

STRENGTH. STABILITY. HASSLE FREE.

The Advantage of UnitedHealthcare
2017 Medicare Advantage Plans

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



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The UnitedHealthcare[®] experience.

We believe every eligible consumer deserves a reliable Medicare plan at a fair price. One that helps them coordinate their care and live a healthier life. You can trust UnitedHealthcare to be there for members.



Plan choice

When it comes to Medicare, one size does not fit all. What works for one person may not be the best bet for everyone. That's why we're adding more plans for 2017 — to give consumers additional choice.



History

With over 30 years of experience serving Medicare beneficiaries, UnitedHealthcare is a company committed to being there for members.



Next Level Service

We offer service that is setting the bar in the industry by combining personal service with technology to connect members to the right resources for their specific health needs.



Providing More

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



Resources

Members have access to online tools and resources to help them manage their plan and live a healthier life. Renew by UnitedHealthcare is an exclusive perk for UnitedHealthcare members that provides healthy living, healthy learning and rewards for healthy behaviors.



Coordinated Care

Our care model is designed to coordinate care between the member and provider to help deliver better quality outcomes.

When you enroll your customers with UnitedHealthcare, you can have confidence they will be with a company you can trust. We're also committed to providing you with resources and tools that simplify and enhance the agent experience.



UnitedHealthcare[®]

2017 Medicare Advantage Plans West Region

Arizona Market Overview

Arizona

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	989,932
YOY Eligible Growth	4.9%
MA Penetration	36.9%
YOY MA Penetration Growth	0.0%
UHC Market Share	36.9%

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

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Phoenix Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area aided by large commercial presence and longevity in the market
- Largest MA plan in the market
- Competitive market driven by \$0 premium plans
- \$0 premium plan with Optum Medical Network offers rich benefits for consumers seeking value
- Legacy \$0 premium plan will continue to offer broad access to our competitive network with higher co-pays
- Both plans include 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

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



UnitedHealthcare Experience

- UnitedHealth Passport® 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



Phoenix Market Landscape

Eligibles (as of 5/1/2016)	684,709
YOY Eligible Growth	4.4%
MA Penetration	37.5%
YOY MA Penetration Growth	0.0%
UHC Market Share	32.1%

● Current Footprint

● Expansion

● HMO Expansion

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UnitedHealthcare®

Phoenix Product Overview

	AARP MedicareComplete Plan 1 H0609-026	AARP MedicareComplete Plan 2 H0609-027
Plan Highlights	\$0 premium plan offers broad access to our full network	\$0 premium plan with Optum Medical Network offers rich benefits for shoppers seeking value
Plan Type	HMO	HMO
Service Area	Arizona: Maricopa, Pinal	Arizona: Maricopa
Premium	\$0	\$0
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$45	\$25
Inpatient Hospital	\$395 Days 1-4	\$155 Days 1-7
Outpatient Surgery	20%	\$155
Max Out-of-Pocket	\$5,500	\$3,500
Rx Co-pays	\$2/\$8/\$45/\$95/ 29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$205 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Prescott Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- 4.5 Star Plan
- Stable benefits for 2017
- SilverSneakers included for no additional cost



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



Prescott Market Landscape

Eligibles (as of 5/1/2016)	71,409
YOY Eligible Growth	6.0%
MA Penetration	25.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	42.2%

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

Prescott Product Overview

AARP MedicareComplete
H5253-036

Plan Highlights

Premium plan with low PCP co-pay, SilverSneakers, and Passport for Yavapai county only

Plan Type

HMO

Service Area

Arizona: Yavapai

Premium

\$49

PCP Co-pay

\$10

Specialist Co-pay

\$40

Inpatient Hospital

\$295 Days 1-5

Outpatient Surgery

20%

Max Out-of-Pocket

\$6,700

Rx Co-pays

\$2/\$8/\$45/\$95/28%

Rx Deductible

\$220 (T3, T4 & T5 only)

Referral Required

Y

Extra Benefits

Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision

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Tucson Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area aided by large commercial presence and longevity in the market
- Largest MA plan in the market
- Portfolio of MA plan choices to meet a variety of needs
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Comprehensive provider network
- Preventive dental available under H0609-025 for even richer benefits at \$0 premium
- Primary care physician provides consistency and accuracy in members overall care
- 4.5 Star Plans



Rx

- Removed Rx deductible on H0609-025
- \$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

- Large provider network
- Arizona Community Physicians
- Carondelet Medical Group
- Saguaro Medical Group
- New Pueblo — exclusive contract
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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

Tucson Market Landscape

Eligibles (as of 5/1/2016)	212,916
YOY Eligible Growth	5.8%
MA Penetration	40.9%
YOY MA Penetration Growth	0.0%
UHC Market Share	48.4%



UnitedHealthcare®

Tucson Product Overview

	AARP MedicareComplete H0609-025	AARP MedicareComplete Plus H5253-035
Plan Highlights	\$0 premium plan with rich co-pays available in Pima county only. Includes dental and SilverSneakers®	Low premium product offers broader network access. Includes SilverSneakers®
Plan Type	HMO	HMOPOS
Service Area	Arizona: Pima	Arizona: Graham, Pima, Santa Cruz
Premium	\$0	\$29
PCP Co-pay	\$0	\$20
Specialist Co-pay	\$35	\$50
Inpatient Hospital	\$265 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$250	20%
Max Out-of-Pocket	\$3,200	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$0	\$225 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

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California – North Market Overview

California – North

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,717,631
YOY Eligible Growth	3.8%
MA Penetration	26.7%
YOY MA Penetration Growth	0.6%
UHC Market Share	13.5%

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

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Northern California Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating 30+ years in Northern California
- Strong relationships with premier networks such as Sutter Health — Palo Alto Medical Foundation
- 4 Star plans
- Stable benefits with Rx improvements in some 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 network that includes:

- Sutter Health — Palo Alto Medical Foundation
- Hill Physicians
- Affinity
- SCCIPA
- Daughters of Charity
- Alta Bates
- Sante — Fresno
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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



Northern California Market Landscape

Eligibles (as of 5/1/2016)	1,102,748
YOY Eligible Growth	3.7%
MA Penetration	26.6%
YOY MA Penetration Growth	0.9%
UHC Market Share	8.9%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Northern California Product Overview

	AARP MedicareComplete SecureHorizons H0543-070	AARP MedicareComplete SecureHorizons H0543-035	AARP MedicareComplete SecureHorizons H0543-140	AARP MedicareComplete SecureHorizons H0543-086
Plan Highlights	Premium plan with improved Rx benefits. Dental Riders available	Premium plan with no PCP costs	Premium plan improved Rx benefits	Premium plan traditional benefits
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: Alameda, Contra Costa	California: Fresno, Madera	California: Amador, El Dorado, Mendocino, Merced, Tulare	California: Nevada
Premium	\$115	\$81	\$55	\$115
PCP Co-pay	\$10	\$0	\$15	\$10
Specialist Co-pay	\$15	\$10	\$50	\$30
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4	\$395 Days 1-4	\$265 Days 1-6
Outpatient Surgery	20%	20%	20%	20%
Max Out-of-Pocket	\$5,900	\$6,700	\$6,700	\$6,300
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$325 (T3, T4 & T5 only)	\$315 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)	\$325 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit , Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Northern California Product Overview

	AARP MedicareComplete SecureHorizons H0543-029	AARP MedicareComplete SecureHorizons H0543-148	AARP MedicareComplete SecureHorizons H0543-028
Plan Highlights	Premium plan with traditional benefits	Premium plan with improved Rx benefits	Premium plan with rich outpatient benefits
Plan Type	HMO	HMO	HMO
Service Area	California: Santa Clara	California: Sonoma	California: San Mateo
Premium	\$115	\$49	\$110
PCP Co-pay	\$10	\$10	\$10
Specialist Co-pay	\$20	\$25	\$20
Inpatient Hospital	\$350 Days 1-5	\$220 Days 1-8	\$200 Admits
Outpatient Surgery	20%	\$195	\$0
Max Out-of-Pocket	\$5,900	\$4,900	\$4,900
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/25%
Rx Deductible	\$330 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)	\$360 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit , Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, NurseLine, Routine Hearing and Vision Exams

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Sacramento Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating 30 years offering plan options
- Primary care physician provides consistency and accuracy in member's overall care
- Partnering with Sutter gives UnitedHealthcare a competitive advantage
- 4 Star plans
- Stable benefits with modest changes in Rx
- Broadest coverage of geography when compared with competitors



UnitedHealthcare Experience

- 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



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

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



Sacramento Market Landscape

Eligibles (as of 5/1/2016)	341,149
YOY Eligible Growth	4.6%
MA Penetration	28.3%
YOY MA Penetration Growth	0.3%
UHC Market Share	18.7%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Sacramento Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H0543-146	AARP MedicareComplete SecureHorizons Plan 1 H0543-089
Plan Highlights	Low premium plan designed for the consumer looking for a relationship with the Sutter network	Modest premium plan designed for the consumer looking for broad network access
Plan Type	HMO	HMO
Service Area	California: Placer, Sacramento, Yolo	California: Placer, Sacramento, Yolo
Premium	\$29	\$95
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$25	\$15
Inpatient Hospital	\$220 Days 1-8	\$150 Days 1-3
Outpatient Surgery	\$195	\$75
Max Out-of-Pocket	\$4,900	\$4,900
Rx Co-pays	\$2/\$12 / \$47/\$100 / 29%	\$2/\$8/\$45/\$95/ 29%
Rx Deductible	\$170 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available

● Improved for 2017
 ● Degraded for 2017
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Stanislaus Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating 30+ years in Northern California
- Primary care physician provides consistency and accuracy in member's overall care
- Strong relationship with Sutter in \$0 premium plan, giving UnitedHealthcare a competitive advantage
- 4 Star plans
- Stable benefits with modest and/or improved changes in Rx



UnitedHealthcare Experience

- 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



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

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



Stanislaus Market Landscape

Eligibles (as of 5/1/2016)	81,029
YOY Eligible Growth	3.8%
MA Penetration	36.9%
YOY MA Penetration Growth	0.0%
UHC Market Share	32.4%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Stanislaus Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H0543-147	AARP MedicareComplete SecureHorizons Plan 1 H0543-036
Plan Highlights	\$0 premium plan designed for the consumer looking for low PCP costs	Premium plan designed for the consumer looking for rich outpatient benefits. Dental Rider available
Plan Type	HMO	HMO
Service Area	California: Stanislaus	California: Stanislaus
Premium	\$0	\$99
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$25	\$10
Inpatient Hospital	\$220 Days 1-8	\$200 Admits
Outpatient Surgery	\$195	\$0
Max Out-of-Pocket	\$4,900	\$4,900
Rx Co-pays	\$2/\$12/\$47/\$100/29%	\$2 /\$12/\$47/\$100/29%
Rx Deductible	\$200 (T3, T4 & T5 only)	\$195 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit , Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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California – South Market Overview

California – South

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	3,318,437
YOY Eligible Growth	4.0%
MA Penetration	39.0%
YOY MA Penetration Growth	-0.2%
UHC Market Share	19.0%

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

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Pacific Central Coast California Market Overview



Market Highlights

- Celebrating over 30 years in California
- UnitedHealthcare has stable benefits and high quality networks — here to serve the members
- Marquee network in Santa Barbara: The Sansum Clinic
- Currently #1 in market share in Santa Barbara and San Luis Obispo Counties
- 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

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



UnitedHealthcare Experience

- Renew by UnitedHealthcare — a member 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 H0543-032 and H0543-022
- Diabetes Navigator helps members manage diabetes more effectively



Pacific Central Coast California Market Landscape

Eligibles (as of 5/1/2016)	371,999
YOY Eligible Growth	3.9%
MA Penetration	20.4%
YOY MA Penetration Growth	0.6%
UHC Market Share	20.9%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare[®]

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Pacific Central Coast California Product Overview

	AARP MedicareComplete SecureHorizons H0543-019	AARP MedicareComplete SecureHorizons H0543-032	AARP MedicareComplete SecureHorizons H0543-022
Plan Highlights	\$0 premium plan with rich benefits serving Kern county	Premium plan serving San Luis Obispo and Santa Barbara	Premium plan serving Ventura
Plan Type	HMO	HMO	HMO
Service Area	California: Kern	California: San Luis Obispo, Santa Barbara	California: Ventura
Premium	\$0	\$49	\$45
PCP Co-pay	\$0	\$10	\$10
Specialist Co-pay	\$0	\$20	\$20
Inpatient Hospital	\$50 Days 1-7	\$295 Days 1-6	\$335 Days 1-5
Outpatient Surgery	\$50	\$290	\$330
Max Out-of-Pocket	\$3,200	\$5,900	\$5,000
Rx Co-pays	\$15 /\$20/\$47/\$100/33%	\$2 /\$12/\$47/\$100/ 26%	\$2 /\$12/\$47/\$100/ 27%
Rx Deductible	\$0	\$350 (T3, T4 & T5 only)	\$270 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, NurseLine, Routine Hearing and Vision Exam	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exam	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exam, Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Los Angeles Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area with 4 Star plan offerings
- 30+ years in the market shows strength and stability
- Promote our strong provider network — we are one of the few plans to contract with Cedars Sinai, Presbyterian Health, Providence/Facey, Seoul and KAMG
- Strong MA HMO packages featuring \$0 premium and \$0 co-pays
- Providers are the differentiator between plans. Check the online provider directory for up-to-date providers on each plan
- Portfolio approach to meet a variety of needs: Plan 1 (entire network availability), Plan 2 (provider specific plan with DaVita Healthcare Partners), Plan 3 (tailored towards the low income and Medi-Cal population)



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



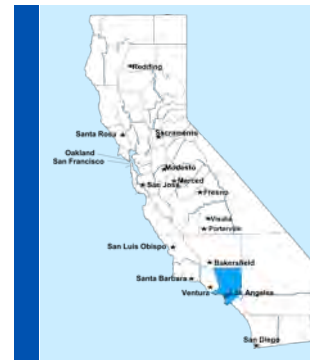
Provider

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



UnitedHealthcare Experience

- Renew by UnitedHealthcare — a member 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



Los Angeles Market Landscape

Eligibles (as of 5/1/2016)	1,392,981
YOY Eligible Growth	3.5%
MA Penetration	39.1%
YOY MA Penetration Growth	-0.6%
UHC Market Share	13.8%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Los Angeles Product Overview

	AARP MedicareComplete SecureHorizons Plan 1 H0543-001	AARP MedicareComplete SecureHorizons Plan 2 H0543-151	AARP MedicareComplete SecureHorizons Plan 3 H0543-153
Plan Highlights	Full network plan featuring rich benefits	Provider-specific plan exclusively featuring the DaVita HealthCare Partners network. \$0 premium plan with very rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
Plan Type	HMO	HMO	HMO
Service Area	California: Los Angeles	California: Los Angeles	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$0	\$0	\$0
Inpatient Hospital	\$0 admits	\$0 admits	FFS
Outpatient Surgery	\$0	\$0	20%
Max Out-of-Pocket	\$4,600	\$2,000	\$6,700
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%	25%/25%/25%/25%/25%
Rx Deductible	\$0	\$0	\$400 (All Tiers)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Acupuncture/Chiropractic, Transportation, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, OTC Essentials, Acupuncture, Transportation, NurseLine Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Orange County Market Overview



Market Highlights

- Celebrating over 30 years in California
- Market leader in Orange County
- We consistently offer strong provider network and stable benefits
- Provide members with consistent and stable experience
- Providers are the differentiator between plans. Check the online provider directory for up-to-date providers on each plan
- Full Dual eligible MAPD plan option with H0543-153
- Lowered MOOP on Provider Specific Plan
- When selling against Blue Shield, emphasize our broad network
- 4 Star plans



UnitedHealthcare Experience

- 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



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



Orange County Market Landscape

Eligibles (as of 5/1/2016)	462,073
YOY Eligible Growth	4.1%
MA Penetration	43.1%
YOY MA Penetration Growth	2.1%
UHC Market Share	21.0%

● Current Footprint ● Expansion ● HMO Expansion



Orange County Product Overview

	AARP MedicareComplete SecureHorizons Plan 1 H0543-004	AARP MedicareComplete SecureHorizons Plan 2 H0543-138	AARP MedicareComplete SecureHorizons Plan 3 H0543-153
Plan Highlights	Full network plan with \$0 premium and low co-pays	Provider specific plan with strong network and rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
Plan Type	HMO	HMO	HMO
Service Area	California: Orange	California: Orange	California: Los Angeles, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	\$0
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$10	\$0	\$0
Inpatient Hospital	\$150 Days 1-5	\$0 admits	FFS
Outpatient Surgery	\$125	\$0	20%
Max Out-of-Pocket	\$4,900	\$2,800	\$6,700
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%	25%/25%/25%/25%/25%
Rx Deductible	\$0	\$0	\$400 (All Tiers)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Acupuncture/Chiropractic, Transportation, NurseLine, Routine Hearing and Vision Exams. Dental Riders Available	Eyewear Credit, Hearing Aids, SilverSneakers, OTC Essentials, Acupuncture, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Riverside/San Bernardino Market Overview



Market Highlights

- Celebrating over 30 years in California
- Primary care physician provides consistency and accuracy in members overall care
- MA HMO packages offer \$0 co-pay and premiums
- Providers are the differentiator between plans. Check the online provider directory for up-to-date providers on each plan
- 4 Star plans
- Full Dual eligible MAPD plan option with H0543-153
- When selling against Kaiser, emphasize the strength of our network
- When selling against Humana, emphasize our size and tenure in the market



UnitedHealthcare Experience

- 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 H0543-145
- Diabetes Navigator helps members manage diabetes more effectively



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

- Network includes Loma Linda University
- Strong, broad network in the featuring all major networks
- Consult the Provider Directory for the full list of providers



Riverside/San Bernardino Market Landscape

Eligibles (as of 5/1/2016)	607,702
YOY Eligible Growth	4.9%
MA Penetration	47.8%
YOY MA Penetration Growth	-0.9%
UHC Market Share	19.2%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare[®]

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Riverside/San Bernardino Product Overview

	AARP MedicareComplete SecureHorizons Plan 1 H0543-007	AARP MedicareComplete SecureHorizons Plan 2 H0543-144	AARP MedicareComplete SecureHorizons Plan 3 H0543-153
Plan Highlights	Full network plan with \$0 premium and low co-pays	Provider specific plan with strong network and rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
Plan Type	HMO	HMO	HMO
Service Area	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Los Angeles, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$15	\$0	\$0
Inpatient Hospital	\$250 Days 1-7	\$0 admits	FFS
Outpatient Surgery	\$225	\$0	20%
Max Out-of-Pocket	\$4,900	\$3,400	\$6,700
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%	25%/25%/25%/25%/25%
Rx Deductible	\$0	\$0	\$400 (All Tiers)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Transportation, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, OTC Essentials, Acupuncture, Transportation, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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San Diego Market Overview



Market Highlights

- Celebrating 30 years in California
- Stable benefits overall and improved benefits in \$0 premium plans
- Portfolio of MA plan choices to meet a variety of needs
- 4 Star plans
- Broad network of provider options to meet consumer demands
- Providers are the differentiator between plans. Check the online provider directory for up-to-date providers on each plan



UnitedHealthcare Experience

- 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 H0543-145
- Diabetes Navigator helps members manage diabetes more effectively



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

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



San Diego Market Landscape

Eligibles (as of 5/1/2016)	483,682
YOY Eligible Growth	4.2%
MA Penetration	37.7%
YOY MA Penetration Growth	-0.9%
UHC Market Share	31.3%

● Current Footprint ● Expansion ● HMO Expansion



San Diego Product Overview

	Sharp SecureHorizons Plan by UnitedHealthcare H0543-145	AARP MedicareComplete SecureHorizons Plan 4 H0543-152	AARP MedicareComplete SecureHorizons Value H0543-013	AARP MedicareComplete SecureHorizons Premier H0543-060
Plan Highlights	Sharp plan with \$0 premium and excellent benefits	Full network \$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Full network moderate premium plan with lower co-pays and additional ancillaries	Full network higher premium plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: San Diego	California: San Diego	California: San Diego	California: San Diego
Premium	\$0	\$0	\$25	\$69
PCP Co-pay	\$10	\$25	\$20	\$15
Specialist Co-pay	\$35	\$45	\$40	\$35
Inpatient Hospital	\$260 Days1-7	\$295 Days1-6	\$225 Days1-8	\$175 Days1-8
Outpatient Surgery	\$250	\$295	\$225	\$175
Max Out-of-Pocket	\$3,400	\$5,900	\$5,300	\$4,300
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$5/\$9/\$47/\$100/33%	\$4/\$8/\$47/\$100/33%	\$4/\$8/\$47/\$100/33%
Rx Deductible	\$0	\$0	\$0	\$0
Referral Required	Y	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Riders Available	Eyewear Credit, Hearing Aids, Transportation, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders Available	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders Available	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

