 1 H2802-031 (Mapping from H2654-010)	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	\$0 premium plan for those shopping on value	Moderate premium plan with lower co-pays and additional ancillaries	Moderate premium plan with lower co-pays and additional ancillaries
Plan Type	HMO	HMO	RPPO
Service Area	Missouri: Christian, Dade, Dallas, Greene, Laclede, Lawrence, Polk, Stone, Taney, Webster, Wright	Missouri: Christian, Dade, Dallas, Greene, Laclede, Lawrence, Polk, Stone, Taney, Webster, Wright	Missouri: All counties
Premium	\$0	\$29	\$39
PCP Co-pay	\$10	\$10	\$15
Specialist Co-pay	\$50	\$50	\$50
Inpatient Hospital	\$350 Days 1-5	\$295 Days 1-5	\$335 Days 1-5
Outpatient Surgery	\$350	\$270	20%/20%
Max Out-of-Pocket	\$5,900	\$3,500	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/30%	\$2/\$12/\$47/\$100/30%	\$2/\$12/\$47/\$95/32%
Rx Deductible	\$150 (T4 & T5 only)	\$120 (T4 & T5 only)	\$50 (T3, T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider available	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision. Dental Rider available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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St. Louis Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Serving the St. Louis market for over 25 years!
- 4.5 Star HMO and LPPO plans
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Introducing new \$79 LPPO plan with rich benefits, \$0 PCP co-pay, low out-of-pocket maximum, and no Rx deductible
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan
- PFFS available in many counties in Missouri



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1
- Removed Rx Deductible from Tier 3 on H2228-030



Provider

- Strong network including BJC Health Care, Mercy, SSM, St. Anthony's Medical Center, St. Louis University Hospital, St. Luke's Hospital, and Des Peres Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months on H2228-030, H2228-048, and H2802-028
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on H2228-030, H2228-048, and H2802-028
- Diabetes Navigator helps members manage diabetes more effectively



St. Louis Market Landscape

Eligibles (as of 5/1/2016)	490,124
YOY Eligible Growth	3.6%
MA Penetration	31.2%
YOY MA Penetration Growth	1.0%
UHC Market Share	34.5%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

St. Louis Product Overview

	AARP MedicareComplete H2802-028 (Mapping from H2654-013)	AARP MedicareComplete Choice Plan 1 H2228-030	AARP MedicareComplete Choice Plan 2 H2228-048	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	\$0 premium plan for those shopping on value	Moderate premium plan with lower co-pays and additional ancillaries	New LPPO with low co-pays, rich ancillaries and open access	RPPO for those seeking full state access
Plan Type	HMO	LPPO	LPPO	RPPO
Service Area	Illinois: Madison, Monroe, St.Clair Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Warren, Washington	Illinois: Madison, Monroe, St.Clair Missouri: Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren	Missouri: Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren	Missouri: All counties
Premium	\$0	\$39	\$79	\$39
PCP Co-pay	\$10	\$15	\$0	\$15
Specialist Co-pay	\$40	\$50	\$35	\$50
Inpatient Hospital	\$275 Days 1-8	\$350 Days 1-5	\$225 Days 1-5	\$335 Days 1-5
Outpatient Surgery	\$270	20%	20%	20%
Max Out-of-Pocket	\$2,900	\$4,900	\$2,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/30%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$95/32%
Rx Deductible	\$150 (T4 & T5 only)	\$200 (T4 & T5 only)	\$0	\$50 (T3, T4 & T5 only)
Referral Required	Y	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision. Dental Rider available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Missouri CIP Chronic/Dual Product Overview

	Care Improvement Plus Silver Rx R3444-008	Care Improvement Plus Gold Rx R3444-009	Care Improvement Plus Dual Advantage R3444-011
Plan Highlights	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	RPPO	RPPO	RPPO
Service Area	Missouri: All Counties	Missouri: All Counties	Missouri: All Counties
Premium	Varies by LIS level	\$29	Varies by LIS Level
PCP Co-pay	Varies by LIS level	\$15	Varies by LIS Level
Specialist Co-pay	Varies by LIS level	\$45	Varies by LIS Level
Inpatient Hospital	Varies by LIS level	\$335 Days 1-5	Varies by LIS Level
Outpatient Surgery	Varies by LIS level	20%	Varies by LIS Level
Max Out-of-Pocket	Varies by LIS level	\$6,700	Varies by LIS Level
Rx Co-pays	Varies by LIS level	\$3/\$12/\$47/\$100/30%	Varies by LIS Level
Rx Deductible	Varies by LIS level	\$150 (T4 & T5 only)	Varies by LIS Level
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, NurseLine, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

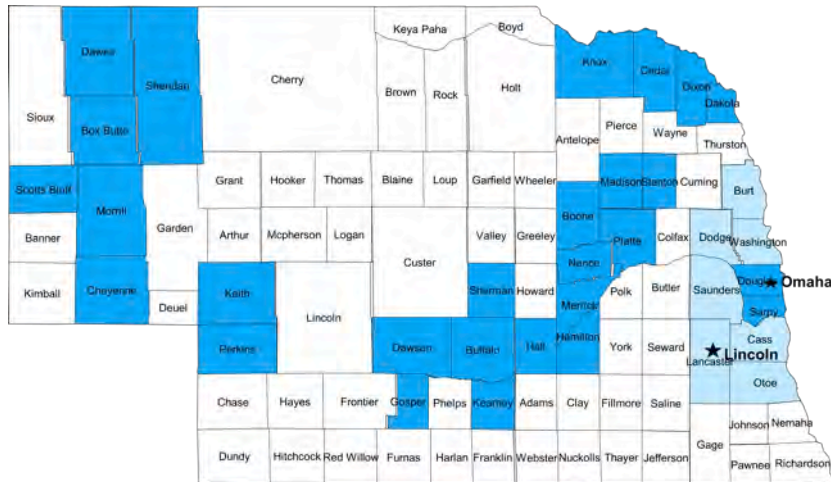
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Nebraska Market Overview

Nebraska

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	260,422
YOY Eligible Growth	4.4%
MA Penetration	13.7%
YOY MA Penetration Growth	0.1%
UHC Market Share	47.1%
Eligibles in Expansion Area	70,165

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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Nebraska Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Investment in benefits for 2017 with lower PCP co-pay, a flat co-pay for outpatient services, and lower lab co-pays
- New Benefits! Added Virtual Visits with telemedicine and Preventive Dental to the plan
- Committed to the market with expansion into Burt, Cass, Dodge, Lancaster, Otoe, Saunders, and Washington counties
- 4.5 Star plans available



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Nebraska Medicine
- Nebraska Methodist Hospital
- CHI
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively
- Virtual Visits — lets you see and talk to a doctor from the comfort of your home

Nebraska Market Landscape



Eligibles (as of 5/1/2016)	190,412
YOY Eligible Growth	5.0%
MA Penetration	15.6%
YOY MA Penetration Growth	0.2%
UHC Market Share	38.2%
Eligibles in Expansion Area	70,165

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Nebraska Product Overview

	AARP MedicareComplete H2802-022	AARP MedicareComplete H2802-001
Plan Highlights	New plan in Lincoln area featuring \$0 premium plan with additional ancillaries	Existing plan in Omaha area featuring \$0 premium and additional ancillaries
Plan Type	HMO	HMO
Service Area	Nebraska: Cass, Lancaster, Otoe	Iowa: Pottawattamie Nebraska: Burt, Dodge, Douglas, Sarpy, Saunders, Washington
Premium	\$0	\$0
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$45	\$45
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
Outpatient Surgery	\$395	\$395
Max Out-of-Pocket	\$5,900	\$5,900
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$200 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, Virtual Visits, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, Virtual Visits, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

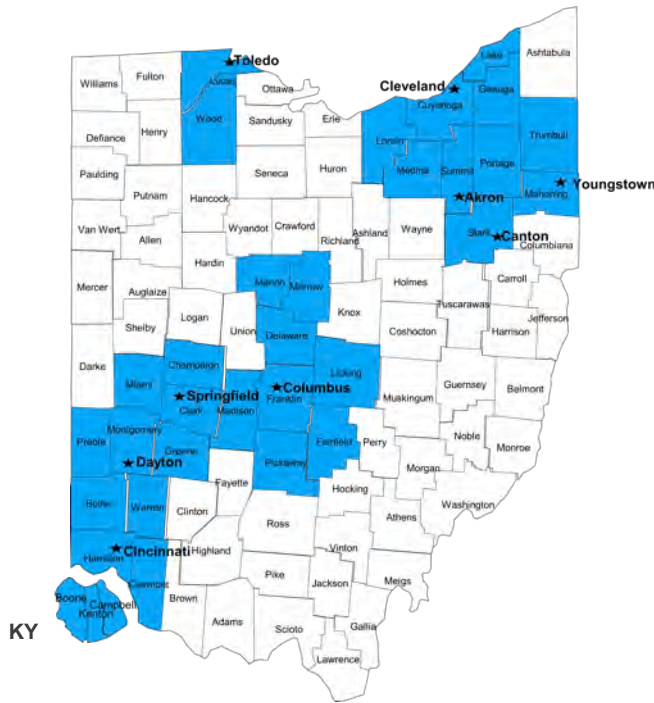
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Ohio Market Overview

Ohio

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,657,443
YOY Eligible Growth	3.4%
MA Penetration	32.4%
YOY MA Penetration Growth	1.7%
UHC Market Share	14.5%

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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Central Ohio Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with \$0, \$39 and \$120 premium plans that offer a choice for a variety of needs
- Benefits maintained and/or improved across all plans — all eye exam co-pays lowered to \$20
- Product choices, benefit stability, and market leading services are key
- Plans use primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- 4.5 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Strong and vast network including Ohio Health (Riverside, Grant Medical Center and Dublin Methodist), Mt. Carmel, Fairfield Medical
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively
- Virtual Visits — lets you see and talk to a doctor from the comfort of your home



Central Ohio Market Landscape

Eligibles (as of 5/1/2016)	292,004
YOY Eligible Growth	3.9%
MA Penetration	31.6%
YOY MA Penetration Growth	2.6%
UHC Market Share	5.9%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Central Ohio Product Overview

	AARP MedicareComplete Plan 5 H5253-062	AARP MedicareComplete Plan 2 H5253-053	AARP MedicareComplete Plan 3 H5253-063
Plan Highlights	\$0 premium with higher co-pays for consumers looking for value	Premium plan with modest co-pays and fixed outpatient co-pay	High-premium plan with rich benefits
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Pickaway	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Pickaway, Preble, Warren	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Pickaway
Premium	\$0	\$39	\$120
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$45	\$35	\$25
Inpatient Hospital	\$395 Days 1-4	\$350 Days 1-5	\$195 Days 1-5
Outpatient Surgery	20%	\$295	\$195
Max Out-of-Pocket	\$6,400	\$4,900	\$2,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$240 (T3, T4 & T5 only)	\$170 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, Virtual Visits , Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, Virtual Visits , Routine Hearing and Vision Exams. Dental Rider available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, Virtual Visits , Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Toledo Market Overview



Market Highlights

- Popularity of MA is growing in this market providing meaningful enrollment opportunity
- Portfolio approach with \$0, \$29 and \$120 premium plans that offer a choice for a variety of needs
- Benefits maintained and/or improved across all plans — all eye exam co-pays lowered to \$20
- Product choices, benefit stability, and market leading services are key
- Plans use primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport® — Great for HMO members who are snowbirds or like to travel
- 4.5 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Mercy Hospital System (St. Vincent, St. Charles, and St. Anne)
- University of Toledo
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Toledo Market Landscape

Eligibles (as of 5/1/2016)	102,832
YOY Eligible Growth	3.2%
MA Penetration	29.2%
YOY MA Penetration Growth	1.7%
UHC Market Share	2.7%

● Current Footprint ● Expansion ● HMO Expansion



Toledo Product Overview

	AARP MedicareComplete Plan 8 H5253-057	AARP MedicareComplete Plan 4 H5253-056	AARP MedicareComplete Plan 3 H5253-055
Plan Highlights	\$0 premium with higher co-pays for consumers looking for value	Premium plan with modest co-pays and fixed outpatient co-pay	High-premium plan with rich benefits
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Lucas, Wood	Ohio: Lucas, Wood	Ohio: Lucas, Wood
Premium	\$0	\$29	\$120
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$45	\$35	\$25
Inpatient Hospital	\$340 Days 1-5	\$295 Days 1-5	\$195 Days1-5
Outpatient Surgery	20%	\$295	\$195
Max Out-of-Pocket	\$4,500	\$3,900	\$2,900
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$225 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, Routine Hearing and Vision Exams. Dental Rider available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Cleveland Market Overview