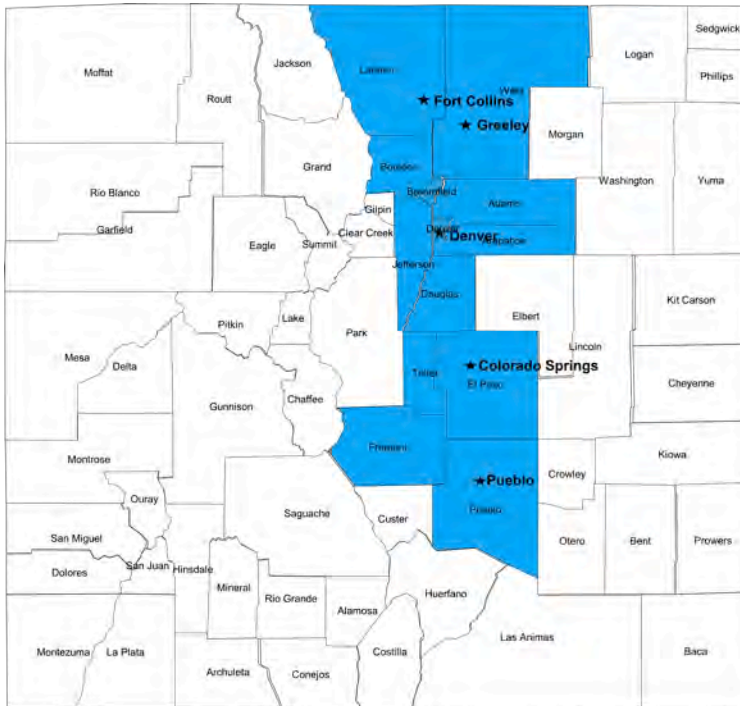
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Colorado Market Overview

Colorado

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	662,124
YOY Eligible Growth	6.6%
MA Penetration	34.0%
YOY MA Penetration Growth	0.0%
UHC Market Share	50.1%

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

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Greater Colorado Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- 4.5 Star plans
- Differentiate with UnitedHealthcare network strength and better customer service
- Stable benefits — reduced out-of-pocket on premium plan
- SilverSneakers included at no additional cost
- MA only plan is available in this market — make sure you select the right plan for your consumer
- MA only plan offers enrollment opportunity with large retired military population who have access to TRICARE Rx benefits



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



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

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



Greater Colorado Market Landscape

Eligibles (as of 5/1/2016)	238,977
YOY Eligible Growth	5.5%
MA Penetration	27.4%
YOY MA Penetration Growth	0.6%
UHC Market Share	54.6%

● Current Footprint

● Expansion

● HMO Expansion

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UnitedHealthcare®

Greater Colorado Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H0609-020	AARP MedicareComplete SecureHorizons Plan 1 H0609-002
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays
Plan Type	HMO	HMO
Service Area	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld
Premium	\$0	\$40
PCP Co-pay	\$15	\$10
Specialist Co-pay	\$50	\$30
Inpatient Hospital	\$295 Days1-5	\$200 Days1-6
Outpatient Surgery	\$285	\$175
Max Out-of-Pocket	\$5,550	\$4,000
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$190 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Denver Metro Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- 4.5 Star plans
- Differentiate with UnitedHealthcare network strength and better customer service
- Stable YOY benefits
- SilverSneakers included at no additional cost
- Bilingual sales agents for outreach to Hispanic and Asian population
- MA only plan is available in this market - make sure you select the right plan for your consumer (good fit for retired military)



UnitedHealthcare Experience

- 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



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

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



Denver Metro Market Landscape

Eligibles (as of 5/1/2016)	423,147
YOY Eligible Growth	7.2%
MA Penetration	37.8%
YOY MA Penetration Growth	-0.5%
UHC Market Share	48.2%

- Current Footprint
- Expansion
- HMO Expansion



UnitedHealthcare®

Denver Metro Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H0609-012	AARP MedicareComplete SecureHorizons Plan 1 H0609-007
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays
Plan Type	HMO	HMO
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson
Premium	\$0	\$45
PCP Co-pay	\$10	\$5
Specialist Co-pay	\$50	\$20
Inpatient Hospital	\$345 Days 1-5	\$200 Days 1-5
Outpatient Surgery	\$345	\$150
Max Out-of-Pocket	\$4,950	\$3,400
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$200 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

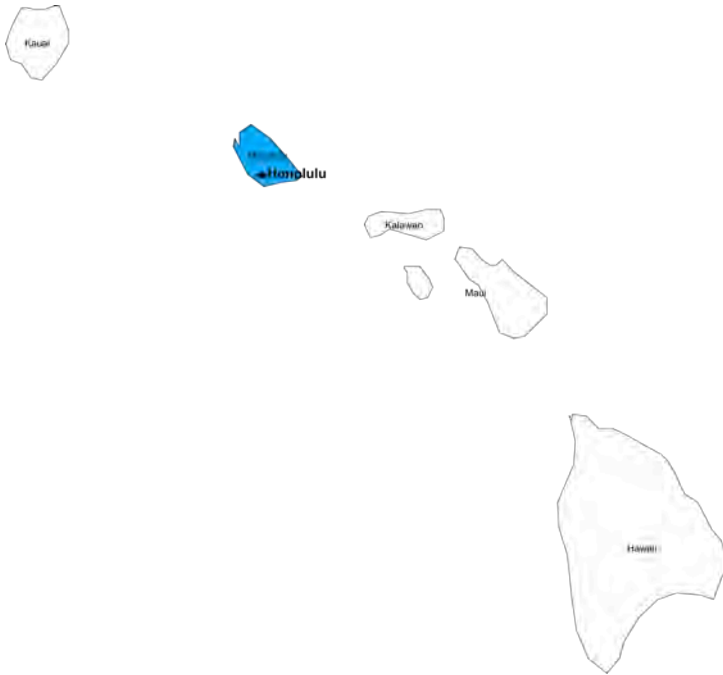
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Hawaii Market Overview

Hawaii

Medicare Advantage 2017 Service Area



Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	170,631
YOY Eligible Growth	3.0%
MA Penetration	35.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	32.1%

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

- Current Footprint
- Expansion

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Hawaii Market Overview



Market Highlights

- Strong value of benefits with \$0 premium Local PPO option. UHC in market for 10+ years. Stable and steady. Make sure you consider stability and benefits for your clients
- LPPO offers in- and out-of-network access with stable benefits which include SilverSneakers®, Acupuncture, Chiropractic, and Passport
- Acupuncture — providing options to meet your needs beyond traditional medical benefits
- Local Customer Service in Honolulu
- Dual Special Needs Plan offered in Honolulu and neighbor islands. Please refer to enrollment kit for specific benefits for this plan option
- 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



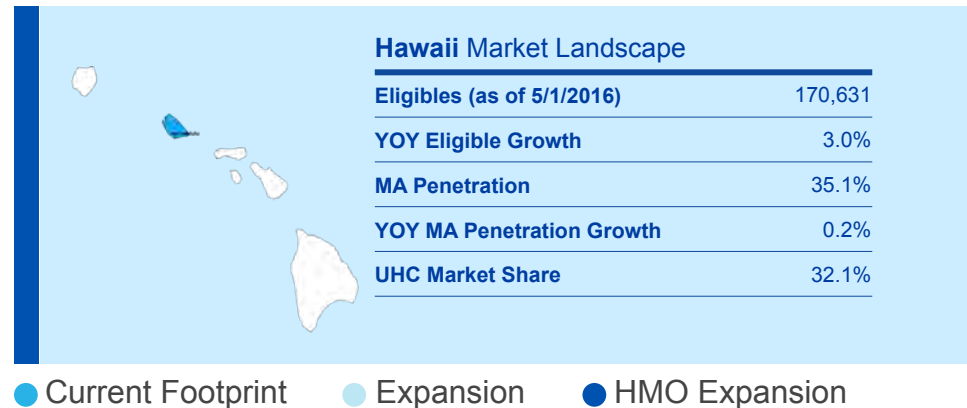
Provider

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



UnitedHealthcare Experience

- 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



Hawaii Product Overview

AARP MedicareComplete Choice Plan 1
H2228-024

Plan Highlights \$0 premium plan for consumers shopping for value with open access on a PPO

Plan Type LPPO

Service Area Hawaii: Honolulu

Premium \$0

PCP Co-pay \$10

Specialist Co-pay \$45

Inpatient Hospital \$430 Days1-4

Outpatient Surgery 20%

Max Out-of-Pocket **\$5,250**

Rx Co-pays \$2/\$10/\$45/\$95/**27%**

Rx Deductible \$285 (T3, T4 & T5 only)

Referral Required N

Extra Benefits Eyewear Credit, Hearing Aids, SilverSneakers, Passport, Acupuncture/Chiropractic, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Idaho Market Overview

Idaho

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	99,958
YOY Eligible Growth	6.3%
MA Penetration	46.5%
YOY MA Penetration Growth	-0.3%
UHC Market Share	29.0%

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

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Idaho Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- History of stability in the market
- UHC investing in existing plans to improve value proposition and accelerate growth. Largely maintained and/or improved core benefits year-over-year
- Strong, comprehensive network that includes both the major provider systems, St. Lukes and St. Alphonsus. Only competitor in the market with both hospitals
- UnitedHealth Passport® — 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

- St. Lukes
- St. Alphonsus
- 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



Idaho Market Landscape

Eligibles (as of 5/1/2016)	99,958
YOY Eligible Growth	6.3%
MA Penetration	46.5%
YOY MA Penetration Growth	-0.3%
UHC Market Share	29.0%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Idaho Product Overview

	AARP Medicare Complete Choice H2228-031	AARP Medicare Complete Choice Plan 2 H2228-032
Plan Highlights	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	LPPO	LPPO
Service Area	Idaho: Ada, Canyon	Idaho: Ada, Canyon
Premium	\$29	\$69
PCP Co-pay	\$10	\$5
Specialist Co-pay	\$40	\$25
Inpatient Hospital	\$350 Days 1-5	\$225 Days 1-6
Outpatient Surgery	\$350	\$225
Max Out-of-Pocket	\$4,900	\$3,500
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$190 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, OTC Essentials, Routine Hearing and Vision Exam	SilverSneakers, Preventive Dental, Passport, NurseLine, OTC Essentials, Routine Hearing and Vision Exam

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Nevada Market Overview

Nevada

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	421,125
YOY Eligible Growth	5.9%
MA Penetration	34.9%
YOY MA Penetration Growth	0.5%
UHC Market Share	44.4%

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

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Las Vegas Market Overview



Market Highlights

- Strong brand recognition with nearly 50% market share
- Portfolio approach with two competitive \$0 premium products offering similar benefits with different brands and networks
- H0609-028 was rebranded in 2016 from UnitedHealthcare MedicareComplete to AARP MedicareComplete and includes Health Care Partners in the network
- H2931-002 (Senior Dimensions) includes Southwest Medical Associates in the network, which is exclusive and a competitive advantage
- Stable benefits year-over-year
- Adding new Virtual Visits benefit for 2017
- 4 Star plan H2931-002
- 4.5 Star plan H0609-028



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 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

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



UnitedHealthcare Experience

- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- Nursing Hotline — 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



Las Vegas Market Landscape

Eligibles (as of 5/1/2016)	328,466
YOY Eligible Growth	6.1%
MA Penetration	37.3%
YOY MA Penetration Growth	0.6%
UHC Market Share	50.0%

● Current Footprint ● Expansion ● HMO Expansion



Las Vegas Product Overview

	Senior Dimensions Southern Nevada H2931-002	AARP MedicareComplete H0609-028
Plan Highlights	\$0 premium plan with rich benefits and exclusive Southwest Medical Associates network	\$0 premium plan with rich benefits and Health Care Partners network
Plan Type	HMO	HMO
Service Area	Nevada: Clark, Nye	Nevada: Clark
Premium	\$0	\$0
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$0	\$0
Inpatient Hospital	\$0 admits	\$0 admits
Outpatient Surgery	\$0	\$0
Max Out-of-Pocket	\$2,500	\$2,500
Rx Co-pays	\$0/\$8/\$47/\$100/33%	\$0/\$8/\$47/\$100/33%
Rx Deductible	\$0	\$0
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, OTC Essentials, Virtual Visits , Transportation, Nursing Hotline, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, OTC Essentials, Virtual Visits , Transportation, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017
 ● Degraded for 2017
 ● New Plan

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Reno Market Overview



Market Highlights

- Strong brand recognition with Senior Dimensions
- Low premium plan with stable core benefits
- Strength and stability
- Strong network is a competitive advantage
- UnitedHealthcare works with primary care providers to coordinate care for consistency and improved health
- Adding new Virtual Visits benefit for 2017
- 4 Star plan



UnitedHealthcare Experience

- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- Nursing Hotline — 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



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 100-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

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



Reno Market Landscape

Eligibles (as of 5/1/2016)	92,659
YOY Eligible Growth	4.9%
MA Penetration	26.7%
YOY MA Penetration Growth	0.0%
UHC Market Share	16.6%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Reno Product Overview

Senior Dimensions Greater Nevada
H2931-004

Plan Highlights Lower premium plan with moderate co-pays and additional ancillaries

Plan Type HMO

Service Area Nevada: Esmeralda, Lyon, Mineral, Washoe

Premium \$35

PCP Co-pay \$10

Specialist Co-pay \$45

Inpatient Hospital \$335 Days 1-5

Outpatient Surgery \$335

Max Out-of-Pocket \$4,900

Rx Co-pays \$2/\$10/\$47/\$100/28%

Rx Deductible \$240 (T3, T4 & T5 only)

Referral Required Y

Extra Benefits Hearing Aids, SilverSneakers, [Virtual Visits](#), Nursing Hotline, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

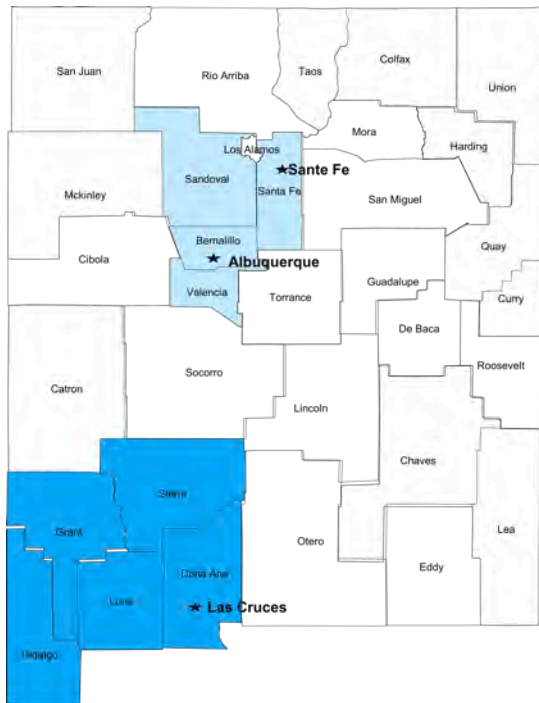
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New Mexico Market Overview

New Mexico

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	246,367
YOY Eligible Growth	4.8%
MA Penetration	34.9%
YOY MA Penetration Growth	0.4%
UHC Market Share	22.4%
Eligibles in Expansion Area	190,655

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

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Albuquerque/Santa Fe Market Overview



Market Highlights

- UnitedHealthcare is invested in Medicare Advantage across the nation including New Mexico
- Re-entering the Albuquerque/Santa Fe market in Bernalillo, Sandoval, Santa Fe and Valencia counties
- Portfolio of MA plan choices to meet a variety of needs with broad network access
- UnitedHealth Passport® travel benefit great for snowbirds and those who travel
- 4.5 Star quality plans
- Additional DSNP products available for year round selling



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 provider network with open access
- See Provider Directory for complete listing



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



Albuquerque/Santa Fe Market Landscape

Eligibles (as of 5/1/2016)	246,367
YOY Eligible Growth	4.8%
MA Penetration	34.9%
YOY MA Penetration Growth	0.4%
UHC Market Share	22.4%
Eligibles in Expansion Area	190,655

● Current Footprint ● Expansion ● HMO Expansion

Albuquerque/Santa Fe Product Overview

	AARP MedicareComplete Choice H2228-049	AARP MedicareComplete Choice H2228-047
Plan Highlights	Modest premium plan designed for the consumer looking for open network access	Modest premium plan designed for the consumer looking for open network access
Plan Type	LPPO	LPPO
Service Area	New Mexico: Santa Fe	New Mexico: Bernalillo, Sandoval, Valencia
Premium	\$19	\$19
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$40	\$40
Inpatient Hospital	\$295 Days1-6	\$295 Days1-6
Outpatient Surgery	\$295	\$295
Max Out-of-Pocket	\$3,500	\$3,500
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$300 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exam	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exam

● Improved for 2017 ● Degraded for 2017 ● New Plan

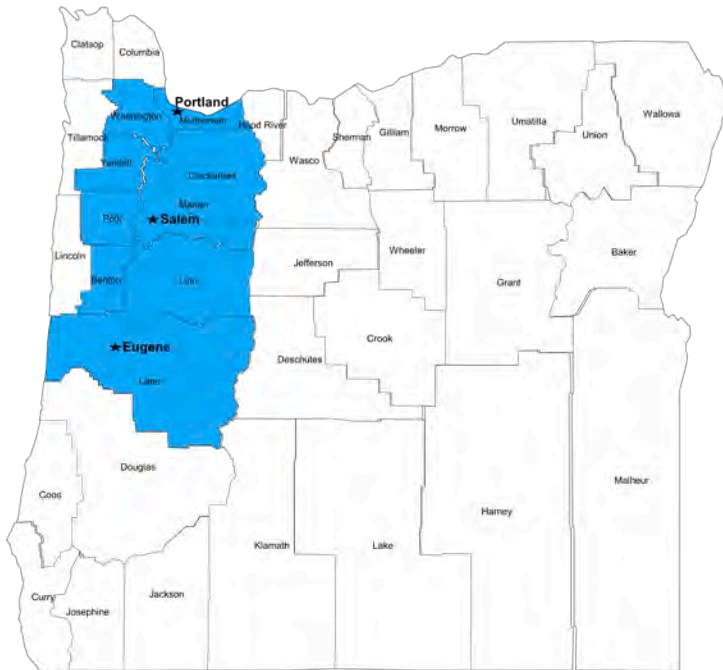
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Oregon Market Overview

Oregon

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	484,980
YOY Eligible Growth	5.8%
MA Penetration	46.4%
YOY MA Penetration Growth	0.2%
UHC Market Share	16.2%

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

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Eugene Market Overview



Market Highlights

- Portfolio of MA plan choices to meet a variety of needs
- \$0 and \$49 HMOs offer lower cost shares and coordinated care, while the \$35 PPO offers freedom of choice
- UHC investing in existing plans to improve value proposition and accelerate growth. Largely maintained and/or improved core benefits year-over-year
- Improved inpatient, outpatient, and out-of-pocket max on \$0 premium plan
- Added Acupuncture and Chiropractic coverage to premium plans
- Hearing aid benefit is a differentiator in the market
- 4 Star HMO plans and 4.5 star PPO 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



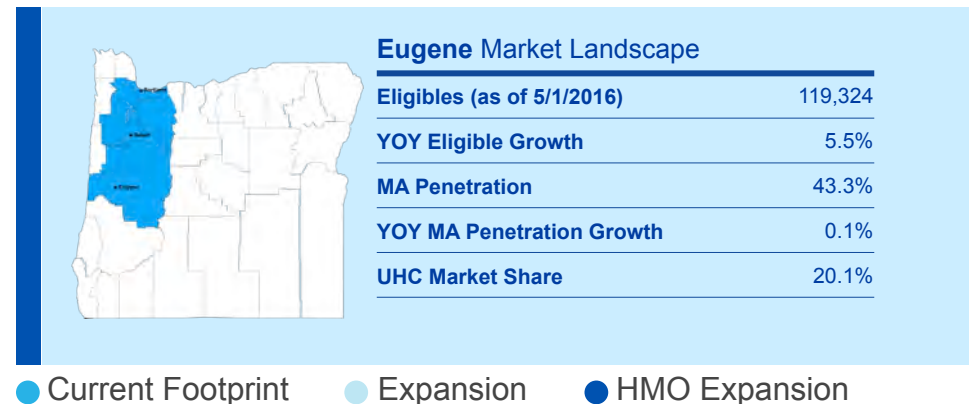
Provider

- PeaceHealth
- Oregon Medical Group
- Sacred Heart
- McKenzie Willamette
- 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 H2228-029
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on H3805-007
- Personalized member service model connects members with advocates who are best suited for their needs
- Diabetes Navigator provides support, education and coaching to help members with diabetes manage their condition