Market Highlights

- Portfolio approach with \$0, \$29 and \$120 premium plans that offer a choice for a variety of needs
- Benefits maintained and/or improved across all plans — all eye exam co-pays lowered to \$20
- Product choices, benefit stability, and market leading services are key
- Plans use primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- 4.5 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Robust and very competitive network
- Cleveland Clinic, MetroHealth, University Hospitals, Mercy Health, Akron General, ValleyCare Health, Summa Health
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Cleveland Market Landscape

Eligibles (as of 5/1/2016)	724,539
YOY Eligible Growth	2.9%
MA Penetration	32.9%
YOY MA Penetration Growth	1.8%
UHC Market Share	17.0%

● Current Footprint ● Expansion ● HMO Expansion



Cleveland Product Overview

	AARP MedicareComplete Plan 7 H5253-049	AARP MedicareComplete Plan 1 H5253-050	AARP MedicareComplete Plan 3 H5253-051
Plan Highlights	\$0 premium with higher co-pays for consumers looking for value	Premium plan with modest co-pays and fixed outpatient co-pay	High-premium plan with rich benefits
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull
Premium	\$0	\$29	\$120
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$45	\$35	\$25
Inpatient Hospital	\$340 Days 1-5	\$295 Days 1-5	\$195 Days 1-5
Outpatient Surgery	20%	\$295	\$195
Max Out-of-Pocket	\$4,500	\$3,900	\$2,900
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$225 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, Routine Hearing and Vision Exams. Dental Rider available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, Routine Hearing and Vision Exams

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SW OH/Covington KY Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with \$0, \$39 and \$120 premium plans that offer a choice for a variety of needs
- Benefits maintained and/or improved across all plans — all eye exam co-pays lowered to \$20
- Product choices, benefit stability, and market leading services are key
- Plans use primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- 4.5 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Strong and vast network
- Mercy Health, TriHealth, St. Elizabeth's, Kettering Health Network, University of Cincinnati, Premier Health
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively
- Virtual Visits — lets you see and talk to a doctor from the comfort of your home



SW OH/Covington KY Market Landscape

Eligibles (as of 5/1/2016)	538,068
YOY Eligible Growth	3.8%
MA Penetration	32.7%
YOY MA Penetration Growth	1.2%
UHC Market Share	17.6%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

SW OH/Covington KY Product Overview

	AARP MedicareComplete Plan 6 H5253-052	AARP MedicareComplete Plan 2 H5253-053	AARP MedicareComplete Plan 3 H5253-054
Plan Highlights	\$0 premium with higher co-pays for consumers looking for value	Premium plan with modest co-pays and fixed outpatient co-pay	High-premium plan with rich benefits
Plan Type	HMO	HMO	HMO
Service Area	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Pickaway, Preble, Warren	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren
Premium	\$0	\$39	\$120
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$45	\$35	\$25
Inpatient Hospital	\$395 Days 1-4	\$350 Days 1-5	\$195 Days 1-5
Outpatient Surgery	20%	\$295	\$195
Max Out-of-Pocket	\$6,400	\$4,900	\$2,900
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$170 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, Virtual Visits, Routine Hearing and Vision Exams. Dental Rider available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, Virtual Visits, Routine Hearing and Vision Exams. Dental Rider available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, Virtual Visits, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Oklahoma City Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Serving Oklahoma City for over 25 years with the largest MA plan in the market covering over 26,000 members
- Choice of MA plans to meet different needs with no referrals to see specialists
- Investment in benefits for 2017. Lower co-pays, lower out-of-pocket maximum, flat dollar outpatient co-pays
- NEW! Vision credit up to \$200 added to H3749-001



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Best in class network in Oklahoma City market
- Key providers include Integris, Mercy, OU Physicians, and Saints Physician Group
- NEW! Deaconess Physicians Group effective 1/1/2017
- All local Oklahoma City hospitals are in network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively

Oklahoma City Market Landscape



Eligibles (as of 5/1/2016)	206,667
YOY Eligible Growth	3.9%
MA Penetration	19.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	54.6%

● Current Footprint ● Expansion ● HMO Expansion



Oklahoma City Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H3749-018	AARP MedicareComplete SecureHorizons Plan 1 H3749-001
Plan Highlights	\$0 premium plan for consumers shopping for value	Moderate premium plan with lower co-pays and additional ancillaries
Plan Type	HMO	HMO
Service Area	Oklahoma: Canadian, Cleveland, Lincoln, Logan, Oklahoma, Pottawatomie	Oklahoma: Canadian, Cleveland, Lincoln, Logan, Oklahoma, Pottawatomie
Premium	\$0	\$29
PCP Co-pay	\$5	\$0
Specialist Co-pay	\$45	\$40
Inpatient Hospital	\$295 Days 1-5	\$295 Days 1-5
Outpatient Surgery	\$295	\$295
Max Out-of-Pocket	\$5,900	\$5,400
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$130 (T3, T4 & T5 only)	\$130 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Nurseline, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Tulsa Market Overview



Market Highlights

- NOW commissionable for agents, effective summer 2016!
- Strong UnitedHealthcare® and AARP® brand recognition
- Investment in benefits for 2017. Lower PCP co-pay, lab co-pays, inpatient hospital co-pays and lower out-of-pocket maximum
- NEW! Added preventive dental and optional Premier Dental Rider
- NEW! Added vision benefit including a credit for eyewear
- Increased vision benefits



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



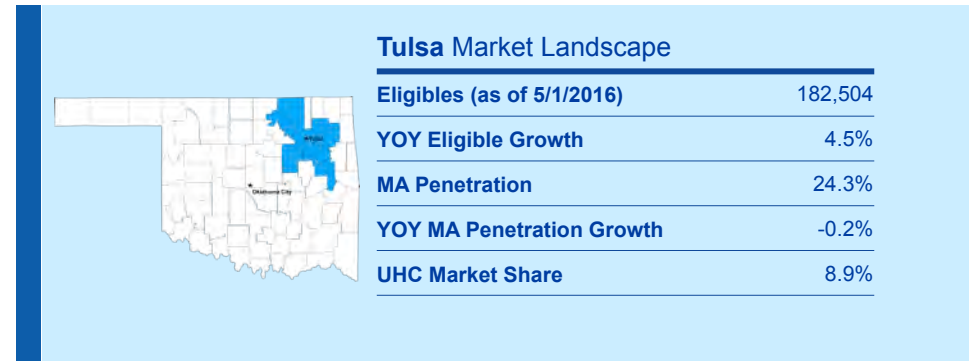
Provider

- Key provider partner is AHS Hillcrest Health System
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



Tulsa Product Overview

AARP MedicareComplete SecureHorizons
H3749-017

Plan Highlights	Moderate premium plan with lower co-pays and additional ancillaries
Plan Type	HMO
Service Area	Oklahoma: Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner
Premium	\$39
PCP Co-pay	\$5
Specialist Co-pay	\$45
Inpatient Hospital	\$295 Days1-5
Outpatient Surgery	20%
Max Out-of-Pocket	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$150 (T3, T4 & T5 only)
Referral Required	N
Extra Benefits	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Texas Market Overview

Texas

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	3,732,545
YOY Eligible Growth	4.5%
MA Penetration	27.4%
YOY MA Penetration Growth	1.3%
UHC Market Share	36.3%

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint



Austin Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Improved core benefits
- HMO plan has \$0 PCP co-pay
- 4 Star plan



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



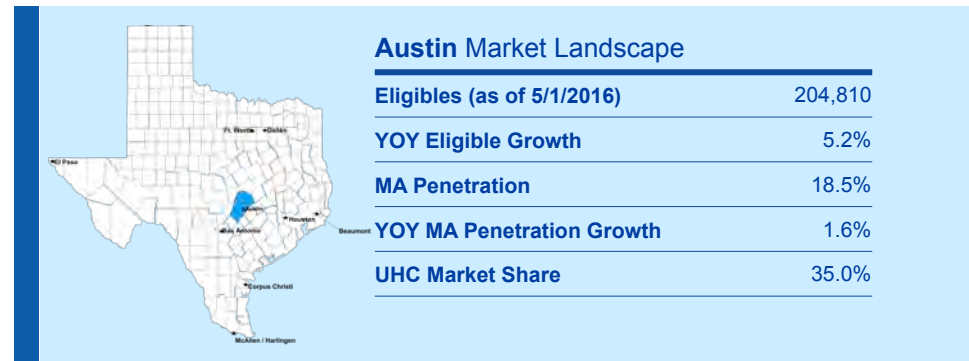
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM —24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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Austin Product Overview

AARP MedicareComplete Focus
H4527-002

Plan Highlights \$0 premium plan designed for the consumer looking for an exclusive provider relationship and rich benefits

Plan Type HMO

Service Area Texas: Hays, Travis, Williamson

Premium \$0

PCP Co-pay \$0

Specialist Co-pay \$45

Inpatient Hospital \$260 Days 1-5

Outpatient Surgery \$260

Max Out-of-Pocket \$4,900

Rx Co-pays \$2/\$14/\$47/\$100/26%

Rx Deductible \$330 (T4 & T5 only)

Referral Required Y

Extra Benefits Hearing Aids, SilverSneakers, Transportation. [Dental Rider Available](#)

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Corpus Christi Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition and the largest MA plan in Corpus Christi
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Plans offer differentiated ancillary benefits (see Product Overview) providing options to best meet member needs
- Strong partnerships and focus on the local community — hosting senior focused educational events and participation in senior communities and organizations throughout the year
- Portfolio of MA plan choices to meet a variety of needs
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Key alliances with WellMed and HEB to support dynamic agent opportunities
- 4 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost with plan H4527-001
- Diabetes Navigator helps members manage diabetes more effectively



Corpus Christi Market Landscape

Eligibles (as of 5/1/2016)	79,609
YOY Eligible Growth	3.4%
MA Penetration	42.3%
YOY MA Penetration Growth	0.5%
UHC Market Share	58.7%

● Current Footprint ● Expansion ● HMO Expansion

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Corpus Christi Product Overview

	AARP MedicareComplete Focus H4527-001	AARP MedicareComplete SecureHorizons H4590-025
Plan Highlights	\$0 premium plan designed for the consumer looking for an exclusive provider relationship and rich benefits	\$0 premium plan for the consumer focused on a broad network and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO
Service Area	Texas: Aransas, Kleberg, Nueces, San Patricio	Texas: Nueces, San Patricio
Premium	\$0	\$0
PCP Co-pay	\$0	\$10
Specialist Co-pay	\$25	\$35
Inpatient Hospital	\$50 Days 1-5	\$200 Admits
Outpatient Surgery	\$50	\$200
Max Out-of-Pocket	\$3,400	\$5,500
Rx Co-pays	\$2/\$14/\$47/\$100/26%	\$2/\$14/\$47/\$100/26%
Rx Deductible	\$330 (T4 & T5 only)	\$330 (T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Transportation, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Dallas Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition and the largest MA plan in Dallas / Fort Worth
- Committed to the market for over 20 years
- Stable core benefits on legacy \$0 premium plan
- Introducing new \$75 premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Our comprehensive network is a differentiator in the market and will include both Baylor and Texas Health Resources for 2017
- We focus on working with health care delivery systems that are designed to help seniors live longer, healthier lives
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- 4 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- One of the largest most established provider networks in the Dallas / Fort Worth area
- Baylor Health Systems - New for 2017
- 48 key hospitals including Texas Physicians Group, Texas Health Resources, North Texas Specialty Group, WellMed, & USMD
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Dallas Market Landscape

Eligibles (as of 5/1/2016)	799,662
YOY Eligible Growth	5.3%
MA Penetration	30.2%
YOY MA Penetration Growth	1.4%
UHC Market Share	61.0%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Dallas Product Overview

	AARP MedicareCompleteSecureHorizons Plan 1 H4590-012	AARP MedicareComplete SecureHorizons Plan 2 H4590-041
Plan Highlights	\$0 premium plan for consumers shopping on value	New premium plan for consumers looking for lower cost-shares and dental
Plan Type	HMO	HMO
Service Area	Texas: Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwall, Tarrant	Texas: Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwall, Tarrant
Premium	\$0	\$75
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$30	\$20
Inpatient Hospital	\$250 Days 1-5	\$150 Admits
Outpatient Surgery	\$250	\$150
Max Out-of-Pocket	\$4,900	\$3,500
Rx Co-pays	\$2/\$14/\$47/\$100/28%	\$2/\$14/\$47/\$100/32%
Rx Deductible	\$230 (T4 & T5 only)	\$50 (T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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El Paso Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- MA leader with approximately 46% market share
- Two \$0 premium plans offer competitive benefits to meet consumer needs
- Improved core benefits on both PPO and HMO plans
- NEW! Comprehensive dental on the HMO plan
- HMO Plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- 4 Star (H4527-005) and 4.5 Star (H2228-023) plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- All hospitals including key partners Tenet and HCA
- WellMed (HMO)
- WellMed and Texas Tech Physician group (PPO)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months (applies to PPO)
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