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Eugene Product Overview

	AARP MedicareComplete Plan 2 H3805-013	AARP MedicareComplete Plan 1 H3805-007	AARP MedicareComplete Choice H2228-029
Plan Highlights	\$0 premium plan for consumers looking for value	Premium plan with lower out-of-pocket costs and more ancillaries	PPO plan for those seeking broader access
Plan Type	HMO	HMO	LPPO
Service Area	Oregon: Benton, Lane, Linn	Oregon: Benton, Lane, Linn	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$49	\$35
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$35	\$30	\$40
Inpatient Hospital	\$325 Days 1-5	\$195 Days 1-7	\$335 Days 1-5
Outpatient Surgery	\$250	\$175	20%
Max Out-of-Pocket	\$3,400	\$2,900	\$4,900
Rx Co-pays	\$2/\$10/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/ 29%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, NurseLine, Routine Hearing and Vision. Dental and Fitness Riders Available	Eyewear Credit, Hearing Aids, SilverSneakers , Preventive Dental, NurseLine, Acupuncture/Chiropractic , Routine Hearing and Vision. Dental Rider Available	Hearing Aids, Passport, NurseLine, Acupuncture/Chiropractic , Routine Hearing and Vision. Dental and Fitness Riders Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Portland Market Overview



Market Highlights

- UnitedHealthcare has provider network advantage (Providence)
- Portfolio of MA plan choices to meet a variety of needs
- \$0 and \$70 HMOs offer lower cost shares and coordinated care, while the \$35 PPO offers freedom of choice
- Added Acupuncture and Chiropractic coverage to premium plans
- Hearing Aid Benefit built into all plans
- 4 Star HMO plans and 4.5 star PPO plan
- Expanding HMO offerings to Yamhill county



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

- Providence — unique in marketplace
- 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 H2228-029
- 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 connects members with advocates who are best suited for their needs
- Diabetes Navigator provides support, education and coaching to help members with diabetes manage their condition



Portland Market Landscape

Eligibles (as of 5/1/2016)	365,656
YOY Eligible Growth	5.9%
MA Penetration	47.4%
YOY MA Penetration Growth	0.2%
UHC Market Share	15.1%

● Current Footprint ● Expansion ● HMO Expansion



Portland Product Overview

	AARP MedicareComplete Plan 2 H3805-012	AARP MedicareComplete Plan 1 H3805-001	AARP MedicareComplete Choice H2228-029
Plan Highlights	\$0 premium plan for consumers looking for value	Premium plan with lower out-of-pocket costs and more ancillaries	PPO plan for those seeking broader access
Plan Type	HMO	HMO	LPPO
Service Area	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$70	\$35
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$35	\$20	\$40
Inpatient Hospital	\$430 Days 1-4	\$250 Days 1-7	\$335 Days 1-5
Outpatient Surgery	\$430	\$250	20%
Max Out-of-Pocket	\$5,900	\$3,500	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Acupuncture/Chiropractic, Routine Hearing and Vision. Dental and Fitness Riders Available	Hearing Aids, Passport, NurseLine, Acupuncture/Chiropractic, Routine Hearing and Vision. Dental and Fitness Riders Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Utah Market Overview

Utah

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	314,221
YOY Eligible Growth	4.8%
MA Penetration	36.0%
YOY MA Penetration Growth	0.6%
UHC Market Share	50.5%

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

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Salt Lake City Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest MA plan in the market with over 50% market share
- Maintained and/or improved nearly all core benefits for all plans
- When competing against any competitor, promote UnitedHealthcare Network strength - only plan in the market with all major providers
- UnitedHealthcare utilizes primary care providers to coordinate care for consistency and improved health
- Distinct advantage in market — Intermountain HealthCare premier system
- 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

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



UnitedHealthcare Experience

- 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



Salt Lake City Market Landscape

Eligibles (as of 5/1/2016)	282,242
YOY Eligible Growth	4.5%
MA Penetration	37.4%
YOY MA Penetration Growth	0.7%
UHC Market Share	50.8%

● Current Footprint ● Expansion ● HMO Expansion



Salt Lake City Product Overview

	AARP MedicareComplete Plan 2 H4604-011	AARP MedicareComplete Plan 1 H4604-003
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
Plan Type	HMO	HMO
Service Area	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0	\$29
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$50	\$40
Inpatient Hospital	\$360 Days 1-5	\$295 Days 1-5
Outpatient Surgery	\$330	\$260
Max Out-of-Pocket	\$5,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$150 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exam	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exam

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Greater Utah Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition
- Stable year-over-year benefits
- Network is stable with strong provider relationships including Intermountain Healthcare
- Rebranding from Sierra Spectrum to UnitedHealthcare MedicareComplete



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 100-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

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



UnitedHealthcare Experience

- 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
- Personalized member service model that connects members with advocates who are best suited for their needs



Greater Utah Market Landscape

Eligibles (as of 5/1/2016)	31,979
YOY Eligible Growth	7.3%
MA Penetration	23.2%
YOY MA Penetration Growth	-0.6%
UHC Market Share	45.6%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Greater Utah Product Overview

UnitedHealthcare MedicareComplete Choice
H2001-017
(Mapping from H2905-001)

Plan Highlights Moderate premium plan with lower co-pays and additional ancillaries

Plan Type LPPO

Service Area Utah: Washington

Premium \$39

PCP Co-pay \$10

Specialist Co-pay \$45

Inpatient Hospital \$395 Days 1-4

Outpatient Surgery 20%

Max Out-of-Pocket \$5,900

Rx Co-pays ~~\$3~~~~\$13~~/\$47/\$100/25%

Rx Deductible ~~\$375~~ (T3, T4 & T5 only)

Referral Required N

Extra Benefits Hearing Aids, NurseLine, Routine Hearing and Vision Exam

● Improved for 2017 ● Degraded for 2017 ● New Plan

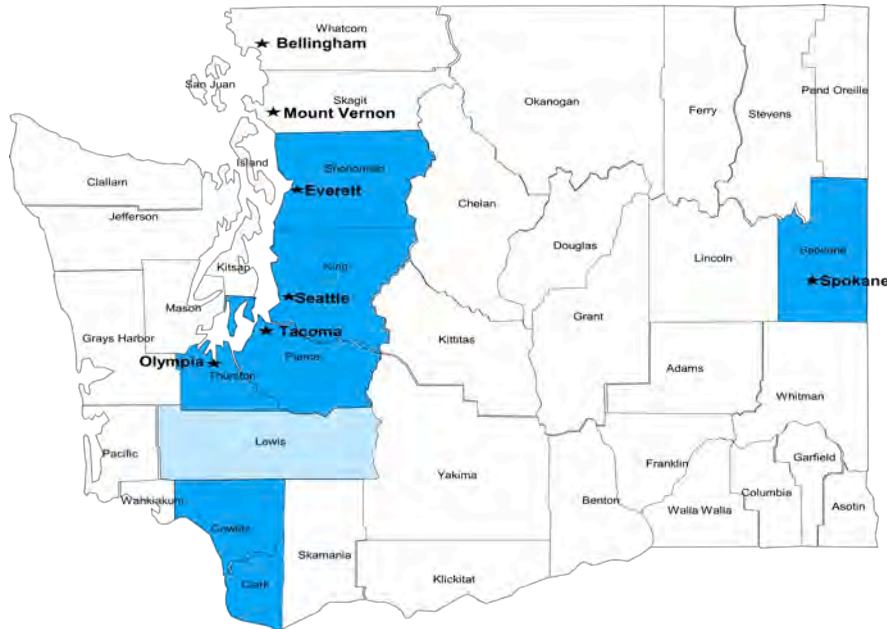
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Washington Market Overview

Washington

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	813,131
YOY Eligible Growth	5.1%
MA Penetration	32.8%
YOY MA Penetration Growth	0.4%
UHC Market Share	35.2%
Eligibles in Expansion Area	19,050

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

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Seattle Market Overview



Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 30% market share in the Seattle area
- Strong brand recognition
- Choice: three product portfolio offers plans to meet a variety of needs
- Re-entering Lewis county
- New Optum® Fitness Advantage benefit in place of SilverSneakers on premium plans
- Large Asian population
- Adding Acupuncture and Chiropractic coverage on the premium plans
- 4 Star plans



Rx

- Lower Rx Deductible on low premium plans
- \$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

- Providence
- Swedish
- Multicare
- Franciscan
- Everett Clinic
- Polyclinic
- 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
- Optum Fitness Advantage membership — Stay active with a gym membership for no additional cost on plans H3805-014 and H3805-015
- Diabetes Navigator helps members manage diabetes more effectively



Seattle Market Landscape

Eligibles (as of 5/1/2016)	719,516
YOY Eligible Growth	5.1%
MA Penetration	32.9%
YOY MA Penetration Growth	0.4%
UHC Market Share	32.6%
Eligibles in Expansion Area	19,050

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

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Seattle Product Overview

	AARP MedicareComplete Plan 2 H3805-016	AARP MedicareComplete Plan 2 H3805-017	AARP MedicareComplete Plan 2 H3805-018	AARP MedicareComplete Plan 2 H3805-020
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value
Plan Type	HMO	HMO	HMO	HMO
Service Area	Washington: Clark, Cowlitz	Washington: King	Washington: Lewis, Thurston	Washington: Snohomish
Premium	\$0	\$0	\$0	\$0
PCP Co-pay	\$15	\$15	\$15	\$15
Specialist Co-pay	\$50	\$50	\$50	\$50
Inpatient Hospital	\$440 Days 1-4	\$440 Days 1-4	\$440 Days 1-4	\$440 Days 1-4
Outpatient Surgery	20%	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/29%	\$2/\$12/\$47/\$100/29%	\$2/\$12/\$47/\$100/29%	\$2/\$12/\$47/\$100/29%
Rx Deductible	\$175 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$175 (T3, T4 & T5 only)	\$195 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Seattle Product Overview

	AARP MedicareComplete Plan 2 H3805-019	AARP MedicareComplete Plan 3 H3805-015	AARP MedicareComplete Plan 1 H3805-014
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries	Higher premium plan with lowest out-of-pocket costs, fixed outpatient co-pay, and more ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Washington: Pierce	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston
Premium	\$19	\$55	\$85
PCP Co-pay	\$15	\$10	\$5
Specialist Co-pay	\$50	\$45	\$35
Inpatient Hospital	\$440 Days 1-4	\$395 Days 1-4	\$225 Days 1-7
Outpatient Surgery	20%	20%	\$225
Max Out-of-Pocket	\$6,700	\$5,900	\$4,200
Rx Co-pays	\$2/\$12/\$47/\$100/29%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$175 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$160 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, Optum Fitness Advantage , Preventive Dental, Acupuncture/Chiropractic , NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, Optum Fitness Advantage , Preventive Dental, Acupuncture/Chiropractic , NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Spokane Market Overview



Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 50% market share in the Spokane area
- Strong brand recognition
- Choice: Two product portfolio offers plans to meet a variety of needs
- Stable benefits for 2017
- New Optum® Fitness Advantage benefit in place of SilverSneakers on Plan 2
- Having both Providence and Deaconess is a differentiator



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

- Providence Hospital and Medical Group
- Deaconess Hospital and Medical Group (Rockwood Clinic)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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
- Optum Fitness Advantage membership — Stay active with a gym membership for no additional cost on plans H1286-009
- Diabetes Navigator helps members manage diabetes more effectively



Spokane Market Landscape

Eligibles (as of 5/1/2016)	93,615
YOY Eligible Growth	5.0%
MA Penetration	32.0%
YOY MA Penetration Growth	0.4%
UHC Market Share	55.6%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Spokane Product Overview

	AARP MedicareComplete Plan 1 H1286-002	AARP MedicareComplete Plan 2 H1286-009
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries
Plan Type	HMO	HMO
Service Area	Washington: Spokane	Washington: Spokane
Premium	\$19	\$55
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$45	\$35
Inpatient Hospital	\$395 Days 1-4	\$320 Days 1-5
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$5,500	\$4,200
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$180 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams. Fitness Rider Available	Eyewear Credit, Hearing Aids, Optum Fitness Advantage , Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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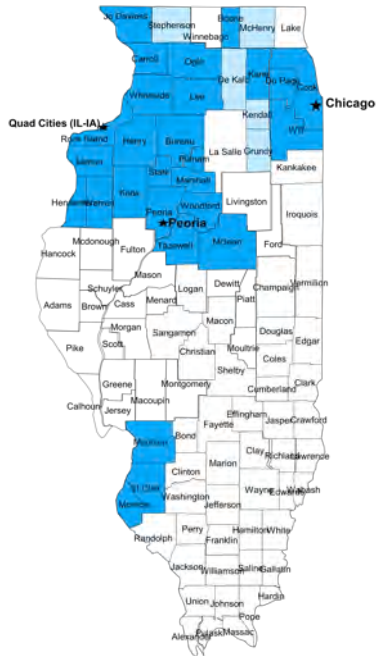


2017 Medicare Advantage Plans Central Region

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®

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



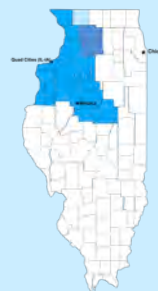
Provider

- 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

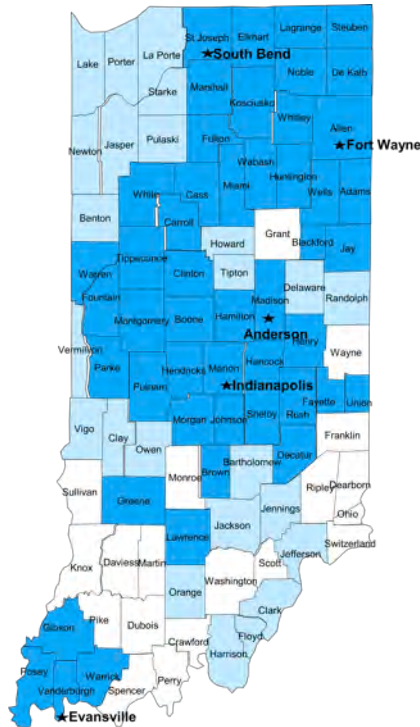
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Indiana Market Overview

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



Evansville Market Landscape

Eligibles (as of 5/1/2016)	58,443
YOY Eligible Growth	2.8%
MA Penetration	22.9%
YOY MA Penetration Growth	-0.2%
UHC Market Share	34.2%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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



● Current Footprint ● Expansion ● HMO Expansion



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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

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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



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

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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



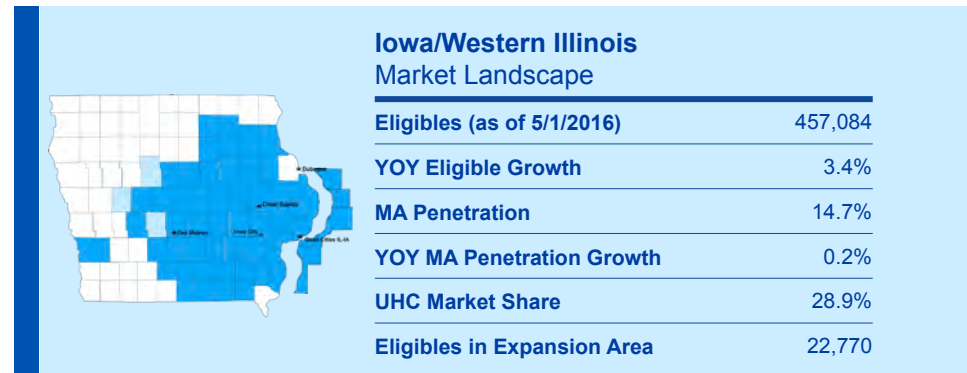
Provider

- 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



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

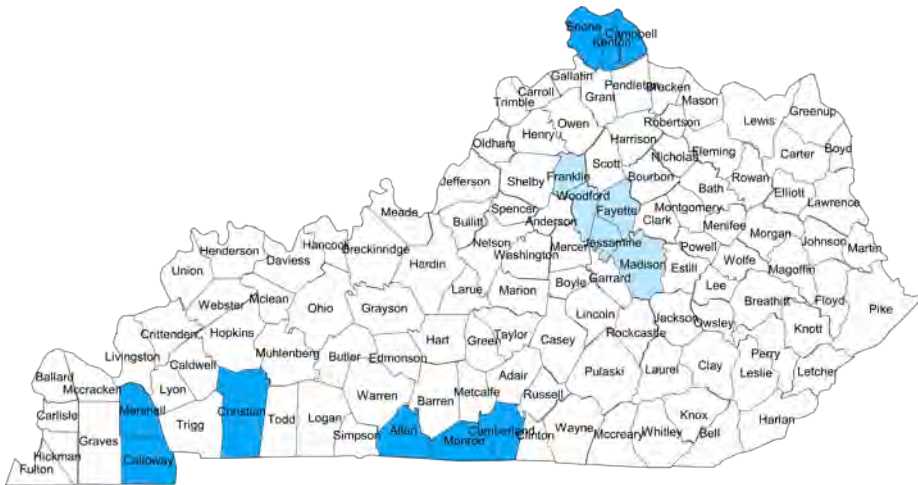
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Kentucky Market Overview

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



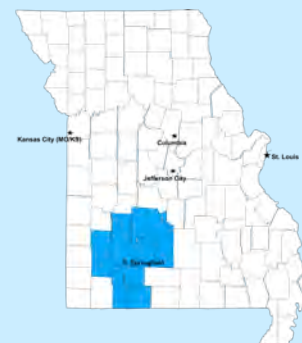
Provider

- 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

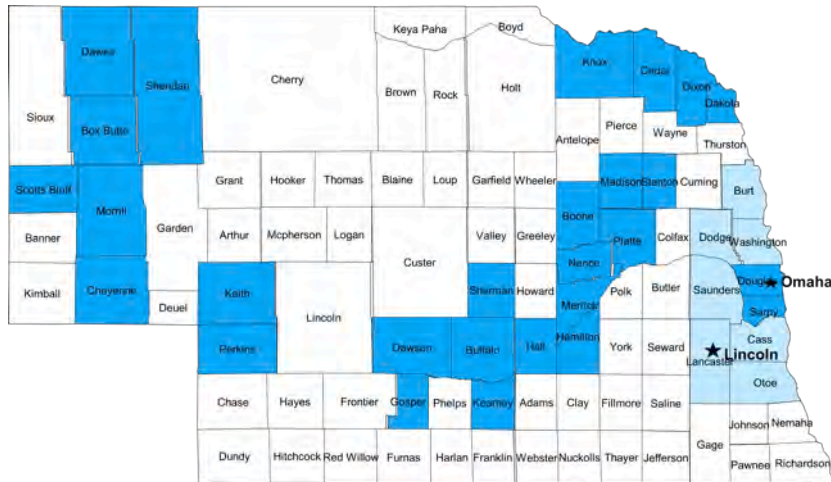
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Nebraska Market Overview

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

● Improved for 2017 ● Degraded for 2017 ● New Plan

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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



UnitedHealthcare®

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



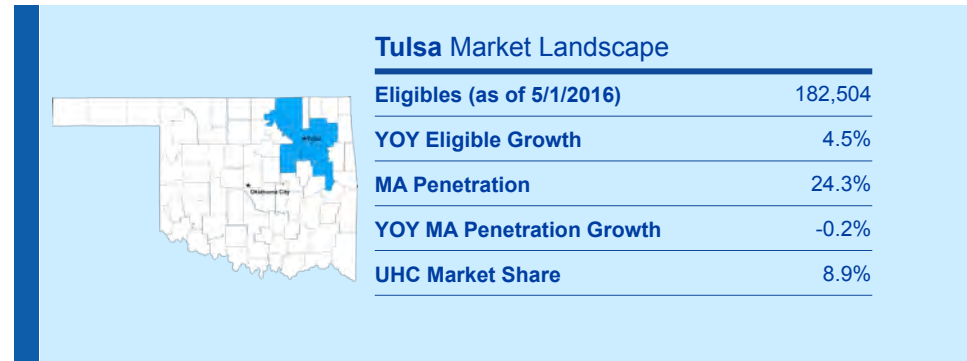
Provider

- 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

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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



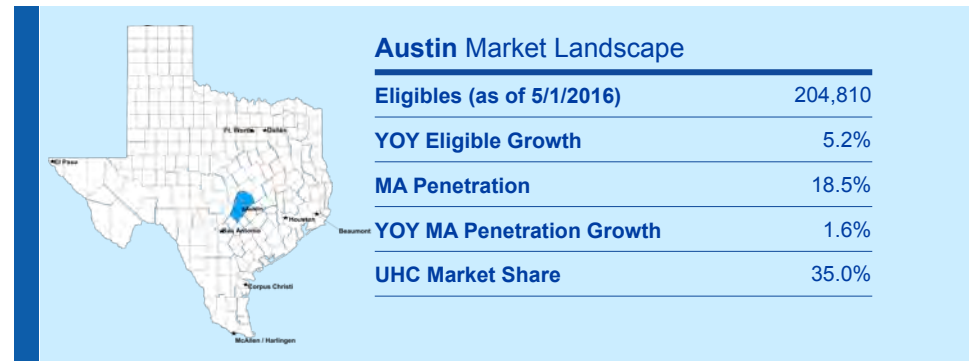
Provider

- 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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UnitedHealthcare®