El Paso Market Landscape

Eligibles (as of 5/1/2016)	172,983
YOY Eligible Growth	3.4%
MA Penetration	43.4%
YOY MA Penetration Growth	2.7%
UHC Market Share	45.8%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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El Paso Product Overview

	AARP MedicareComplete Choice H2228-023	AARP MedicareComplete Focus H4527-005
Plan Highlights	\$0 premium PPO plan designed for consumers interested in broad access and comfortable with higher out-of-pocket costs	\$0 premium HMO designed for consumers looking for low out-of-pocket-costs and additional ancillary benefits
Plan Type	LPPO	HMO
Service Area	Texas: Dona Ana, Grant, Hidalgo, Luna, Sierra New Mexico: El Paso	Texas: El Paso
Premium	\$0	\$0
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$40	\$35
Inpatient Hospital	\$295 Days 1-5	\$125 Days 1-5
Outpatient Surgery	20%	\$125
Max Out-of-Pocket	\$5,500	\$3,400
Rx Co-pays	\$2/\$14/\$47/\$100/26%	\$2/\$14/\$47/\$100/26%
Rx Deductible	\$330 (T4 & T5 only)	\$330 (T4 & T5 only)
Referral Required	N	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Houston Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Introducing new 4 Star HMO plan designed to be a market leading plan, with rich benefits and a large network to accelerate market growth
- New plan (H4527-037) includes \$0 PCP, fixed co-pays for inpatient and outpatient services, SilverSneakers, low Rx deductible, low-cost hearing aids, and preventive dental
- UnitedHealthcare is committed to a broad network of physicians and hospitals to meet market needs
- Comprehensive network is a differentiator in the market and is not restricted by a POD system
- Large multicultural opportunities including Hispanic, Vietnamese, Chinese, and African-American



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1
- Plan H4514-007 has improved Rx deductible for 2017



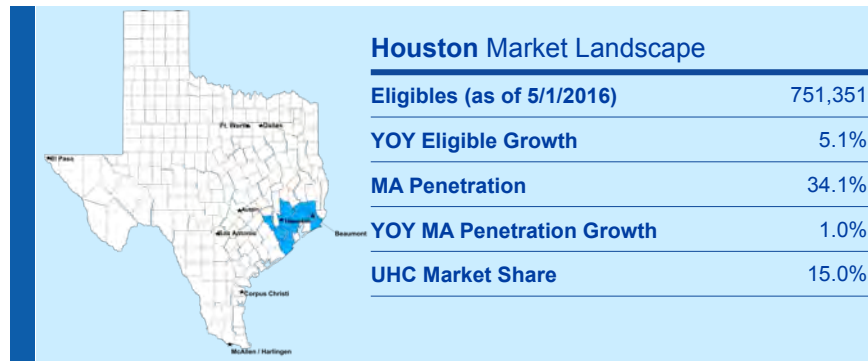
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plan H4527-037
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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Houston Product Overview

	AARP MedicareComplete Plan 1 H4527-037	AARP MedicareComplete Plan 2 H4514-007
Plan Highlights	New \$0 premium rich benefit plan designed to meet a wide variety of consumers needs	Legacy \$0 premium plan with improved Rx deductible
Plan Type	HMO	HMO
Service Area	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery
Premium	\$0	\$0
PCP Co-pay	\$0	\$5
Specialist Co-pay	\$35	\$50
Inpatient Hospital	\$350 Admits	\$335 Days 1-5
Outpatient Surgery	\$150	20%
Max Out-of-Pocket	\$3,400	\$6,700
Rx Co-pays	\$2/\$14/\$47/\$100/32%	\$2/\$14/\$47/\$100/29%
Rx Deductible	\$50 (T4 & T5 only)	\$200 (T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, Preventive Dental, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Rio Grande Valley Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- HMO Plan partners with WellMed, a Senior focused physician group designed to coordinate care for consistency and better outcomes
- Strengthened provider network as well as improved and/or maintained core and ancillary benefits for 2017
- HMO plan rich benefits including \$0 PCP co-pay, eyewear credit, transportation, low cost hearing aids, and comprehensive dental
- Strong partnerships and focus on the local community –hosting senior focused educational events and participation in senior communities and organizations throughout the year
- Large Hispanic opportunities supported by Hispanic marketing campaigns
- Key alliances with WellMed and HEB to support dynamic agent opportunities
- 4 Star HMO plan



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1
- Removed HMO plan's Rx deductible from Tier 3 — Now only on Tiers 4-5



Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Rio Grande Valley Market Landscape

Eligibles (as of 5/1/2016)	155,371
YOY Eligible Growth	4.1%
MA Penetration	38.3%
YOY MA Penetration Growth	3.1%
UHC Market Share	15.6%

- Current Footprint
- Expansion
- HMO Expansion



UnitedHealthcare®

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Rio Grande Valley Product Overview

AARP MedicareComplete Focus
H4527-013

Plan Highlights	\$0 premium plan designed to appeal to a wide variety of consumers looking for value in benefit offering
Plan Type	HMO
Service Area	Texas: Cameron, Hidalgo, Willacy
Premium	\$0
PCP Co-pay	\$0
Specialist Co-pay	\$30
Inpatient Hospital	\$300 Admits
Outpatient Surgery	\$150
Max Out-of-Pocket	\$3,400
Rx Co-pays	\$2/\$14/\$47/\$100/26%
Rx Deductible	\$330 (T4 & T5 only)
Referral Required	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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San Antonio Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Available in San Antonio for over 20 years
- #1 Medicare Advantage Plan membership in San Antonio
- Key provider partnerships with WellMed and HealthTexas is an advantage in the market place
- Primary care physician provides consistency and accuracy in members' overall care
- Dedicated to investing in the local community. Committed to hosting open houses, educational events and participation in senior communities
- 4 Star plan



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



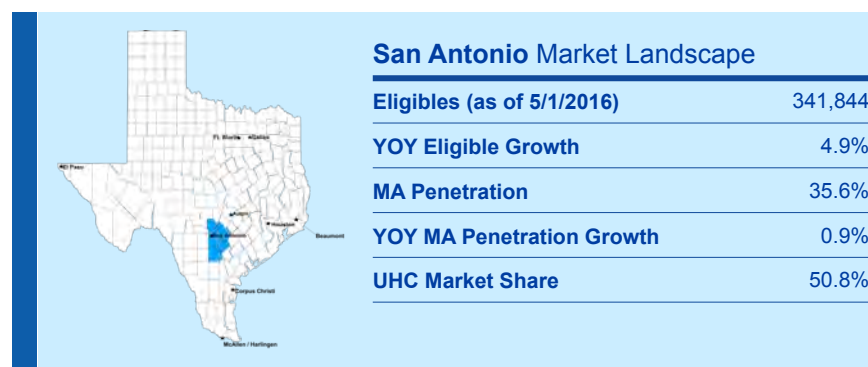
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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San Antonio Product Overview

	AARP MedicareComplete SecureHorizons H4590-010	UnitedHealthcare Chronic Complete H4590-037
Plan Highlights	\$0 premium plan, with low co-pays, designed for the consumer seeking comprehensive network coverage focused on the senior population	San Antonio Chronic plan specially designed for those with Cardiovascular disorders, Chronic heart failure or Diabetes
Plan Type	HMO	HMO
Service Area	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson
Premium	\$0	\$0
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$40	\$40
Inpatient Hospital	\$100 Days1-7	\$100 Days1-7
Outpatient Surgery	\$95	\$95
Max Out-of-Pocket	\$3,900	\$3,400
Rx Co-pays	\$2/\$14/\$47/\$100/28%	\$2/\$14/\$47/\$100/28%
Rx Deductible	\$230 (T4 & T5 only)	\$230 (T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Transportation, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, NurseLine, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Texas Care Improvement Plus Product Overview



Market Highlights

- UnitedHealthcare is committed to Texas and the Care Improvement Plus plans
- State-wide RPO offers broad access
- Portfolio of products to reach Non-SNP, Chronic, and Dual eligibles
- Strong opportunity in rural areas where consumers have few options
- Plans offer stable benefits for 2017



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1
- Plan R6801-012 has improved Rx deductible for 2017



Provider

- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- Diabetes Navigator helps members manage diabetes more effectively

CIP Texas Market Landscape

Eligibles (as of 5/1/2016)	1,278,197
YOY Eligible Growth	3.6%
MA Penetration	16.7%
YOY MA Penetration Growth	1.0%
UHC Market Share	28.0%



● Current Footprint ● Expansion ● HMO Expansion

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UnitedHealthcare®

Texas Care Improvement Plus Product Overview

	Care Improvement Plus Medicare Advantage R6801-012	Care Improvement Plus Gold Rx R6801-009	Care Improvement Plus Silver Rx R6801-008	Care Improvement Plus Dual Advantage (Regional PPO SNP) R6801-011
Plan Highlights	Statewide PPO for those looking for broad network coverage and comfortable with higher out-of-pocket costs	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	RPPO	RPPO	RPPO	RPPO
Service Area	Texas: All Counties	Texas: All Counties	Texas: All Counties	Texas: All Counties
Premium	\$40	\$19	Varies by LIS Level	Varies by LIS Level
PCP Co-pay	\$15	\$15	Varies by LIS Level	Varies by LIS Level
Specialist Co-pay	\$45	\$45	Varies by LIS Level	Varies by LIS Level
Inpatient Hospital	\$395 Days1-4	\$264 Days1-7	Varies by LIS Level	Varies by LIS Level
Outpatient Surgery	20%	20%	Varies by LIS Level	Varies by LIS Level
Max Out-of-Pocket	\$6,700	\$6,700	Varies by LIS Level	Varies by LIS Level
Rx Co-pays	\$2/\$12/\$47/\$100/29%	\$4/\$11/\$47/\$100/28%	Varies by LIS Level	Varies by LIS Level
Rx Deductible	\$195 (T3, T4 & T5 only)	\$250 (T4 & T5 only)	Varies by LIS Level	Varies by LIS Level
Referral Required	N	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Transportation, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, OTC Essentials, Transportation, Routine Hearing and Vision	Hearing Aids, NurseLine, OTC Essential, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

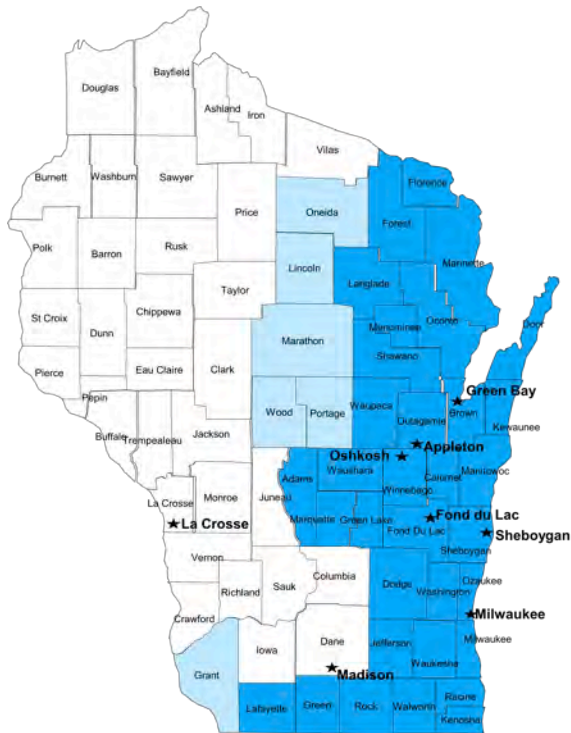
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Wisconsin Market Overview

Wisconsin

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	764,731
YOY Eligible Growth	3.8%
MA Penetration	36.2%
YOY MA Penetration Growth	0.9%
UHC Market Share	42.0%
Eligibles in Expansion Area	82,507

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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Central Wisconsin Market Overview



Market Highlights

- Choice! \$0 premium for those shopping on value and two premium plans for those looking for lower co-pays and more ancillary benefits
- UnitedHealthcare is expanding into Lincoln, Marathon, Oneida, Portage and Wood counties, providing new options in the market
- Plans have strong benefits such as dental, SilverSneakers, and HouseCalls, at a better premium with a strong Part D benefit
- UnitedHealth Passport® program (HMO only) — Great for snowbirds or those who travel
- Marshfield Clinic's local HMO, Security Health Plan, is the main competitor
- 4.5 Star HMO plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