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



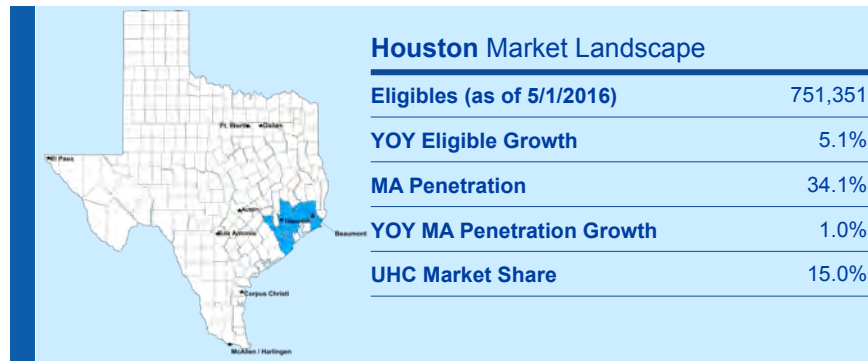
Provider

- 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

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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



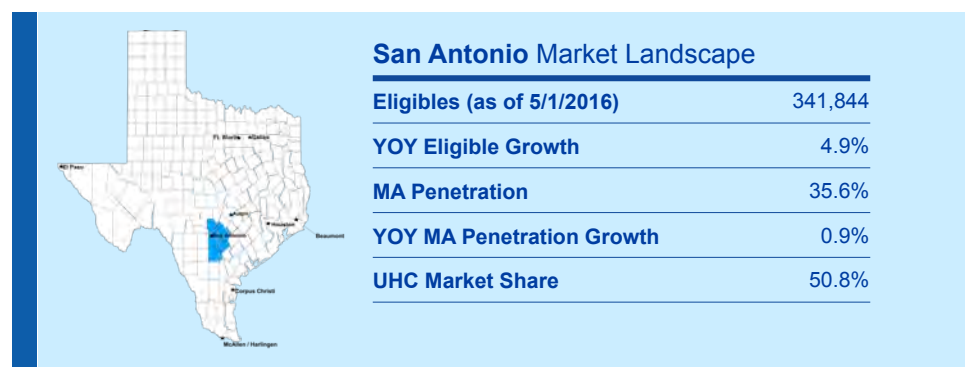
Provider

- 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

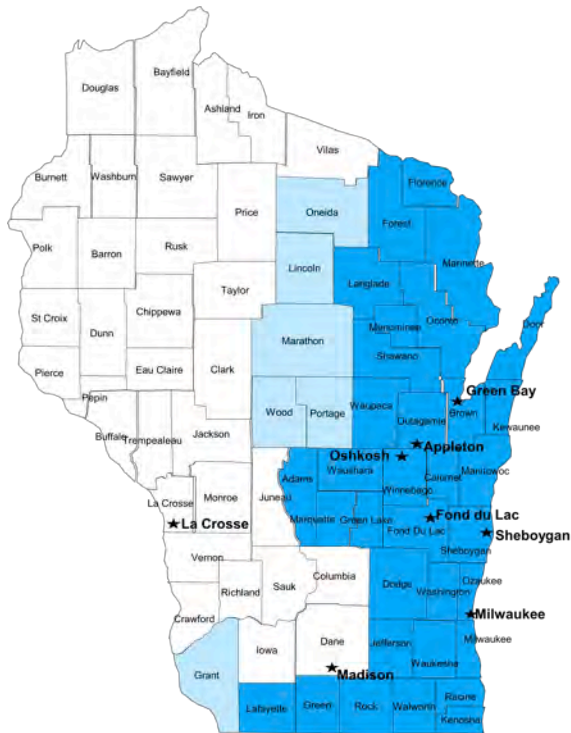
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Wisconsin Market Overview

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



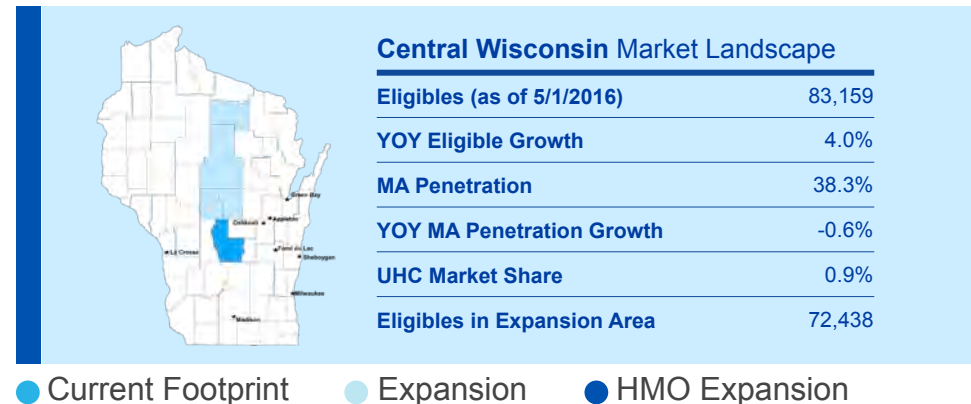
Provider

- 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



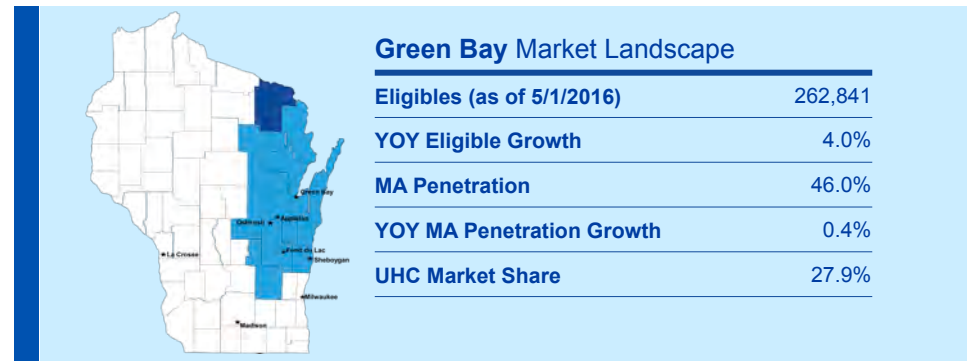
Provider

- 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



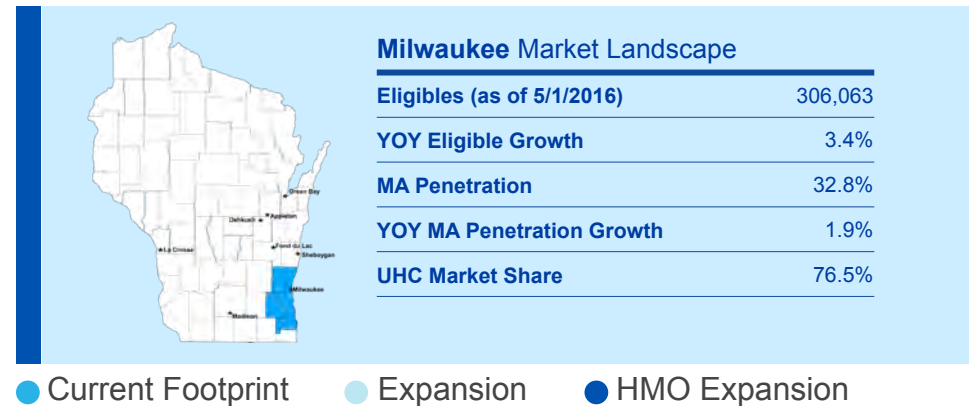
Provider

- 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



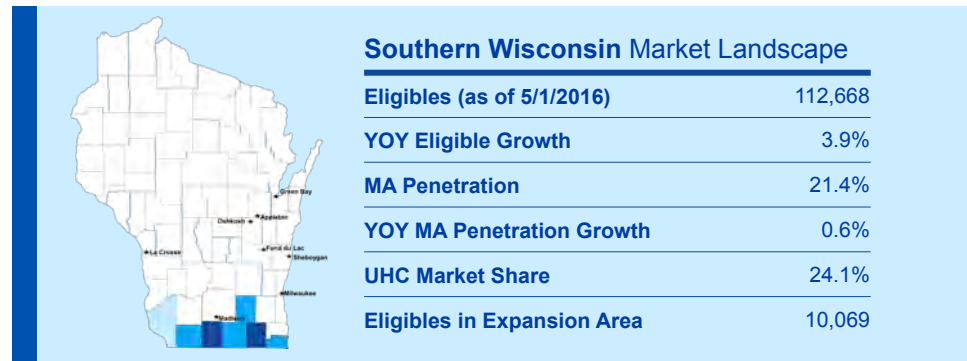
Provider

- 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

● Improved for 2017 ● Degraded for 2017 ● New Plan

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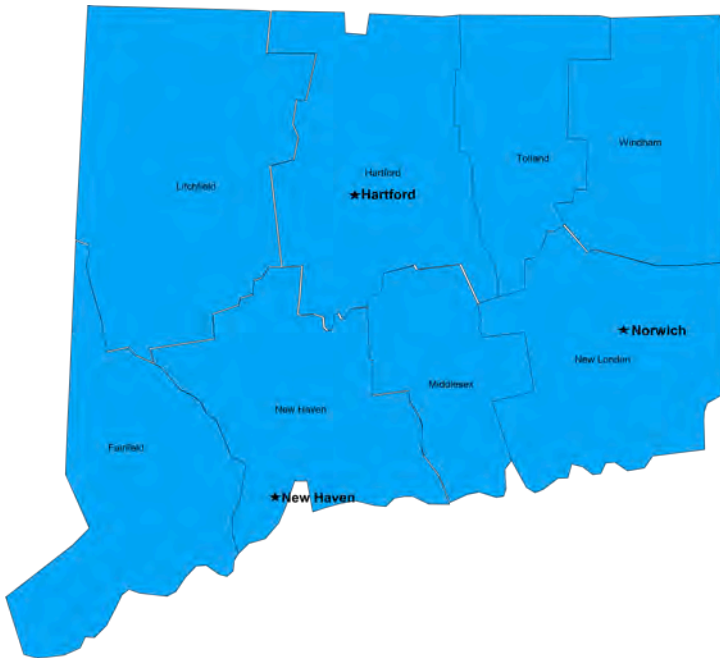


2017 Medicare Advantage Plans Northeast Region

Connecticut Market Overview

Connecticut

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	639,746
YOY Eligible Growth	2.5%
MA Penetration	24.0%
YOY MA Penetration Growth	1.0%
UHC Market Share	32.3%

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

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Connecticut Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products at \$0, \$29, and \$99 premium
- Strong UnitedHealthcare® and AARP® brand recognition
- Stable product offering and network availability for 2017
- SilverSneakers added to the high premium plan, making the fitness program a part of all HMO plans in 2017
- \$250 flat co-pay for outpatient surgery in high premium plan
- When comparing to competitors, focus on no medical deductible
- 4 Star Plans
- Hi HealthInnovations has enhanced member support in the cities of Hartford and Shelton with 2 available resources to assist with benefit utilization



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 relationship with a broad network of providers, inclusive of most hospital systems and large provider organizations in the state
- Network includes: ProHealth, St. Francis, Integrated Care Partners (ICP), Northeast and West CT Medical Group, Soundview Medical, Starling, Stamford Health, and CT State Medical Society IPA
- Backus and Middlesex Hospitals were added in 2016
- 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 H0755-033, H0755-031, and H0755-030
- Diabetes Navigator helps members manage diabetes more effectively

Connecticut Market Landscape



Eligibles (as of 5/1/2016)	639,746
YOY Eligible Growth	2.5%
MA Penetration	24.0%
YOY MA Penetration Growth	1.0%
UHC Market Share	32.3%

● Current Footprint ● Expansion ● HMO Expansion

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UnitedHealthcare®

Connecticut Product Overview

	UnitedHealthcare MedicareComplete Plan 3 H0755-033	UnitedHealthcare MedicareComplete Plan 2 H0755-031	UnitedHealthcare MedicareComplete Plan 1 H0755-030
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Low premium plan for consumers shopping for value and higher out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0	\$29	\$99
PCP Co-pay	\$20	\$15	\$5
Specialist Co-pay	\$50	\$40	\$30
Inpatient Hospital	\$430 Days 1-4	\$395 Days 1-4	\$345 Days 1-5
Outpatient Surgery	20%	20%	\$250
Max Out-of-Pocket	\$6,700	\$6,000	\$3,400
Rx Co-pays	\$3/\$10/\$45/\$95/30%	\$2/\$9/\$45/\$95/30%	\$2/\$8/\$45/\$95/31%
Rx Deductible	\$150 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)	\$100 (T3, T4 & T5 only)
Referral Required	Y	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, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

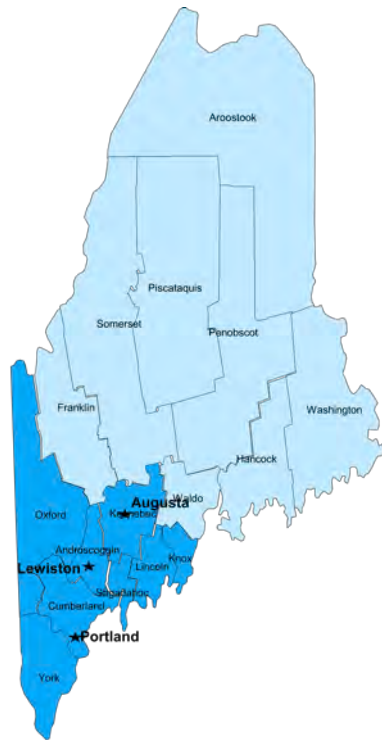
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Maine Market Overview

Maine

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	312,310
YOY Eligible Growth	3.2%
MA Penetration	20.5%
YOY MA Penetration Growth	2.3%
UHC Market Share	14.0%
Eligibles in Expansion Area	110,557

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

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Maine Market Overview



Market Highlights

- UnitedHealthcare® is the longest tenured MA plan in the market with excellent brand recognition and solid reputation
- UnitedHealthcare is the only plan focused on growing across all of New England (contiguous service area)
- Under-saturated market for agents
- Portfolio of MA plan choices to meet a variety of needs
- Improved year-over-year benefits on \$0 premium plan
- Flat dollar outpatient surgery now available in all plans
- Introducing new statewide RPP0 plan with low co-pays and no Rx deductible (Non-commissionable in Aroostook, Hancock, Piscataquis, and Washington)
- 4.5 Star LPPOs



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

- Stable Provider network throughout service area and across New England
- Key providers include Maine Health, Maine General, Southern Maine Medical and York 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 — 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 H2001-010 and R5329-001
- Diabetes Navigator helps members manage diabetes more effectively



Maine Market Landscape

Eligibles (as of 5/1/2016)	312,310
YOY Eligible Growth	3.2%
MA Penetration	20.5%
YOY MA Penetration Growth	2.3%
UHC Market Share	14.0%
Eligibles in Expansion Area	110,557

● Current Footprint ● Expansion ● HMO Expansion

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UnitedHealthcare®

Maine Product Overview

	AARP MedicareComplete Choice Plan 1 H2001-001	AARP MedicareComplete Choice Plan 2 H2001-010	AARP MedicareComplete Choice R5329-001
Plan Highlights	Low premium PPO plan for consumers shopping for value and choice	Moderate premium PPO plan offering choice, lower co-pays and additional ancillaries	Higher premium RPPO plan offering statewide choice, low co-pays and additional ancillaries
Plan Type	LPPO	LPPO	RPPO
Service Area	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine and New Hampshire: All counties (Non-commissionable in Aroostook, Hancock, Piscataquis, and Washington)
Premium	\$0	\$49	\$79
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$35	\$30	\$25
Inpatient Hospital	\$295 Days 1-6	\$225 Days 1-7	\$225 Days 1-7
Outpatient Surgery	\$295	\$225	\$200
Max Out-of-Pocket	\$5,500	\$3,900	\$3,500
Rx Co-pays	\$2/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$240 (T3, T4 & T5 only)	\$0	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision. Fitness Rider Available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

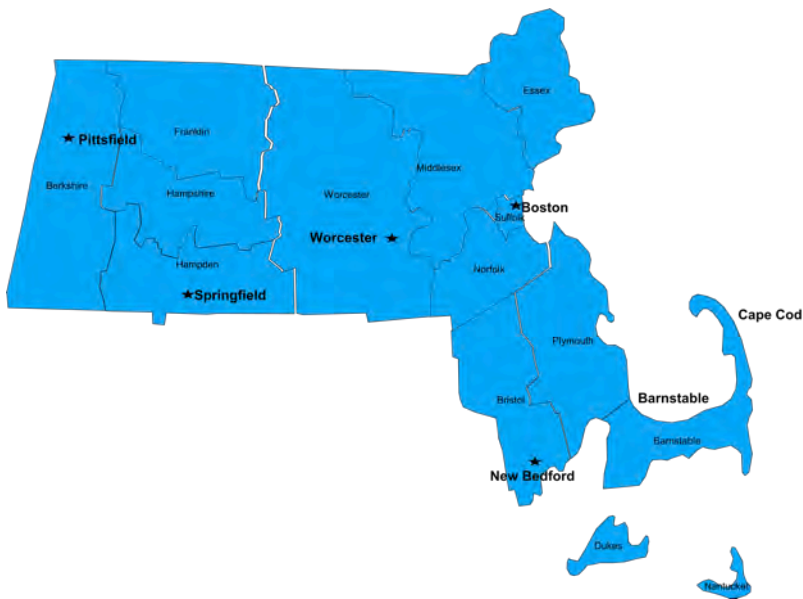
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Massachusetts Market Overview

Massachusetts

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,239,626
YOY Eligible Growth	3.3%
MA Penetration	18.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	16.1%

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

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Massachusetts HMOs Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of MA plan choices to meet a variety of needs with \$0, \$45, and \$79 HMOs offering coordinated care
- Introducing new \$79 premium plan design for consumers seeking lower cost shares and additional ancillary benefits
- 4 Star plans
- Expanding HMO offerings to Worcester county
- UnitedHealth Passport® — Great for snowbirds or those who travel
- New — Added to our family of network providers in Essex, Middlesex, and Suffolk counties is the Cambridge Health Alliance made up of three hospital campuses that span Cambridge, Somerville, and many metro north communities



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



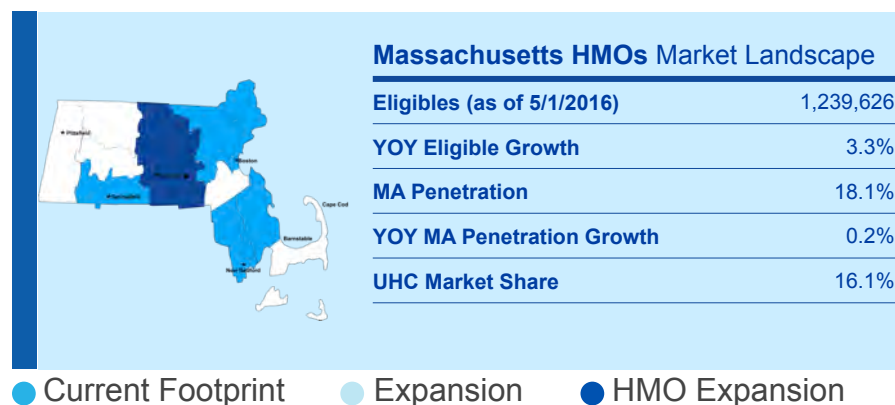
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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™
- Personalized member service model that connects members with advocates who are best suited for their needs
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Diabetes Navigator helps members manage diabetes more effectively



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Massachusetts HMO Product Overview

	AARP MedicareComplete Plan 1 H1944-001	AARP MedicareComplete Plan 2 H1944-004	AARP MedicareComplete Plan 3 H1944-021
Plan Highlights	\$0 premium plan offering Passport	Low premium plan offering Passport	High premium plan offering preventive dental and Passport.
Plan Type	HMO	HMO	HMO
Service Area	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk
Premium	\$0	\$45	\$79
PCP Co-pay	\$15	\$5	\$5
Specialist Co-pay	\$40	\$30	\$20
Inpatient Hospital	\$395 Days 1-4	\$295 Days 1-6	\$275 Days 1-5
Outpatient Surgery	20%	\$275	\$250
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400
Rx Co-pays	\$3/\$11/\$45/\$95/28%	\$3/\$11/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Massachusetts HMO Product Overview

	AARP MedicareComplete Plan 1 H1944-007	AARP MedicareComplete Plan 2 H1944-008	AARP MedicareComplete Plan 3 H1944-023
Plan Highlights	\$0 premium plan offering Passport	Low premium plan offering Passport	High premium plan offering preventive dental and Passport
Plan Type	HMO	HMO	HMO
Service Area	Massachusetts: Essex	Massachusetts: Essex	Massachusetts: Essex
Premium	\$0	\$45	\$79
PCP Co-pay	\$15	\$10	\$5
Specialist Co-pay	\$45	\$25	\$20
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-6	\$275 Days 1-5
Outpatient Surgery	20%	\$275	\$250
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400
Rx Co-pays	\$3/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

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Massachusetts HMO Product Overview

	AARP MedicareComplete Plan 1 H1944-005	AARP MedicareComplete Plan 2 H1944-006	AARP MedicareComplete Plan 3 H1944-022
Plan Highlights	\$0 premium plan	Low premium plan with decreasing member cost-share	High premium plan offering preventive dental and Passport
Plan Type	HMO	HMO	HMO
Service Area	Massachusetts: Bristol, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Hampden, Plymouth, Worcester
Premium	\$0	\$45	\$79
PCP Co-pay	\$15	\$10	\$5
Specialist Co-pay	\$45	\$25	\$20
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-6	\$275 Days 1-5
Outpatient Surgery	20%	\$275	\$250
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400
Rx Co-pays	\$3/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Massachusetts RPPO Product Overview