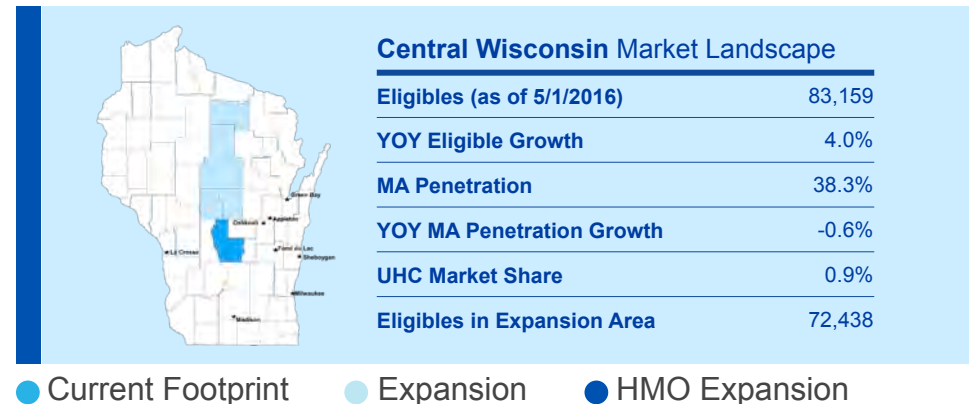
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



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Central Wisconsin Product Overview

	AARP Medicare Complete Value H5253-072	AARP Medicare Complete H5253-073	AARP Medicare Complete Premier H5253-074	Care Improvement Plus Medicare Advantage H0294-004
Plan Highlights	Low premium plan for consumers shopping for value and higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower co-pays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries. Dental Rider available	Coverage outside of network with great benefits at an affordable price. Dental Rider available
Plan Type	HMO	HMO	HMO	LPPO
Service Area	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Adams, Brown, Calumet, Dodge, Door, Florence, Forest, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$0	\$29	\$79	\$45
PCP Co-pay	\$15	\$10	\$5	\$20
Specialist Co-pay	\$50	\$50	\$45	\$50
Inpatient Hospital	\$395 Days1-4	\$295 Days1-6	\$195 Days1-6	\$335 Days1-5
Outpatient Surgery	\$395	20%	\$195	20%
Max Out-of-Pocket	\$5,900	\$4,500	\$3,500	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$11/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/25%
Rx Deductible	\$320 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$0	\$360 (T3, T4 & T5 only)
Referral Required	N	N	N	N
Extra Benefits	SilverSneakers, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Green Bay Market Overview



Market Highlights

- Choice! \$0 premium for those shopping on value, a moderate premium plan, and new premium plan for those looking for lower co-pays and more ancillary benefits
- Expanding portfolio to include \$79 HMO plan with lower MOOP, lower IP co-pay and no Part D deductible
- Affordable PPO option available for those seeking open network access
- Strong UnitedHealthcare® and AARP® brand recognition
- Stability — Serving Green Bay area for 10 years
- Stable YOY benefits and network
- When comparing to competitors: Focus on no PCP referrals with UnitedHealthcare HMO plans
- UnitedHealth Passport® program (HMO only) — Great for snowbirds or those who travel
- Expanding HMO offerings to Florence and Forest counties
- 4.5 Star HMO plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



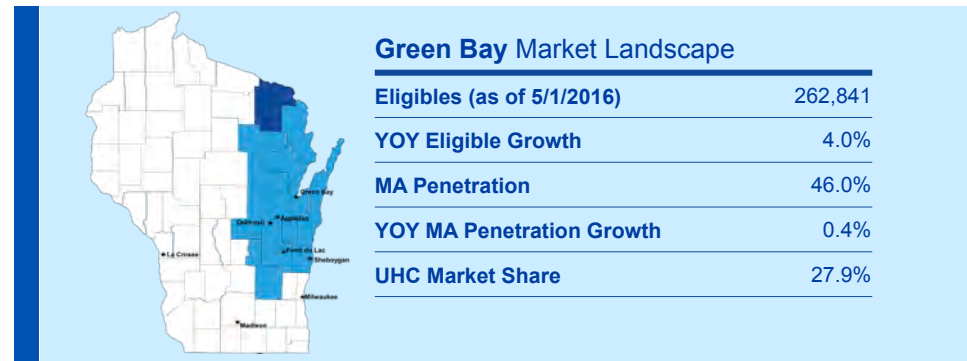
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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Green Bay Product Overview

	AARP MedicareComplete Value H5253-034	AARP MedicareComplete H5253-011	AARP MedicareComplete Premier H5253-076	Care Improvement Plus Medicare Advantage H0294-004
Plan Highlights	Low premium plan for consumers shopping for value and higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower co-pays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries. Dental Rider available	Coverage outside of network with great benefits at an affordable price. Dental Rider available
Plan Type	HMO	HMO	HMO	LPPO
Service Area	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond Du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond Du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond Du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Adams, Brown, Calumet, Dodge, Door, Florence, Forest, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$0	\$29	\$79	\$45
PCP Co-pay	\$15	\$10	\$5	\$20
Specialist Co-pay	\$50	\$50	\$45	\$50
Inpatient Hospital	\$395 Days1-4	\$295 Days1-6	\$195 Days1-6	\$335 Days1-5
Outpatient Surgery	\$395	20%	\$195	20%
Max Out-of-Pocket	\$5,900	\$4,500	\$3,500	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$11/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/25%
Rx Deductible	\$320 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$0	\$360 (T3, T4 & T5 only)
Referral Required	N	N	N	N
Extra Benefits	SilverSneakers, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental. Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Milwaukee Market Overview



Market Highlights

- Choice! \$0 premium for those shopping on value, a moderate premium plan, and new premium plan for those looking for lower co-pays and more ancillary benefits
- Expanding portfolio to include \$79 HMO plan with lower MOOP, lower IP co-pay and no Part D deductible
- Affordable PPO option available for those seeking open network access
- Strong UnitedHealthcare® and AARP® brand recognition
- Stability — Serving greater Milwaukee area for over 20 years
- Stable YOY benefits and network
- When comparing to competitors: Focus on no PCP referrals with UnitedHealthcare HMO plans
- UnitedHealth Passport® program (HMO only) — Great for snowbirds or those who travel
- 4.5 Star HMO plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