AARP Medicare Complete Choice
R7444-001

Plan Highlights

Open access PPO plan for those looking for broader access

Plan Type

RPPO

Service Area

All counties in: MA, CT, RI, VT
Non-commissionable in: CT: All counties; MA: Barnstable, Dukes, Franklin, Hampshire, and Nantucket counties

Premium

\$50

PCP Co-pay

\$20

Specialist Co-pay

\$45

Inpatient Hospital

\$395 Days 1-4

Outpatient Surgery

20%

Max Out-of-Pocket

\$5,500

Rx Co-pays

\$2/\$12/\$47/\$100/27%

Rx Deductible

\$280 (T3, T4 & T5 only)

Referral Required

N

Extra Benefits

Eyewear Credit, Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams. Fitness Rider available

● Improved for 2017 ● Degraded for 2017 ● New Plan

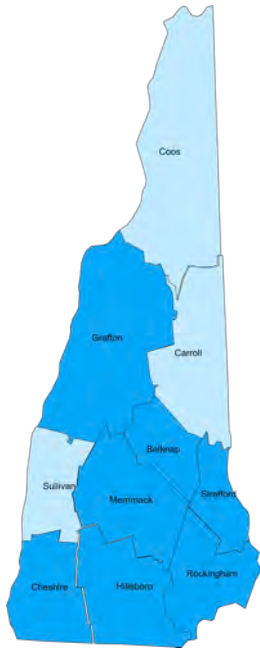
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New Hampshire Market Overview

New Hampshire

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	270,432
YOY Eligible Growth	4.0%
MA Penetration	5.9%
YOY MA Penetration Growth	1.2%
UHC Market Share	47.6%
Eligibles in Expansion Area	33,488

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

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New Hampshire Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Longest tenured MA plan in the market and the only plan focused on growing across all of New England
- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with a new RPPO
- Low premium plan represents improved benefits from 2016
- Higher premium plan has rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Recent service area expansion, network development and new plan options put UnitedHealthcare in a position to accelerate growth in the market. Expanding to Carroll, Coos, and Sullivan counties and expanding HMO offerings to Cheshire county
- 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



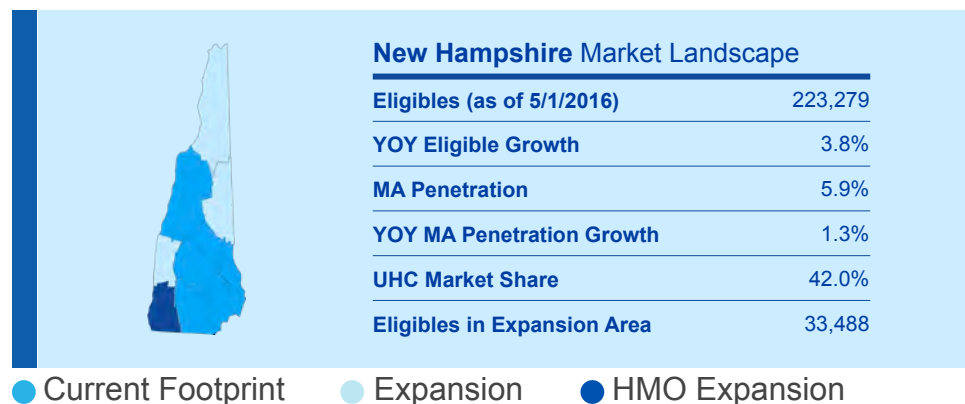
Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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



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UnitedHealthcare®

New Hampshire Product Overview

	AARP Medicare Complete Plan 2 H1944-017	AARP Medicare Complete Plan 3 H1944-019	AARP Medicare Complete Choice R5329-001
Plan Highlights	Low premium plan offering SilverSneakers® and Passport	Value plan with SilverSneakers®, Passport and preventive dental	New higher premium RPPO plan offering statewide choice, low co-pays and additional ancillaries
Plan Type	HMO	HMO	RPPO
Service Area	New Hampshire: Carroll, Cheshire, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan	New Hampshire: Carroll, Cheshire, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan	Maine and New Hampshire: All counties
Premium	\$29	\$69	\$79
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$35	\$30	\$25
Inpatient Hospital	\$295 Days1-5	\$250 Days1-7	\$225 Days1-7
Outpatient Surgery	\$295	\$200	\$200
Max Out-of-Pocket	\$5,900	\$3,400	\$3,500
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$0	\$0
Referral Required	Y	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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New Jersey Market Overview

New Jersey

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,190,331
YOY Eligible Growth	2.9%
MA Penetration	13.6%
YOY MA Penetration Growth	1.0%
UHC Market Share	53.1%
Eligibles in Expansion Area	134,578

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

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New Jersey Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest MA plan in the market with expansions into Burlington and Somerset counties
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Introducing fixed outpatient co-pay on H7055-034 and H7055-035
- Plan 3 (\$39) now available in all existing and expansion counties
- New Optum Fitness Advantage benefit
- More value! Largely maintained and/or improved core benefits across all plans including the removal of referrals on all plans
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- Large Latin/Spanish speaking population
- Former UHC Focus plan has been re-branded as AARP MedicareComplete



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
- Optum® Fitness Advantage membership — Stay active with a gym membership for no additional cost on plans
- Diabetes Navigator helps members manage diabetes more effectively



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

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



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New Jersey Product Overview

	AARP MedicareComplete Plan 2 H0755-038 (Mapping from H3107-012)	AARP MedicareComplete Plan 1 H0755-034 (Mapping from H3107-004)	AARP MedicareComplete Plan 3 H0755-035 (Mapping from H3107-013 and H3107-014)	AARP MedicareComplete Plan 4 H0755-036 (Mapping from H3107-015)
Plan Highlights	\$0 premium plan for consumers shopping for value in Essex and Ocean counties	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	New Jersey: Essex, Ocean	New Jersey: Bergen, Burlington, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Bergen, Burlington, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Bergen, Burlington, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union
Premium	\$0	\$0	\$39	\$79
PCP Co-pay	\$5	\$25	\$5	\$0
Specialist Co-pay	\$20	\$50	\$15	\$15
Inpatient Hospital	\$345 Days 1-5	\$395 Days 1-4	\$250 Days 1-5	\$150 Days 1-5
Outpatient Surgery	20%	\$295	\$250	\$150
Max Out-of-Pocket	\$6,700	\$6,700	\$5,900	\$3,400
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$45/\$95/27%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$290 (T3, T4 & T5 only)	\$225 (T3, T4 & T5 only)	\$0
Referral Required	N	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Optum Fitness, Passport, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Optum Fitness, Passport, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Optum Fitness, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Optum Fitness, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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New York Market Overview

New York

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	3,401,340
YOY Eligible Growth	2.8%
MA Penetration	30.6%
YOY MA Penetration Growth	0.1%
UHC Market Share	23.3%

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

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Downstate NY North Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest MA plan in the market
- Portfolio approach to provide options that appeal to the diverse income levels in the market
- Market includes many small competitors with narrow networks and the potential for instability. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Bilingual agents to assist growing Spanish population in Rockland and Orange counties
- Greater access to care with improved co-pays for eye/diabetic eye exams, lab and x-ray across all 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

- WestMed (ACO)
- Crystal Run
- Westchester Medical Center and providers
- All Westchester, Rockland and Orange hospitals are 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 H3307-023
- Diabetes Navigator helps members manage diabetes more effectively



Downstate NY North Market Landscape

Eligibles (as of 5/1/2016)	334,818
YOY Eligible Growth	2.9%
MA Penetration	16.9%
YOY MA Penetration Growth	0.3%
UHC Market Share	47.2%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Downstate NY North Product Overview

	AARP MedicareCompletePlan 1 H3307-012	AARP MedicareComplete H3307-023	AARP MedicareComplete Plan 2 H3307-025
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	New York: Orange, Rockland, Westchester	New York: Orange, Rockland, Westchester	New York: Sullivan, Ulster
Premium	\$0	\$69	\$0
PCP Co-pay	\$15	\$10	\$15
Specialist Co-pay	\$50	\$30	\$50
Inpatient Hospital	\$345 Days 1-5	\$325 Days 1-5	\$345 Days 1-5
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$4,000	\$6,700
Rx Co-pays	\$2/\$10/\$45/\$95/ 28%	\$2/\$10/\$45/\$95/ 28%	\$2/\$10/\$45/\$95/ 28%
Rx Deductible	\$245 (T3, T4 & T5 only)	\$240 (T3, T4 & T5 only)	\$245 (T3, T4 & T5 only)
Referral Required	Y	N	Y
Extra Benefits	Hearing Aids, NurseLine, Passport, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, SilverSneakers, Passport, and Routine Hearing and Vision Exams	Hearing Aids, NurseLine Passport, and Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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New York City Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Choice! Strong portfolio of MA plan choices from a stable company to meet a variety of needs
- Stable network with strong provider relationships
- Added premium and improved the benefits on H3379-001
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- The Mosaic PSP product serves the needs of Chinese and Korean membership with UnitedHealthcare retail presence
- Improved acupuncture on Mosaic plan
- Greater access to care with improved co-pays for eye/diabetic eye exams, lab and x-ray across all plans
- Market has diverse mix of ethnicities



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, competitive network including CAIPA, KAPIPA, Montefiore, NYU, NSLIJ, Cornell and Mt. Sinai
- 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 H3307-002, H3307-024 and H3307-015
- Diabetes Navigator helps members manage diabetes more effectively

New York City Market Landscape

Eligibles (as of 5/1/2016)	1,232,168
YOY Eligible Growth	2.8%
MA Penetration	37.1%
YOY MA Penetration Growth	0.4%
UHC Market Share	25.2%



● Current Footprint ● Expansion ● HMO Expansion

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New York City Product Overview

	AARP MedicareComplete Plan 2 H3379-001	AARP MedicareComplete Plan 1 H3307-002	AARP MedicareComplete Plan 3 H3307-024	AARP MedicareComplete Mosaic H3307-015
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium product with narrow network focused on Chinese and Korean speaking providers
Plan Type	HMO	HMO	HMO	HMO
Service Area	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond
Premium	\$19	\$35	\$69	\$0
PCP Co-pay	\$10	\$20	\$5	\$0
Specialist Co-pay	\$45	\$40	\$15	\$20
Inpatient Hospital	\$395 Days 1-4	\$345 Days 1-5	\$200 Days 1-5	\$325 Days 1-5
Outpatient Surgery	\$395	\$320	\$200	\$295
Max Out-of-Pocket	\$6,700	\$6,700	\$2,800	\$5,700
Rx Co-pays	\$2/\$12/\$47/\$100/ 26%	\$2/\$8/\$45/\$95/ 28%	\$2/\$8/\$45/\$95/33%	\$3/\$13/\$43/\$93/ 28%
Rx Deductible	\$330 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)	\$0	\$245 (T3, T4 & T5 only)
Referral Required	Y	N	N	N
Extra Benefits	Hearing Aids, NurseLine Passport, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive Dental, Passport, and Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive Dental, Passport, and Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine Preventive Dental, Passport, Acupuncture, and Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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New York Upstate Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition
- Mature MA market with mostly regional not-for-profit carriers that has experienced some competitor instability and market exits. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Choice! Strong portfolio of MA plan choices from a stable company to meet a variety of needs
- Introducing a new \$0 premium plan for consumers shopping on value in the Syracuse and surrounding area
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Expanding HMO offerings to Broome, Cayuga, Madison, Oneida, and Onondaga counties



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 comprehensive hospital 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
- 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 R5342-005, R5342-006, and H3379-039
- Diabetes Navigator helps members manage diabetes more effectively



New York Upstate Market Landscape

Eligibles (as of 5/1/2016)	1,834,354
YOY Eligible Growth	2.7%
MA Penetration	28.8%
YOY MA Penetration Growth	-0.2%
UHC Market Share	19.1%

● Current Footprint ● Expansion ● HMO Expansion

New York Upstate Product Overview

	UnitedHealthcare MedicareComplete Choice Plan 1 R5342-001	UnitedHealthcare MedicareComplete Choice Plan 3 R5342-005	UnitedHealthcare MedicareComplete Choice Plan 4 R5342-006	AARP MedicareComplete H3379-039
Plan Highlights	Open access plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Open access plan with lower co-pays and additional ancillaries	Open access plan with low out-of-pocket costs and rich ancillaries	New \$0 premium with low co-pays and fixed outpatient for consumers shopping for value
Plan Type	RPPO	RPPO	RPPO	HMO
Service Area	New York: All Counties	New York: All Counties	New York: All Counties	New York: Broome, Cayuga, Madison, Oneida, Onondaga
Premium	\$0	\$39	\$69	\$0
PCP Co-pay	\$10	\$5	\$0	\$10
Specialist Co-pay	\$45	\$30	\$25	\$35
Inpatient Hospital	\$395 Days 1-4	\$325 Days 1-4	\$295 Days 1-4	\$345 Days 1-5
Outpatient Surgery	20%	\$295	\$250	\$345
Max Out-of-Pocket	\$6,700	\$5,900	\$5,400	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$290 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)	\$0	\$290 (T3, T4 & T5 only)
Referral Required	N	N	N	Y
Extra Benefits	Hearing Aids, NurseLine, Passport, Routine Hearing and Vision Exams. Dental and Fitness Riders Available	Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, NurseLine Preventive and Comprehensive Dental, Passport, Routine Vision and Hearing Exams	Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Vision and Hearing Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Greater Philadelphia Market Overview



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Greater Philadelphia
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Expanding HMO offerings to Chester, Berks, Lehigh, Northampton, and York
- Introducing new \$19 plan for consumers looking for value
- LPPO option available for out-of-network benefits
- No referral required to see a specialist on LPPO plans
- 4 Star plan HMOs and 4.5 Star PPOs
- H2228-034 is mapping into H2228-035 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



Provider

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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



Greater Philadelphia Market Landscape

Eligibles (as of 5/1/2016)	668,383
YOY Eligible Growth	3.5%
MA Penetration	26.8%
YOY MA Penetration Growth	0.1%
UHC Market Share	5.6%

● Current Footprint ● Expansion ● HMO Expansion

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Greater Philadelphia Product Overview

	AARP MedicareComplete H1944-024	AARP MedicareComplete Choice Plan 1 H2228-035 (Includes mapping from H2228-034)	AARP MedicareComplete Choice Plan 2 H2228-036
Plan Highlights	New low premium plan offering SilverSneakers®, Passport	LPPO with SilverSneakers® for those seeking open access and richer benefits	Higher-premium plan offering more robust benefits. Includes SilverSneakers®, Passport, preventive dental
Plan Type	HMO	LPPO	LPPO
Service Area	Pennsylvania: Berks, Lehigh, Northampton, York	Pennsylvania: Erie, Lancaster, Lehigh, Northampton, York	Pennsylvania: Erie, Lancaster, Lehigh, Northampton, York
Premium	\$19	\$39	\$69
PCP Co-pay	\$15	\$15	\$5
Specialist Co-pay	\$45	\$45	\$35
Inpatient Hospital	\$345 Days 1-5	\$345 Days 1-5	\$250 Days 1-7
Outpatient Surgery	20%	20%	\$250
Max Out-of-Pocket	\$6,700	\$6,700	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$230 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)
Referral Required	Y	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Greater Philadelphia Product Overview

	AARP MedicareComplete H1944-009	AARP MedicareComplete Choice H2228-037
Plan Highlights	Low premium plan with lower co-pays and additional ancillaries	LPPO with SilverSneakers®, preventive dental and Passport for those seeking open access and richer benefits
Plan Type	HMO	LPPO
Service Area	Pennsylvania: Bucks, Chester	Pennsylvania: Chester, Philadelphia
Premium	\$29	\$55
PCP Co-pay	\$15	\$15
Specialist Co-pay	\$45	\$45
Inpatient Hospital	\$345 Days 1-5	\$295 Days 1-6
Outpatient Surgery	20%	\$295
Max Out-of-Pocket	\$6,700	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$230 (T3, T4 & T5 only)	\$325 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Northwest Pennsylvania Market Overview



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Northwest Pennsylvania
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Expanding to Forest, Mercer, Venango, and Warren counties
- Introducing new \$89 premium plan with low out-of-pocket costs for consumers looking for overall value and predictability
- New for 2017 - No referral required to see a specialist on all plans
- 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

- Broad network strategy focused on Allegheny Health Networks and UPMC systems. Additionally, many community hospitals including:
 - MillCreek Hospital
 - Warren General Hospital
 - Sharon Regional Health System
 - Grove City 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
- Diabetes Navigator helps members manage diabetes more effectively



Northwest Pennsylvania Market Landscape

Eligibles (as of 5/1/2016)	73,798
YOY Eligible Growth	2.5%
MA Penetration	28.9%
YOY MA Penetration Growth	1.1%
UHC Market Share	0.7%
Eligibles in Expansion Area	53,437

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Northwest Pennsylvania Product Overview

	AARP MedicareComplete Plan 1 H1944-012	AARP MedicareComplete Plan 2 H1944-013	AARP MedicareComplete Plan 3 H1944-026
Plan Highlights	New low premium plan offering SilverSneakers®, Passport	Moderate premium plan with lower co-pays and additional ancillaries	Higher-premium plan offering more robust benefits. Includes SilverSneakers®, Passport, preventive dental
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren
Premium	\$19	\$49	\$89
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$40	\$40	\$30
Inpatient Hospital	\$345 Days 1-5	\$275 Days 1-6	\$175 Days1-3
Outpatient Surgery	\$345	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,900	\$3,900
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$260 (T3, T4 & T5 only)	\$0	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport , NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport , NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport , NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Pittsburgh Market Overview



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Pittsburgh
- Expanding to Butler, Clarion, Fayette, Green, Jefferson, and Washington counties
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Introducing new \$89 premium plan with low out-of-pocket costs for consumers looking for overall value and predictability
- New for 2017 — No referral required to see a specialist
- 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

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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



Pittsburgh Market Landscape

Eligibles (as of 5/1/2016)	551,627
YOY Eligible Growth	2.7%
MA Penetration	47.9%
YOY MA Penetration Growth	0.1%
UHC Market Share	1.1%
Eligibles in Expansion Area	148,505

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Pittsburgh Product Overview

	AARP MedicareComplete Plan 1 H1944-010	AARP MedicareComplete Plan 2 H1944-011	AARP MedicareComplete Plan 3 H1944-025
Plan Highlights	Low premium plan offering SilverSneakers®, Passport	Moderate premium plan with lower co-pays, preventive dental, and additional ancillaries	Higher-premium plan offering more robust benefits. Includes SilverSneakers®, Passport, preventive dental
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland
Premium	\$19	\$49	\$89
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$40	\$40	\$30
Inpatient Hospital	\$345 Days 1-5	\$275 Days 1-6	\$175 Days 1-3
Outpatient Surgery	\$345	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,900	\$3,900
Rx Co-pays	\$2/\$12/ \$47 / \$100 / 27%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$260 (T3, T4 & T5 only)	\$0	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

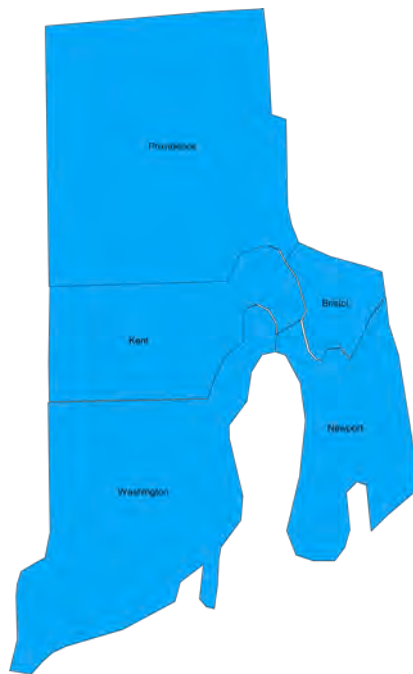
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Rhode Island Market Overview

Rhode Island

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	206,801
YOY Eligible Growth	2.9%
MA Penetration	32.8%
YOY MA Penetration Growth	0.4%
UHC Market Share	27.4%

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

Rhode Island Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition
- 4 Star plans
- Choice! Portfolio approach with a choice of MA plans to meet different needs
- Introducing new \$79 premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- UnitedHealth Passport® — Great for snowbirds. Coverage follows the member
- Robust provider network that includes providers in other states in the New England area
- Essentials Plan H1944-015 with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer



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

- Network is inclusive of all hospitals and large provider organizations in the state including:
 - Coastal
 - RIPCCP
 - Anchor Medical
 - Lifespan
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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



Rhode Island Market Landscape

Eligibles (as of 5/1/2016)	206,801
YOY Eligible Growth	2.9%
MA Penetration	32.8%
YOY MA Penetration Growth	0.4%
UHC Market Share	27.4%

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

Rhode Island Product Overview

	AARP MedicareComplete Plan 1 H1944-016	AARP MedicareComplete Plan 2 H1944-014	AARP MedicareComplete Plan 3 H1944-020	AARP MedicareComplete Choice R7444-001
Plan Highlights	Low premium plan for consumers shopping for value and comfort with higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	RPPO plan for those looking for broader access
Plan Type	HMO	HMO	HMO	RPPO
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	All counties: MA, CT, RI, VT
Premium	\$0	\$29	\$79	\$50
PCP Co-pay	\$20	\$10	\$0	\$20
Specialist Co-pay	\$45	\$40	\$30	\$45
Inpatient Hospital	\$395 Days 1-4	\$345 Days 1-5	\$275 Days 1-6	\$395 Days 1-4
Outpatient Surgery	20%	20%	\$250	20%
Max Out-of-Pocket	\$5,500	\$4,500	\$3,750	\$5,500
Rx Co-pays	\$2/\$9/\$45/\$95/28%	\$2/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$0	\$280 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams. Fitness Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

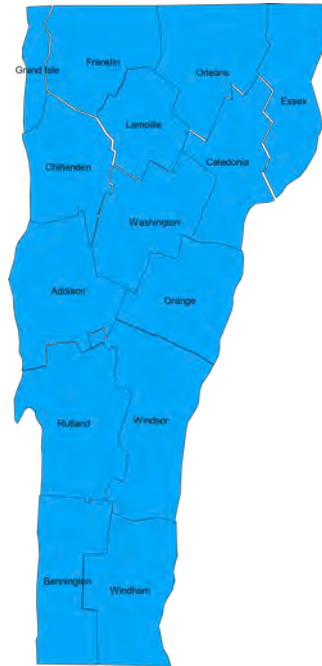
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Vermont Market Overview

Vermont

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	134,409
YOY Eligible Growth	3.6%
MA Penetration	6.4%
YOY MA Penetration Growth	0.7%
UHC Market Share	87.7%

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

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Vermont Market Overview



Market Highlights

- UnitedHealthcare is the only plan focused on growing across all of New England (contiguous service area), and investing in this market to accelerate growth rate
- Proud leader with 90% market share
- Strong UnitedHealthcare® and AARP® brand recognition in the area and is the longest tenured MA plan in the market
- Opportunity to increase the 7% market penetration with our portfolio offering a choice of a \$0 premium HMO plan with robust benefits or a \$50 PPO plan for those members seeking more choice
- Recent service area expansion, network development and new plan options put UnitedHealthcare in a position to accelerate growth in the market
- 4 Star Plans
- Expanding HMO offerings to Addison, Chittenden, Lamoille, Orange, and Windsor counties



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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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™
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Personalized member service model that connects members with advocates who are best suited for their needs
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Diabetes Navigator helps members manage diabetes more effectively



Vermont Market Landscape

Eligibles (as of 5/1/2016)	134,409
YOY Eligible Growth	3.6%
MA Penetration	6.4%
YOY MA Penetration Growth	0.7%
UHC Market Share	87.7%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Vermont Product Overview

	AARP MedicareComplete H1944-018	AARP MedicareComplete Choice R7444-001
Plan Highlights	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Premium plan designed for consumers looking for broad access. A fitness rider is available for this plan
Plan Type	HMO	RPPO
Service Area	Vermont: Addison, Bennington, Chittenden, Lamoille, Orange, Rutland, Washington, Windham, Windsor	All counties: MA, CT, RI, VT
Premium	\$0	\$50
PCP Co-pay	\$20	\$20
Specialist Co-pay	\$40	\$45
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$6,700	\$5,500
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$280 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams. Fitness Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

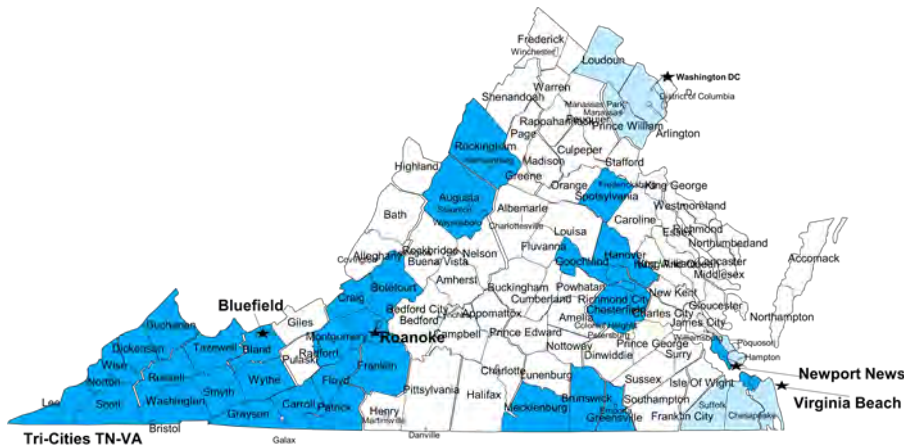
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Virginia Market Overview

Virginia

Medicare Advantage 2017 Service Area



Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	897,622
YOY Eligible Growth	4.3%
MA Penetration	17.0%
YOY MA Penetration Growth	0.4%
UHC Market Share	16.3%
Eligibles in Expansion Area	384,057

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

- Current Footprint (includes PFFS)
- Expansion

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Richmond/Roanoke Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Choice: \$0 premium plan with robust benefits or \$49 plan with dental, lower co-pays & MOOP
- Improved PCP, Inpatient, and MOOP on \$0 premium plan
- Open access PFFS plans still available in select counties
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- 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

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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



Richmond/Roanoke Market Landscape

Eligibles (as of 5/1/2016)	255,373
YOY Eligible Growth	5.2%
MA Penetration	20.4%
YOY MA Penetration Growth	0.0%
UHC Market Share	18.1%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Richmond/Roanoke Product Overview

	AARP Medicare Complete Plan 1 H5253-085 (Mapping from H7187-003)	AARP Medicare Complete Plan 2 H5253-086 (Mapping from H7187-010)
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City
Premium	\$0	\$49
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$40	\$40
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$205 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Tidewater Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Choice: \$0 premium plan with robust benefits or \$49 plan with dental, lower co-pays & MOOP
- Improved PCP, Inpatient, Outpatient, and MOOP on \$0 premium plan
- Expanding to Chesapeake City, Hampton City, Suffolk City, Virginia Beach City, and York counties
- Open access PFFS plans still available in select counties
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- 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

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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



Tidewater Market Landscape

Eligibles (as of 5/1/2016)	225,402
YOY Eligible Growth	3.8%
MA Penetration	18.1%
YOY MA Penetration Growth	0.3%
UHC Market Share	3.5%
Eligibles in Expansion Area	149,877

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Tidewater Product Overview

	AARP Medicare Complete Plan 1 H5253-087 (Mapping from H7187-009)	AARP Medicare Complete Plan 2 H5253-088 (Mapping from H7187-011)
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Chesapeake City, Hampton City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, York	Virginia: Chesapeake City, Hampton City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, York
Premium	\$0	\$49
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$40	\$40
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$240 (T3, T4 & T5 only)	\$235 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Virginia North Market Overview



Market Highlights

- UnitedHealthcare is investing in the Virginia market with expansions to 9 new counties to accelerate growth
- Expansion counties include Alexandria City, Arlington, Fairfax City, Fairfax, Falls Church City, Loudoun, Manassas City, and Manassas Park City
- Portfolio approach with introduction of two premium plans designed to meet different needs
- Broad network plans without referral requirements
- 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

- Broad network access including: iNOVA, Privia, VA Hospital 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
- Diabetes Navigator helps members manage diabetes more effectively

Virginia North Market Landscape



Eligibles (as of 5/1/2016)	265,616
YOY Eligible Growth	5.7%
MA Penetration	9.7%
YOY MA Penetration Growth	0.9%
UHC Market Share	0.8%
Eligibles in Expansion Area	265,616

● Current Footprint ● Expansion ● HMO Expansion

Virginia North Product Overview

	AARP Medicare Complete Plan 1 H5253-089	AARP Medicare Complete Plan 2 H5253-090
Plan Highlights	Modest premium plan designed for the consumer comfortable with higher out-of-pocket costs with rich ancillary	Higher premium plan designed for the consumer looking for lower out-of-pocket costs and rich ancillary
Plan Type	HMO	HMO
Service Area	Virginia: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William	Virginia: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William
Premium	\$29	\$89
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$40	\$25
Inpatient Hospital	\$250 Days 1-5	\$195 Days 1-4
Outpatient Surgery	\$250	\$150
Max Out-of-Pocket	\$6,700	\$3,400
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$0
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport , NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport , NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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2017 Medicare Advantage Plans Southeast Region

Alabama Market Overview

Alabama

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	542,162
YOY Eligible Growth	3.5%
MA Penetration	32.6%
YOY MA Penetration Growth	0.6%
UHC Market Share	19.6%
Eligibles in Expansion Area	60,000

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

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Alabama Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- Portfolio of HMO MA plan choices from a stable company to meet a variety of needs
- H0151-001 and H0151-025 are mapping into H2802-041
- H0151-027 is mapping into H2802-042
- \$49 premium plan includes improved core benefits
- Expanding to Cullman, Talladega and Houston counties
- Removed referrals for 2017 (Open Access)
- Additional DSNP product available for year round selling
- UHC breadth of product options, strength and stability provide competitive advantage in Alabama
- Strong network with key Baptist Physician Alliance relationship



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on H2802-041 and H2802-042
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible on H2802-041 and H2802-042
- 9 of the top 10 most dispensed generics are in Tier 1
- Removed Rx Deductible from Tier 3 on H2802-041



Provider

- Baptist Physician Alliance
- Providence
- IMC
- Internal Medicine LLC
- 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 H2802-041 and H2802-042
- 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 H2802-041 and H2802-042
- Diabetes Navigator helps members manage diabetes more effectively



Alabama Market Landscape

Eligibles (as of 5/1/2016)	542,162
YOY Eligible Growth	3.5%
MA Penetration	32.6%
YOY MA Penetration Growth	0.6%
UHC Market Share	19.6%
Eligibles in Expansion Area	60,000

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

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Alabama Product Overview

	AARP Medicare Complete Plan 1 H2802-041 (Mapping from H0151-001 and H0151-025)	AARP Medicare Complete Plan 2 H2802-042 (Mapping from H0151-027)	UnitedHealthcare Dual Complete H2802-044 (Mapping from H0151-015)
Plan Highlights	No premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Premium plan designed for consumers interested in lower out-of-pockets costs and additional ancillaries	Specially designed plan for those who are dually eligible. Member cost-sharing varies by Medicaid eligibility
Plan Type	HMO	HMO	HMO SNP
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker
Premium	\$0	\$49	Varies by LIS Level
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$30	\$20	\$0
Inpatient Hospital	\$295 Days 1-5	\$195 Days 1-5	Varies by LIS Level
Outpatient Surgery	\$295	\$195	Varies by LIS Level
Max Out-of-Pocket	\$5,900	\$3,900	Varies by LIS Level
Rx Co-pays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%	Varies by LIS Level
Rx Deductible	\$55 (T4 & T5 only)	\$0	Varies by LIS Level
Referral Required	N	N	N
Extra Benefits	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	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, OTC Catalog, Transportation, Nurseline, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Arkansas Market Overview

Arkansas

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	606,006
YOY Eligible Growth	2.8%
MA Penetration	19.2%
YOY MA Penetration Growth	0.5%
UHC Market Share	27.3%

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

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Northwest Arkansas Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- Introducing two new HMOs in Benton, Carroll, Crawford, Sebastian, and Washington counties, providing new options in the market
- Portfolio approach with \$0 premium HMO, premium HMO and RPPO options that offer a choice for a variety of needs
- Statewide PPO offers access to all providers
- UnitedHealth Passport® program on HMOs — Great for snowbirds or those who travel
- SilverSneakers available on both HMOs
- Dental available on all plans
- 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

- Premiere Care - all Hospitals and physicians
- Mercy Hospital and physicians - all locations
- Sparks hospital- all locations and physicians
- Cooper Clinic- All locations
- Medical Associates of Northwest Arkansas- Mana physicians- all locations
- 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™
- Personalized member service model that connects members with advocates who are best suited for their needs
- NurseLineSM — 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost H2802-037 and H2802-038
- Diabetes Navigator helps members manage diabetes more effectively



NW Arkansas Market Landscape

Eligibles (as of 5/1/2016)	113,884
YOY Eligible Growth	3.7%
MA Penetration	28.0%
YOY MA Penetration Growth	0.2%
UHC Market Share	11.7%

● Current Footprint ● Expansion ● HMO Expansion



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Northwest Arkansas Product Overview

	AARP MedicareComplete Plan 1 H2802-037	AARP MedicareComplete Plan 2 H2802-038	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	New \$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	New premium plan with lower co-pays and additional ancillaries	PPO plan for those wanting more choice and open access
Plan Type	HMO	HMO	RPPO
Service Area	Arkansas: Benton, Carroll, Crawford, Sebastian, Washington	Arkansas: Benton, Carroll, Crawford, Sebastian, Washington	Arkansas: All Counties
Premium	\$0	\$49	\$39
PCP Co-pay	\$5	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$350 Days 1-5	\$225 Days 1-8	\$335 Days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$95/32%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$0	\$50 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive Dental, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine Preventive and Comprehensive Dental, Passport Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, and Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Pulaski County/Jefferson County Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- UnitedHealthcare is entering the market with two new HMOs in Jefferson and Pulaski counties, providing new options
- Portfolio approach with two HMOs and an RPPO that offers a choice for a variety of needs
- Statewide PPO offers access to all providers
- UnitedHealth Passport® program on HMOs — Great for snowbirds or those who travel
- SilverSneakers available on both HMOs
- Dental available on all plans
- 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

- Baptist Hospital – all locations
- Practice Plus physicians-all locations
- AR Health Group- all locations
- Jefferson Regional-hospital and 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
- 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™
- Personalized member service model that connects members with advocates who are best suited for their needs
- NurseLineSM — 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost H2802-039 and H2802-040
- Diabetes Navigator helps members manage diabetes more effectively



Pulaski/Jefferson Market Landscape

Eligibles (as of 5/1/2016)	87,624
YOY Eligible Growth	3.6%
MA Penetration	17.9%
YOY MA Penetration Growth	0.5%
UHC Market Share	29.3%

● Current Footprint ● Expansion ● HMO Expansion

Pulaski County/Jefferson County Product Overview

	AARP MedicareComplete Plan 1 H2802-039	AARP MedicareComplete Plan 2 H2802-040	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	New low premium plan for consumers shopping for value and higher out-of-pocket costs	New premium plan with lower co-pays and additional ancillaries	PPO plan for those wanting more choice and open access
Plan Type	HMO	HMO	RPPO
Service Area	Arkansas: Jefferson, Pulaski	Arkansas: Jefferson, Pulaski	Arkansas: All Counties
Premium	\$19	\$55	\$39
PCP Co-pay	\$5	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$350 Days 1-5	\$225 Days 1-8	\$335 Days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$95/32%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$0	\$50 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive Dental, Passport, and Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive and Comprehensive Dental, Passport, and Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, and Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Arkansas 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	Varies by LIS Level	Arkansas: All Counties	Arkansas: 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 Days1-5	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, Transportation, OTC Catalog, NurseLine, and Routine Hearing and Vision exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, Routine Hearing and Vision exams. 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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Florida Market Overview

Florida

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	3,096,053
YOY Eligible Growth	5.2%
MA Penetration	33.4%
YOY MA Penetration Growth	0.6%
UHC Market Share	25.0%

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

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Florida Central Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with the HMO, or freedom of choice with the RPPO
- Enhanced benefits on H1045-030 with lower MOOP, Inpatient Hospital, Specialist, fixed co-pay for outpatient, \$0 lab co-pay and addition of preventive dental
- H1045-030 offers tiered benefit by provider for PCP with \$0 co-pay when selecting a WellMed PCP
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- Larger provider network than most plans in the market which includes access to statewide network



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
- RPPO plan has improved Rx deductible for 2017



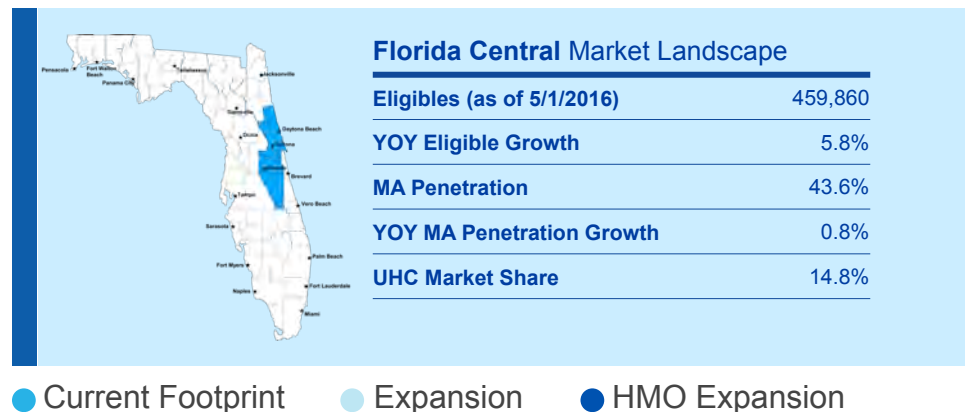
Provider

- Large provider network with all major groups and providers
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plan H1045-030
- Diabetes Navigator helps members manage diabetes more effectively



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Florida Central Product Overview

	AARP MedicareComplete H1045-030	AARP MedicareComplete H1045-035	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	Broad network plan for consumers seeking value	\$0 premium plan for consumers looking for value	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	RPPO
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Flagler, Putnam, St. Johns	Florida: All Counties
Premium	\$0	\$0	\$0
PCP Co-pay	Tier 1:\$0, Tier 2:\$10	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$250 Days 1-5	\$225 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$250	\$200	20%
Max Out-of-Pocket	\$4,900	\$4,900	\$6,700
Rx Co-pays	\$2/\$9/\$45/\$95/27%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/ 28%
Rx Deductible	\$265 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental , Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida East Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with the HMO products, or freedom of choice with the RPPO
- Stable benefits compared to 2016. Mapping H1045-029 (St. Lucie County) into H1045-028 for more streamlined product portfolio. Members will see benefit improvements
- Provider sponsored HMO plan (H1045-036) offers the lowest co-pays and maximum out-of-pocket by utilizing WellMed primary care network
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 co-pays on Plan H1045-028 with WellMed and Martin Health System (new for 2017)
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



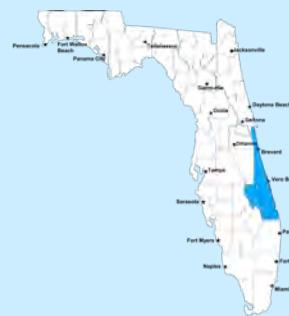
Provider

- Martin Memorial (3 locations), Indian River Medical Center, St. Lucie Medical Center / Lawnwood Hospital, Parrish Health Systems, Wuesthoff Hospitals (two locations), Omni, Osler, Heart and Family, and other large provider groups
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-028, H1045-030 and H1045-036
- Diabetes Navigator helps members manage diabetes more effectively



Florida East Market Landscape

Eligibles (as of 5/1/2016)	311,206
YOY Eligible Growth	5.4%
MA Penetration	30.1%
YOY MA Penetration Growth	0.3%
UHC Market Share	19.0%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Florida East Product Overview

	AARP MedicareComplete Focus H1045-036	AARP MedicareComplete H1045-028	AARP MedicareComplete H1045-030	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with rich ancillaries centered around WellMed primary care physicians	\$0 premium plan with tiered PCP co-pays for those seeking value	Broad network plan for consumers seeking value	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	HMO	RPPO
Service Area	Florida: Indian River, Martin, St. Lucie	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Brevard, Orange, Osceola, Seminole	Florida: All Counties
Premium	\$0	\$0	\$0	\$0
PCP Co-pay	\$0	Tier 1:\$0, Tier 2:\$10	Tier 1:\$0, Tier 2:\$10	\$15
Specialist Co-pay	\$30	\$45	\$40	\$50
Inpatient Hospital	\$275 Days 1-5	\$295 Days 1-6	\$250 Days 1-5	\$395 Days 1-4
Outpatient Surgery	\$200 / \$75 ASC	\$295	\$250	20%
Max Out-of-Pocket	\$3,400	\$5,200	\$4,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/28%	\$2/\$9/\$45/\$95/27%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$225 (T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$265 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, Transportation, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Greater Tampa Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the LPPO and RPPO
- Expanding HMO offerings to Highlands county with new \$0 premium plan offering tiered benefit by provider for PCP, low co-pays, fitness and dental
- H1045-028 and H1045-042 offer tiered benefit by provider for PCP with \$0 co-pays for WellMed and BayCare physicians
- LPPO product offers rich benefits with open access for consumers looking for more flexibility and lower out-of-pocket costs
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