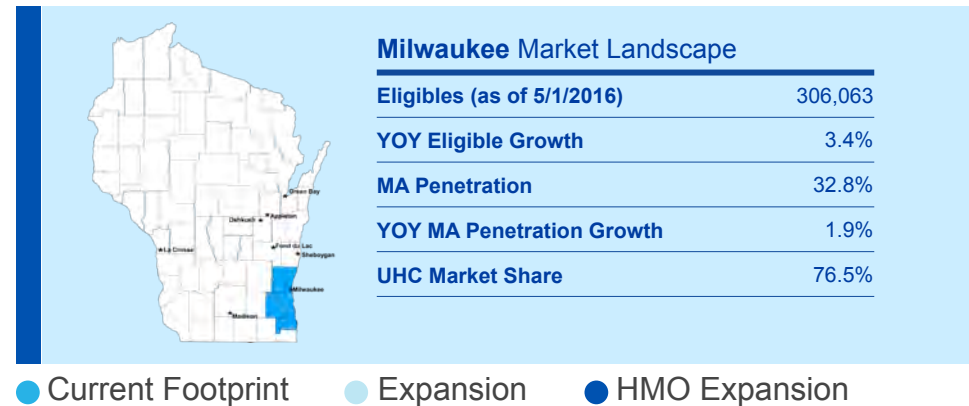
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



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Milwaukee Product Overview

	AARP MedicareComplete Value H5253-033	AARP MedicareComplete H5253-004	AARP MedicareComplete Premier H5253-075	Care Improvement Plus Medicare Advantage H0294-004
Plan Highlights	Low premium plan for consumers shopping for value and higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower co-pays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries. Dental Rider available	Coverage outside of network with great benefits at an affordable price. Dental Rider available
Plan Type	HMO	HMO	HMO	LPPO
Service Area	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Adams, Brown, Calumet, Dodge, Door, Florence, Forest, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$0	\$27	\$79	\$45
PCP Co-pay	\$15	\$15	\$10	\$20
Specialist Co-pay	\$50	\$45	\$45	\$50
Inpatient Hospital	\$395 Days1-4	\$295 Days1-6	\$195 Days1-6	\$335 Days1-5
Outpatient Surgery	\$395	20%	\$195	20%
Max Out-of-Pocket	\$5,900	\$4,900	\$3,700	\$6,700
Rx Co-pays	\$3/\$12/\$47/\$100/28%	\$2/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/25%
Rx Deductible	\$245 (T3, T4 & T5 only)	\$215 (T3, T4 & T5 only)	\$0	\$360 (T3, T4 & T5 only)
Referral Required	N	N	N	N
Extra Benefits	SilverSneakers, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental, Passport, Routine Hearing and Vision Exams	SilverSneakers, Preventive Dental. Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Southern Wisconsin Market Overview



Market Highlights

- Expanding portfolio to include \$79 HMO plan with lower MOOP, IP co-pay and no Part D deductible. Maintaining \$29 HMO, \$0 HMO MA-Only and legacy CIP PPO
- Portfolio includes an affordable PPO option for those seeking open network access
- Statewide provider network available for all HMO, PPO and SNP plans
- Strong UnitedHealthcare® and AARP® brand recognition
- Stability — Serving Wisconsin for over 20 years
- Plans are strong value with stable benefits and network
- When comparing to competitors: Focus on no PCP referrals with UnitedHealthcare HMO plans
- UnitedHealth Passport® program (HMO only) — Great for snowbirds or those who travel
- More HMO counties — Green and Walworth added, and a completely new expansion into Grant county
- 4.5 Star HMO plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



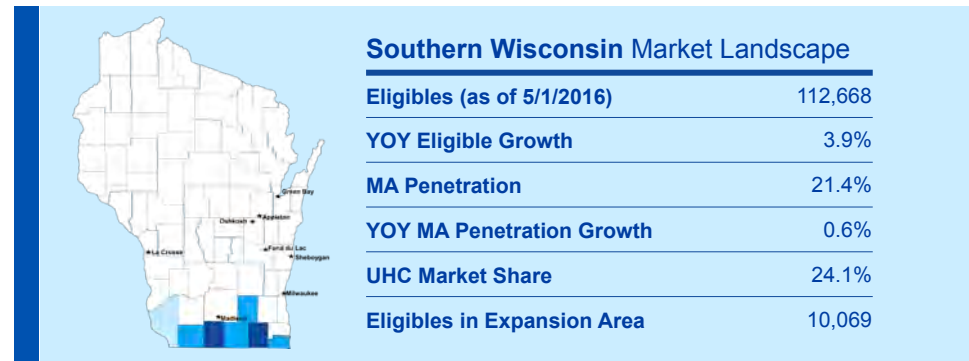
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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Southern Wisconsin Product Overview

	AARP MedicareComplete H5253-030	AARP MedicareComplete Premier H5253-077	Care Improvement Plus Medicare Advantage H0294-004
Plan Highlights	Low premium plan for consumers shopping for value and higher out-of-pocket costs. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries. Dental Rider available	Coverage outside of network with great benefits at an affordable price. Dental Rider available
Plan Type	HMO	HMO	LPPO
Service Area	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Adams, Brown, Calumet, Dodge, Door, Florence, Forest, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$29	\$79	\$45
PCP Co-pay	\$15	\$10	\$20
Specialist Co-pay	\$45	\$45	\$50
Inpatient Hospital	\$295 Days1-6	\$195 Days1-6	\$335 Days1-5
Outpatient Surgery	20%	\$195	20%
Max Out-of-Pocket	\$4,900	\$3,700	\$6,700
Rx Co-pays	\$2/\$10/\$45/\$95/27%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/25%
Rx Deductible	\$275 (T3, T4 & T5 only)	\$0	\$360 (T3, T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	SilverSneakers, Passport	SilverSneakers, Preventive Dental, Passport	SilverSneakers, Preventive Dental

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Wisconsin Chronic Product Overview

Care Improvement Plus Gold Rx
H0294-002

Plan Highlights

Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, and/or Diabetes

Plan Type

LPPO

Service Area

Wisconsin: Adams, Brown, Calumet, Dodge, Door, Florence, Forest, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Lafayette, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago

Premium

\$25

PCP Co-pay

\$20

Specialist Co-pay

\$50

Inpatient Hospital

\$264 Days1-7

Outpatient Surgery

20%

Max Out-of-Pocket

\$6,700

Rx Co-pays

\$4/\$12/\$47/\$100/26%

Rx Deductible

\$310 (T4 & T5 only)

Referral Required

N

Extra Benefits

SilverSneakers, Preventive Dental. Routine Hearing and Vision Exams. Dental Rider available

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