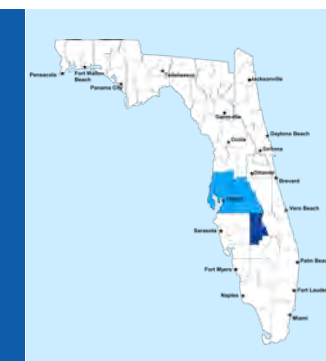
Provider

- Adventist Health System, HCA, Tampa General, Watson Clinic
- BayCare (new Tier 1 provider for H1045-028 and H1045-042)
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-028, H1045-042, and H2228-033
- Diabetes Navigator helps members manage diabetes more effectively



Florida Greater Tampa Market Landscape

Eligibles (as of 5/1/2016)	732,539
YOY Eligible Growth	4.7%
MA Penetration	43.4%
YOY MA Penetration Growth	0.3%
UHC Market Share	23.4%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Florida Greater Tampa Product Overview

	AARP MedicareComplete H1045-028	AARP MedicareComplete H1045-042	AARP MedicareComplete Choice H2228-033	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with tiered PCP co-pays for those seeking value	New \$0 premium plan for consumers looking for value	Open access plan with low co-pays, fitness and dental, and low out-of-Pocket max	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	LPPO	RPPO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Desoto, Hardee, Highlands	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: All Counties
Premium	\$0	\$0	\$75	\$0
PCP Co-pay	Tier 1:\$0, Tier 2:\$10	Tier 1:\$0, Tier 2:\$10	\$5	\$15
Specialist Co-pay	\$45	\$40	\$35	\$50
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5	\$275 Days 1-4	\$395 Days 1-4
Outpatient Surgery	\$295	\$250	\$275	20%
Max Out-of-Pocket	\$5,200	\$4,900	\$3,600	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	Y	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Gulf Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Hernando county also includes \$75 premium LPPO with lower cost sharing
- Expanding HMO offerings to Citrus, Levy, and Gilchrist counties
- Stable or improved benefits across the plans
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 co-pays on Plan H1045-028, H1045-043
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



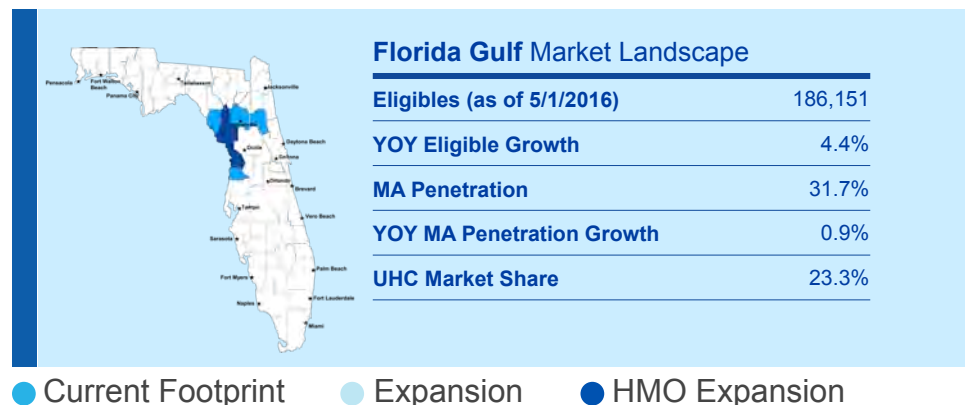
Provider

- Southeastern Integrated Medical
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-043, H1045-028, H1045-033, H1045-035, and H2228-033
- Diabetes Navigator helps members manage diabetes more effectively



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Florida Gulf Product Overview

	AARP MedicareComplete H1045-043	AARP MedicareComplete H1045-028	AARP MedicareComplete H1045-033
Plan Highlights	New \$0 premium plan for consumers looking for value	\$0 premium plan with tiered PCP co-pays for those seeking value	\$0 premium plan for consumers looking for value
Plan Type	HMO	HMO	HMO
Service Area	Florida: Citrus, Levy	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Alachua, Columbia, Gilchrist, Suwannee
Premium	\$0	\$0	\$0
PCP Co-pay	Tier 1:\$0, Tier 2:\$10	Tier 1:\$0, Tier 2:\$10	\$0
Specialist Co-pay	\$40	\$45	\$25
Inpatient Hospital	\$250 Days 1-5	\$295 Days 1-6	\$225 Days 1-7
Outpatient Surgery	\$250	\$295	\$200
Max Out-of-Pocket	\$4,900	\$5,200	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Gulf Product Overview

	AARP MedicareComplete H1045-035	AARP MedicareComplete Choice H2228-033	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan for consumers looking for value	Open access plan with low co-pays, fitness and dental, and low out-of-Pocket max	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	LPPO	RPPO
Service Area	Florida: Flagler, Putnam, St. Johns	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: All Counties
Premium	\$0	\$75	\$0
PCP Co-pay	\$0	\$5	\$15
Specialist Co-pay	\$25	\$35	\$50
Inpatient Hospital	\$225 Days 1-7	\$275 Days 1-4	\$395 Days 1-4
Outpatient Surgery	\$200	\$275	20%
Max Out-of-Pocket	\$4,900	\$3,600	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida North Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Expanding HMO offerings to Nassau county
- Enhanced benefits from 2016
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel
- Statewide access to participating specialists and hospitals
- H1045-026 Plan offers transportation benefit to physicians and pharmacies while maintaining a \$3400 MOOP



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
- RPPO plan has improved Rx deductible for 2017



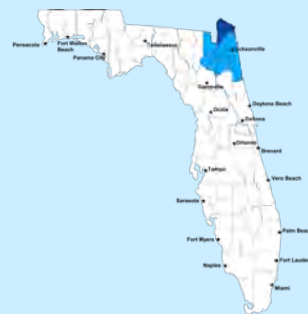
Provider

- Adventist Health System, Flagler Hospital, Baptist Health Systems, St. Vincent's Medical Center, Memorial Hospital (HCA), Orange Park Medical Center (HCA)
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-026 and H1045-035
- Diabetes Navigator helps members manage diabetes more effectively



Florida North Market Landscape

Eligibles (as of 5/1/2016)	259,957
YOY Eligible Growth	5.6%
MA Penetration	27.5%
YOY MA Penetration Growth	1.2%
UHC Market Share	32.4%

● Current Footprint ● Expansion ● HMO Expansion

Florida North Product Overview

	AARP MedicareComplete Focus H1045-026	AARP MedicareComplete H1045-035	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	RPPO
Service Area	Florida: Clay, Duval, Nassau	Florida: Flagler, Putnam, St. Johns	Florida: All Counties
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$30	\$25	\$50
Inpatient Hospital	\$270 Days 1-6	\$225 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$270	\$200	20%
Max Out-of-Pocket	\$3,400	\$4,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$290 (T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, Transportation, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Northwest Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Addition of service area specific POS out-of-network component for H1045-031 and H1045-032
- Expanding HMO-POS offering to Gadsden, Holmes, Jackson, and Washington counties
- Enhanced benefits from 2016
- Expanding H1045-033 HMO service area to include Suwannee county
- No referral to see specialists on H1045-031, H1045-032, and H1045-041
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



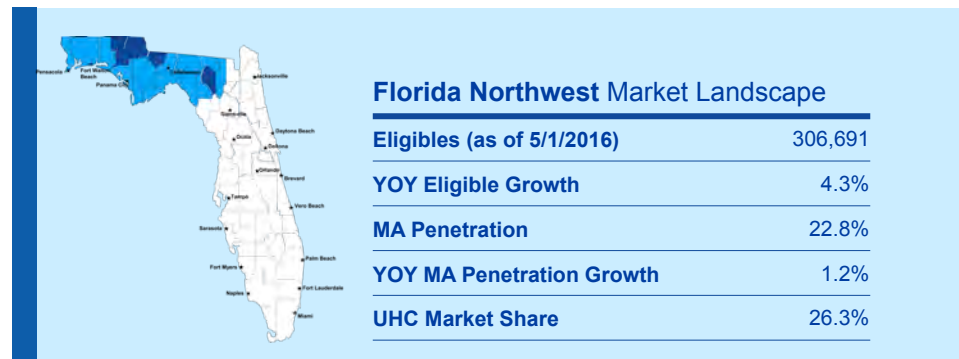
Provider

- Bay Medical Center, Gulf Coast Medical Center, Sacred Heart, Fort Walton Beach Medical Center (HCA), White-Wilson Medical Center, West Florida Hospital, Santa Rosa Medical Center
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-031, H1045-032, H1045-033, and H1045-041
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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Florida Northwest Product Overview

	AARP MedicareComplete Plus H1045-031	AARP MedicareComplete Plus H1045-032	AARP MedicareComplete H1045-033
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value
Plan Type	HMOPOS	HMOPOS	HMO
Service Area	Florida: Escambia, Okaloosa, Santa Rosa	Florida: Bay, Walton	Florida: Alachua, Columbia, Gilchrist, Suwannee
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$25	\$25	\$25
Inpatient Hospital	\$225 Days 1-7	\$225 Days 1-7	\$225 Days 1-7
Outpatient Surgery	\$200	\$200	\$200
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	N	N	Y
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017
 ● Degraded for 2017
 ● New Plan

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Florida Northwest Product Overview

	AARP MedicareComplete Plus H1045-041	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	New \$0 premium plan for consumers looking for value	Open-access plan for consumers seeking freedom of choice
Plan Type	HMOPOS	RPPO
Service Area	Florida: Gadsden, Holmes, Jackson, Washington	Florida: All Counties
Premium	\$0	\$0
PCP Co-pay	\$0	\$15
Specialist Co-pay	\$25	\$50
Inpatient Hospital	\$225 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$200	20%
Max Out-of-Pocket	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Southwest Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Expanding HMO offerings to Hardee and DeSoto counties
- LPPO product offers rich benefits with open access for consumers looking for more flexibility and lower out-of-pocket costs.
- Stable/enhanced benefits from 2016
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 co-pays on Plan H1045-028 and H1045-042
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



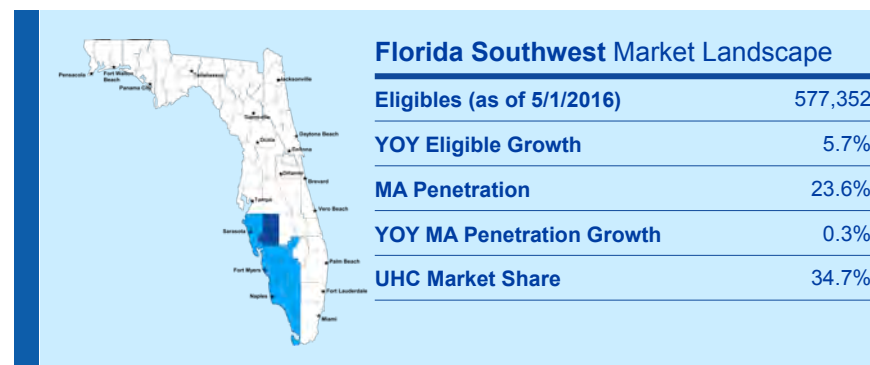
Provider

- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-028, H1045-034, H1045-042, and H2228-033
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Florida Southwest Product Overview

	AARP MedicareComplete H1045-028	AARP MedicareComplete Plan 2 H1045-034	AARP MedicareComplete H1045-042
Plan Highlights	\$0 premium plan with tiered PCP co-pays for those seeking value	\$0 premium plan with Preventive Dental for consumers looking for value	New \$0 premium plan with Preventive Dental for consumers looking for value
Plan Type	HMO	HMO	HMO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Collier, Lee	Florida: Desoto, Hardee, Highlands
Premium	\$0	\$0	\$0
PCP Co-pay	Tier 1:\$0, Tier 2:\$10	\$0	Tier 1:\$0, Tier 2:\$10
Specialist Co-pay	\$45	\$25	\$40
Inpatient Hospital	\$295 Days 1-6	\$225 Days 1-7	\$250 Days 1-5
Outpatient Surgery	\$295	\$200	\$250
Max Out-of-Pocket	\$5,200	\$4,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Southwest Product Overview

	AARP MedicareComplete Choice H2228-033	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	Open access plan with low co-pays, fitness and dental, and low out-of-Pocket max	Open-access plan for consumers seeking freedom of choice
Plan Type	LPPO	RPPO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: All Counties
Premium	\$75	\$0
PCP Co-pay	\$5	\$15
Specialist Co-pay	\$35	\$50
Inpatient Hospital	\$275 Days 1-4	\$395 Days 1-4
Outpatient Surgery	\$275	20%
Max Out-of-Pocket	\$3,600	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida The Villages Market Overview



Market Highlights

- UnitedHealthcare has an exclusive relationship with The Villages to provide a focused approach for all Medicare eligible residents of Lake, Marion, and Sumter counties
- Portfolio of products provides \$0 premium HMO and \$85 premium HMO-POS. Both plans offer no referral with access to statewide network and rich ancillary benefits
- Adding national out-of-network POS benefit to \$85 premium plan for 2017 while maintaining low maximum out-of-pocket of \$1900
- \$0 premium RPPO, Offering 1 MA & 1 MAPD plan, with no referrals and access to statewide network. This plan has no out-of-network deductible
- The Villages Health only accepts UHC MA plans. Exclusive access to 6 care centers
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



Provider

- Exclusive relationship with The Villages Health
- All major hospitals in Lake, Marion & Sumter counties. As well as Tampa and Orlando
- Most major physicians and hospitals contracted in the area
- Consult the on-line provider directory for the full list of providers



UnitedHealthcare Experience

- Local customer service available
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-025 and H1045-027
- Diabetes Navigator helps members manage diabetes more effectively



Florida The Villages Market Landscape

Eligibles (as of 5/1/2016)	262,297
YOY Eligible Growth	6.0%
MA Penetration	32.0%
YOY MA Penetration Growth	1.1%
UHC Market Share	40.1%

● Current Footprint ● Expansion ● HMO Expansion



Florida The Villages Product Overview

	UnitedHealthcare The Villages MedicareComplete 1 H1045-025	UnitedHealthcare The Villages MedicareComplete 2 H1045-027	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan for consumers looking for value	Premium plan with low out-of-pocket costs and national out-of-network POS for consumers seeking a richer plan	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMOPOS	RPPO
Service Area	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: All Counties
Premium	\$0	\$85	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$40	\$15	\$50
Inpatient Hospital	\$295 Days 1-6	\$150 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$295	\$150	20%
Max Out-of-Pocket	\$4,500	\$1,900	\$6,700
Rx Co-pays	\$3/\$7/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$0	\$0	\$230 (T3, T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

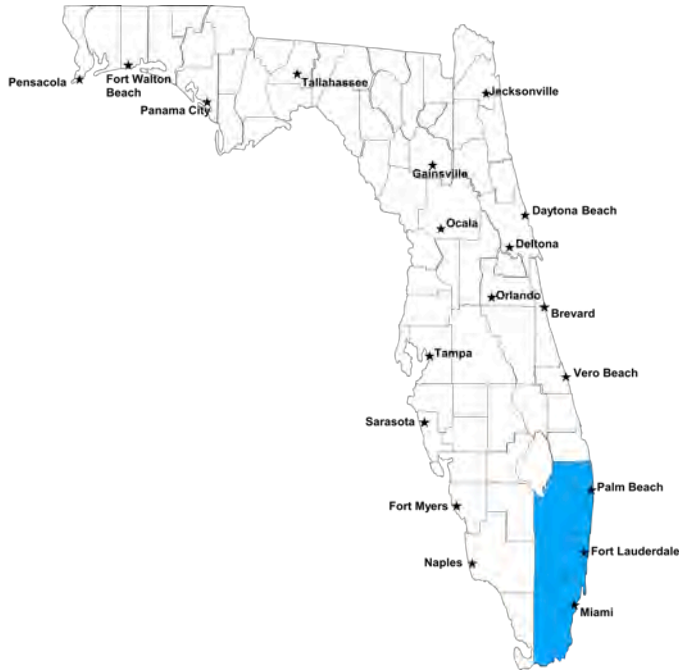
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South Florida Market Overview

South Florida

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,032,737
YOY Eligible Growth	3.9%
MA Penetration	52.1%
YOY MA Penetration Growth	0.4%
UHC Market Share	21.0%

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

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Broward Market Overview



Market Highlights

- Strong brand recognition with a portfolio of unique brands
 - Preferred Care Partners
 - Medica Healthcare
 - UnitedHealthcare®
- Portfolio includes plan choices offering PPO and HMO options to meet a variety of needs
- \$0 premium plans with rich ancillary benefits
- Core benefits remained relatively stable
- Product choices, benefit stability, and market leading services are key



UnitedHealthcare Experience

- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices
- NurseLineSM — 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-005 and H5420-003



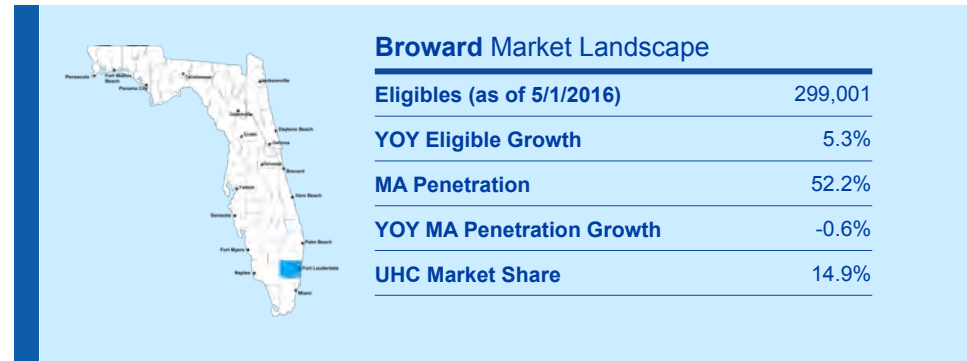
Rx

- \$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
- RPPO plan has improved Rx deductible for 2017



Provider

- Positive relationships with providers in the network specifically dedicated to service initiatives
- Consult the Provider Directory for the full list of providers



● Current Footprint ● Expansion ● HMO Expansion

Broward Product Overview

	Preferred Choice Broward H1045-005	Medica HealthCare Plans MedicareMax H5420-003	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with dental and rich ancillary benefits	\$0 premium plan with rich ancillary benefits	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	RPPO
Service Area	Florida: Broward	Florida: Broward	Florida: All Counties
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$15	\$15	\$50
Inpatient Hospital	\$0 admits	\$0 Days 1-5, \$100 Days 6-20, \$0 Days 21-Unlimited	\$395 Days 1-4
Outpatient Surgery	\$150 / \$75 ASC	\$170	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Rx Co-pays	\$0/\$0/ \$40/\$85/33%	\$0/\$0/ \$40/\$89/33%	\$2/\$12/\$47/\$100/ 28%
Rx Deductible	\$0	\$0	\$230 (T3, T4 & T5 only)
Referral Required	N	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Miami-Dade Market Overview



Market Highlights

- Strong brand recognition with a portfolio of unique brands
 - Preferred Care Partners
 - Medica Healthcare
 - UnitedHealthcare®
- Portfolio includes plan choices offering PPO, HMO, and Chronic SNP options to meet a variety of needs
- \$0 premium plans with rich ancillary benefits
- Core benefits remained relatively stable
- Product choices, benefit stability, and market leading services are key



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
- RPPO plan has improved Rx deductible for 2017



Provider

- Positive relationships with providers in the network specifically dedicated to service initiatives
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices
- NurseLineSM — 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-001 and H5420-001 and H1045-018



Miami-Dade Market Landscape

Eligibles (as of 5/1/2016)	436,322
YOY Eligible Growth	3.6%
MA Penetration	63.3%
YOY MA Penetration Growth	1.3%
UHC Market Share	25.5%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Miami-Dade Product Overview

	Medica HealthCare Plans MedicareMax H5420-001	Preferred Choice Dade H1045-001	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan with dental and rich ancillary benefits	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	RPPO
Service Area	Florida: Miami-Dade	Florida: Miami-Dade	Florida: All Counties
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$0	\$0	\$50
Inpatient Hospital	\$0 admits	\$0 admits	\$395 Days 1-4
Outpatient Surgery	\$150 / \$50 ASC	\$75 / \$25 ASC	20%
Max Out-of-Pocket	\$6,700	\$3,400	\$6,700
Rx Co-pays	\$0/\$0/ \$30/\$55/33%	\$0/\$0/\$0/ \$40/33%	\$2/\$12/\$47/\$100/ 28%
Rx Deductible	\$0	\$0	\$230 (T3, T4 & T5 only)
Referral Required	Y	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision Exams, Meal Benefit	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision Exams, Meal Benefit	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Miami-Dade Chronic Product Overview

Preferred Special Care Miami-Dade
H1045-018

Plan Highlights

\$0 premium Chronic special needs plan with rich ancillary benefits designed for those with Cardiovascular Disorders, Chronic Heart Failure, and/or Diabetes

Plan Type

HMO

Service Area

Florida: Miami-Dade

Premium

\$0

PCP Co-pay

\$0

Specialist Co-pay

\$0

Inpatient Hospital

\$0 admits

Outpatient Surgery

\$75 / \$25 ASC

Max Out-of-Pocket

\$3,400

Rx Co-pays

\$0/\$0/**\$15/\$45**/33%

Rx Deductible

\$0

Referral Required

N

Extra Benefits

Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision Exams, Meal Benefit

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Palm Beach Market Overview



Market Highlights

- Strong brand recognition with a portfolio of unique brands
 - Preferred Care Partners
 - UnitedHealthcare®
- Portfolio includes plan choices offering PPO and HMO options to meet a variety of needs
- Core benefits remained stable
- Product choices, benefit stability, and market leading services are key



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



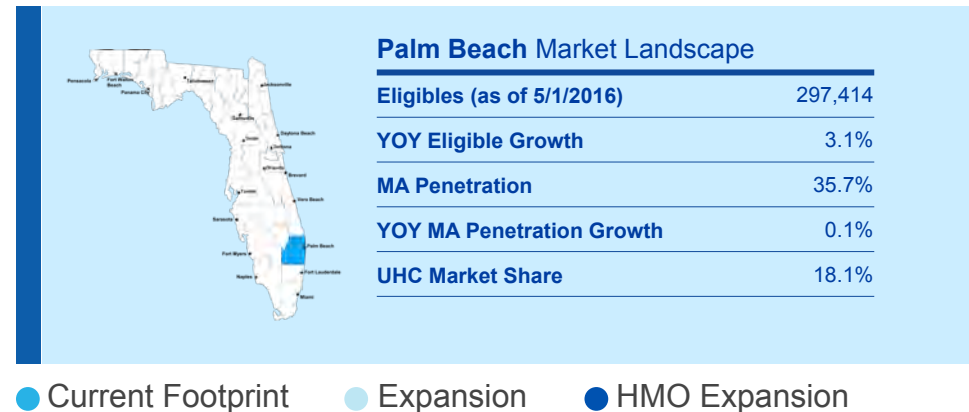
Provider

- Positive relationships with providers in the network specifically dedicated to service initiatives
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices
- NurseLineSM — 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plan H1045-037



Palm Beach Product Overview

	Preferred Choice Palm Beach H1045-037	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with rich ancillary benefits	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	RPPO
Service Area	Florida: Palm Beach	Florida: All Counties
Premium	\$0	\$0
PCP Co-pay	\$0	\$15
Specialist Co-pay	\$20	\$50
Inpatient Hospital	\$155 Days 1-9	\$395 Days1-4
Outpatient Surgery	\$125	20%
Max Out-of-Pocket	\$5,700	\$6,700
Rx Co-pays	\$0/\$5/\$40/\$85/33%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$0	\$230 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, OTC Catalog, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Georgia Market Overview

Georgia

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,569,559
YOY Eligible Growth	4.9%
MA Penetration	24.1%
YOY MA Penetration Growth	1.5%
UHC Market Share	32.0%

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

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Atlanta Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area with large Georgia state retiree group account
- Choice: a portfolio approach with choice of MA plans to meet different needs
- Several benefit improvements on \$0 HMO including lower PCP and inpatient co-pays and addition of SilverSneakers benefit at no additional cost
- Improved inpatient co-pays on premium HMO
- Reduced premium on CIP LPPO
- CIP products available statewide for those seeking access to out-of-network providers
- UnitedHealth Passport® on HMOs — Great for snowbirds or those who travel



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 \$55 premium plan



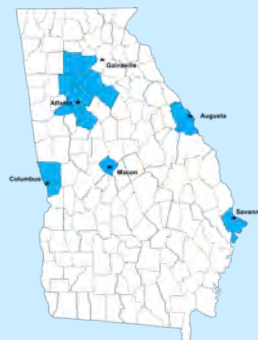
Provider

- Well Star newly added effective April 1, 2016
- Emory, Northside and DeKalb 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 — 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 H1111-006 and H1111-007
- Diabetes Navigator helps members manage diabetes more effectively



Atlanta Market Landscape

Eligibles (as of 5/1/2016)	710,515
YOY Eligible Growth	5.8%
MA Penetration	27.5%
YOY MA Penetration Growth	1.5%
UHC Market Share	19.0%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Atlanta Product Overview

	AARP MedicareComplete Plan 1 H1111-006	AARP MedicareComplete Plan 2 H1111-007	Care Improvement Plus Medicare Advantage H6528-006	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Moderate premium plan with open access out-of-network coverage	Moderate premium plan with statewide out-of-network coverage
Plan Type	HMO	HMO	LPPO	RPPO
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Barrow, Chatham, Cherokee, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Henry, Walton	GA: All Counties
Premium	\$0	\$55	\$39	\$39
PCP Co-pay	\$10	\$0	\$10	\$15
Specialist Co-pay	\$40	\$25	\$40	\$50
Inpatient Hospital	\$295 Days 1-6	\$195 Days 1-8	\$295 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$295	\$195	\$295	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$195 (T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	Y	Y	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive and Comprehensive Dental, Passport, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive and Comprehensive Dental, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Baldwin Market Overview



Market Highlights

- Expanding HMO offerings into Baldwin County in 2017
- Choice: a portfolio approach with choice of MA plans to meet different needs
- New portfolio includes two premium HMO plans with strong benefits
- Dental coverage provided on the premium plans
- CIP products available statewide for those seeking access to out-of-network providers
- UnitedHealth Passport® on HMOs — Great for snowbirds or those who travel



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 Georgia Medical Care Network including Oconee Regional Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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 H8748-010 and H8748-011
- Diabetes Navigator helps members manage diabetes more effectively



Baldwin Market Landscape

Eligibles (as of 5/1/2016)	8,301
YOY Eligible Growth	3.6%
MA Penetration	17.1%
YOY MA Penetration Growth	1.1%
UHC Market Share	81.5%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Baldwin County Product Overview

	AARP MedicareComplete Plan 1 H8748-010	AARP MedicareComplete Plan 2 H8748-011	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
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	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	RPPO
Service Area	Georgia: Baldwin	Georgia: Baldwin	Georgia: All Counties
Premium	\$19	\$55	\$39
PCP Co-pay	\$10	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$295 Days 1-6	\$225 Days 1-8	\$395 Days 1-4
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$5,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$195 (T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive and Comprehensive Dental, Passport Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Gainesville Market Overview



Market Highlights

- Expanding HMO offerings into Gainesville Market in 2017 in Barrow and Hall counties
- Choice: a portfolio approach with choice of MA plans to meet different needs
- New portfolio includes \$0 premium and \$55 premium HMO plans with strong benefits
- Dental coverage provided on the premium plans
- CIP products available statewide for those seeking access to out-of-network providers
- UnitedHealth Passport® on HMOs — Great for snowbirds or those who travel



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

- Emory and Northside Health System
- Northeast Georgia 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 — 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 H8748-008 and H8748-009
- Diabetes Navigator helps members manage diabetes more effectively



Gainesville Market Landscape

Eligibles (as of 5/1/2016)	43,148
YOY Eligible Growth	5.5%
MA Penetration	22.4%
YOY MA Penetration Growth	1.7%
UHC Market Share	20.0%

● Current Footprint ● Expansion ● HMO Expansion



Gainesville Product Overview

	AARP MedicareComplete Plan 1 H8748-008	AARP MedicareComplete Plan 2 H8748-009	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	RPPO
Service Area	Georgia: Barrow, Hall	Georgia: Barrow, Hall	Georgia: All Counties
Premium	\$0	\$55	\$39
PCP Co-pay	\$10	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$295 Days 1-6	\$225 Days 1-8	\$395 Days 1-4
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$195 (T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive and Comprehensive Dental, Passport, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Georgia CIP Chronic/Dual Product Overview

	Care Improvement Plus Silver Rx R7444-009 (Mapping from R9896-008)	Care Improvement Plus Gold Rx R7444-010 (Mapping from R9896-009)	Care Improvement Plus Dual Advantage R7444-011 (Mapping from R9896-021)
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	Georgia: All counties	Georgia: All counties	Georgia: All counties
Premium	Varies by LIS Level	\$19	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/\$100/29%	Varies by LIS Level
Rx Deductible	Varies by LIS Level	\$160 (T4 & T5 only)	Varies by LIS Level
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, NurseLine, OTC Catalog, Transportation, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Transportation, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, OTC Essential, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

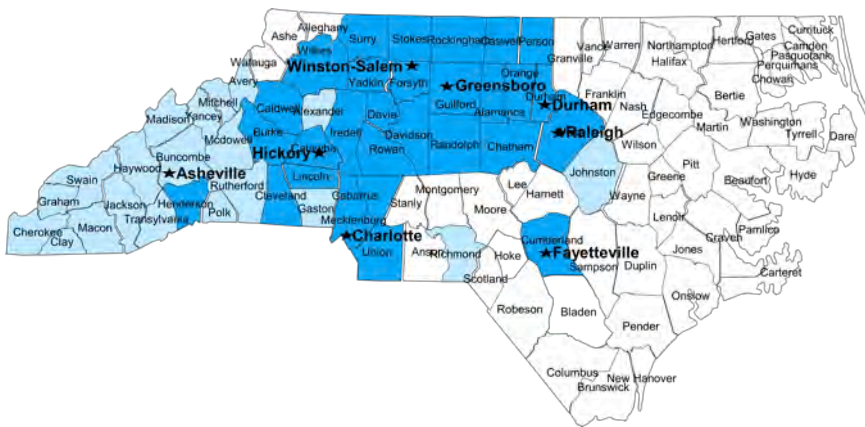
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North Carolina Market Overview

North Carolina

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,240,266
YOY Eligible Growth	4.2%
MA Penetration	28.0%
YOY MA Penetration Growth	0.6%
UHC Market Share	27.3%
Eligibles in Expansion Area	258,867

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

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Asheville Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Expanding into the Asheville market with open access HMO offerings with no gatekeeper requirements
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Provider tiering with Mission Health System — PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- Flat dollar outpatient surgery co-pay
- 4.5 Star plans
- UnitedHealth Passport® program — Great for HMO members who are snowbirds or like to travel



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 is Mission 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



Asheville Market Landscape

Eligibles (as of 5/1/2016)	189,565
YOY Eligible Growth	3.5%
MA Penetration	17.1%
YOY MA Penetration Growth	0.0%
UHC Market Share	5.3%
Eligibles in Expansion Area	169,988

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Asheville Product Overview

	AARP Medicare Complete Plan 1 H5253-080	AARP Medicare Complete Plan 2 H5253-079
Plan Highlights	Moderate premium plan with lower co-pays and additional ancillaries	Low premium plan for consumers shopping for value and higher out-of-pocket costs
Plan Type	HMO	HMO
Service Area	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
Premium	\$49	\$19
PCP Co-pay	Tier1: \$0, Tier2: \$10	Tier1: \$0, Tier2: \$20
Specialist Co-pay	Tier1: \$30, Tier2: \$50	Tier1: \$35, Tier2: \$50
Inpatient Hospital	\$275 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$275	\$375
Max Out-of-Pocket	\$4,700	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$170 (T4 & T5 only)	\$170 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Piedmont Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Expanding to Alexander, Gaston, Johnston, and Richmond counties
- 4.5 Star HMO plans
- Provider tiering offers lower co-pays — PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- Flat dollar outpatient co-pay on premium plans
- Improved benefits from 2016
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Addition of Wake Forest Baptist to Provider Tier 1



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 \$35 premium plan



Provider

- Key providers include Novant, Cornerstone, THN, Eagle Physicians, Guilford Medical, UNC and Carolina Health Systems, Wake Medical
- Tier 1 Benefit Providers: Novant, Guilford Medical, Cornerstone, THN and Eagle Physicians
- New Tier 1 Benefit Provider addition: Wake Forest Baptist
- Consult the Provider Directory for the full list of providers

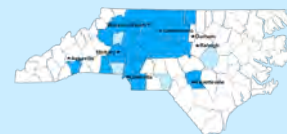


UnitedHealthcare Experience

- 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 H5253-037 and H5253-038
- Diabetes Navigator helps members manage diabetes more effectively

Piedmont Market Landscape

Eligibles (as of 5/1/2016)	884,241
YOY Eligible Growth	4.0%
MA Penetration	31.8%
YOY MA Penetration Growth	0.7%
UHC Market Share	31.0%
Eligibles in Expansion Area	88,879



● Current Footprint

● Expansion

● HMO Expansion

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Piedmont Product Overview

	AARP MedicareComplete Plan 1 H5253-037	AARP MedicareComplete Plan 2 H5253-038	AARP MedicareComplete Choice H2228-018
Plan Highlights	Moderate premium plan with lower co-pays, fixed outpatient co-pays and additional ancillaries. Dental Rider available	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs. Dental Rider available	Plan for those looking for the choices offered in a PPO plan. Fitness Rider available
Plan Type	HMO	HMO	LPPO
Service Area	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
Premium	\$35	\$0	\$50
PCP Co-pay	Tier1: \$0, Tier2: \$10	Tier1: \$0, Tier2: \$20	\$5
Specialist Co-pay	Tier1: \$30, Tier2: \$50	Tier1: \$35, Tier2: \$50	\$40
Inpatient Hospital	\$345 Days 1-5	\$430 Days 1-4	\$345 Days 1-5
Outpatient Surgery	\$275	20%	\$340
Max Out-of-Pocket	\$4,900	\$6,700	\$4,500
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$170 (T4 & T5 only)	\$170 (T3, T4 & T5 only)	\$165 (T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision. Fitness Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Raleigh/Durham Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- 4.5 Star plan
- Flat dollar outpatient surgery co-pay
- Improved benefits from 2016
- Becoming preferred choice for Seniors utilizing WakeMed or UNC providers
- No Tier 3 deductible on Rx



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 Wake Medical and UNC
- 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



Raleigh/Durham Market Landscape

Eligibles (as of 5/1/2016)	166,460
YOY Eligible Growth	6.5%
MA Penetration	20.6%
YOY MA Penetration Growth	1.1%
UHC Market Share	18.4%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Raleigh/Durham Product Overview

AARP MedicareComplete
H5253-039

Plan Highlights

Moderate premium plan with fixed outpatient co-pays and additional ancillaries

Plan Type

HMO

Service Area

North Carolina: Durham, Wake

Premium

\$40

PCP Co-pay

\$15

Specialist Co-pay

\$50

Inpatient Hospital

\$395 Days 1-4

Outpatient Surgery

\$295

Max Out-of-Pocket

\$6,700

Rx Co-pays

\$2/\$8/\$45/\$95/29%

Rx Deductible

\$200 (T4 & T5 only)

Referral Required

N

Extra Benefits

Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

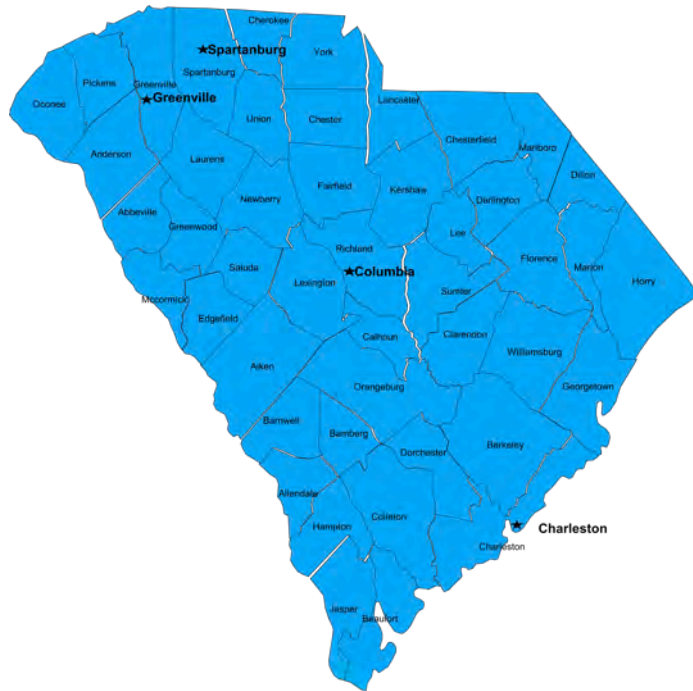
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South Carolina Market Overview

South Carolina

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	966,319
YOY Eligible Growth	4.6%
MA Penetration	22.3%
YOY MA Penetration Growth	0.9%
UHC Market Share	44.5%

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

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South Carolina Low Country Market Overview



Market Highlights

- Expanding HMO offerings to Beaufort, Berkeley and Charleston counties to accelerate growth in the market
- Introducing new \$29 premium plans with richer benefits, including dental
- UnitedHealth Passport® program (HMO only) — Great for those who travel
- No referrals to see specialists
- Differentiate with UnitedHealthcare open access and personalized customer service
- 4 Star RPPO 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

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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 H8748-014 and H8748-015
- Diabetes Navigator helps members manage diabetes more effectively



South Carolina Low Country Market Landscape

Eligibles (as of 5/1/2016)	143,483
YOY Eligible Growth	6.0%
MA Penetration	16.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	51.5%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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South Carolina Low Country Product Overview

	AARP MedicareComplete H8748-014	AARP MedicareComplete H8748-015	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	Low premium plan offering SilverSneakers®, preventive dental and Passport. Dental Rider available	Low premium plan offering SilverSneakers®, preventive dental and Passport. Dental Rider available	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	RPPO
Service Area	South Carolina: Beaufort	South Carolina: Berkeley, Charleston	South Carolina: All counties
Premium	\$29	\$29	\$39
PCP Co-pay	\$10	\$10	\$15
Specialist Co-pay	\$45	\$45	\$50
Inpatient Hospital	\$295 Days 1-6	\$295 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$295	\$295	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	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. 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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South Carolina Midlands Market Overview



Market Highlights

- Introducing two new \$19 premium plans for consumers seeking richer benefits, including dental
- Expanding HMO offerings to Orangeburg, Lexington and Richland to accelerate growth in the market
- UnitedHealth Passport® program (HMO only) — Great for those who travel
- No referrals to see specialists
- Differentiate with UnitedHealthcare open access and better customer service
- 4 Star RPPO 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

- Key providers include Providence/Sisters of Charity and University of South Carolina
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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 H8748-017 and H8748-018
- Diabetes Navigator helps members manage diabetes more effectively



South Carolina Midlands Market Landscape

Eligibles (as of 5/1/2016)	126,364
YOY Eligible Growth	4.4%
MA Penetration	20.8%
YOY MA Penetration Growth	0.9%
UHC Market Share	60.9%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

South Carolina Midlands Product Overview

	AARP MedicareComplete H8748-017	AARP MedicareComplete H8748-018	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	Low premium plan offering SilverSneakers®, preventive dental and Passport. Dental Rider available	Low premium plan offering SilverSneakers®, preventive dental and Passport. Dental Rider available	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	RPPO
Service Area	South Carolina: Orangeburg	South Carolina: Lexington, Richland	South Carolina: All counties
Premium	\$19	\$19	\$39
PCP Co-pay	\$10	\$10	\$15
Specialist Co-pay	\$45	\$45	\$50
Inpatient Hospital	\$295 Days 1-6	\$295 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$295	\$295	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	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. 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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South Carolina Upstate Market Overview



Market Highlights

- Improved benefits in Greenville HMO from 2016
- UnitedHealth Passport® program (HMO only) — Great for those who travel
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- Differentiate with UnitedHealthcare open access and better customer service
- Expanding HMO offerings to Lancaster, Spartanburg, and York counties with introduction of new plans
- 4 Star RPPO 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

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



UnitedHealthcare Experience

- HouseCalls — A convenient in-home 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 H8748-002, H8748-012 and H8748-013
- Diabetes Navigator helps members manage diabetes more effectively



South Carolina Upstate Market Landscape

Eligibles (as of 5/1/2016)	208,513
YOY Eligible Growth	4.8%
MA Penetration	28.7%
YOY MA Penetration Growth	1.0%
UHC Market Share	22.6%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

South Carolina Upstate Product Overview

	AARP MedicareComplete H8748-002	AARP MedicareComplete H8748-012	AARP MedicareComplete H8748-013	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	New \$0 premium plan for consumers shopping for value and higher out-of-pocket costs	New Moderate premium plan with lower co-pays and additional ancillaries	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	HMO	RPPO
Service Area	South Carolina: Greenville	South Carolina: Spartanburg	South Carolina: Lancaster, York	South Carolina: All counties
Premium	\$0	\$0	\$35	\$39
PCP Co-pay	\$15	\$15	\$10	\$15
Specialist Co-pay	\$50	\$50	\$45	\$50
Inpatient Hospital	\$335 Days 1-5	\$335 Days 1-5	\$345 Days 1-5	\$395 Days 1-4
Outpatient Surgery	\$295	\$295	\$275	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$215 (T3, T4 & T5 only)	\$170 (T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	N	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. Dental Rider Available	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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South Carolina CIP Chronic/Dual Product Overview

	Care Improvement Plus Silver Rx R7444-009 (Mapping from R9896-008)	Care Improvement Plus Gold Rx R7444-010 (Mapping from R9896-009)	Care Improvement Plus Dual Advantage R7444-011 (Mapping from R9896-021)
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	South Carolina: All counties	South Carolina: All counties	South Carolina: All counties
Premium	\$0 (Requires Full LIS)	\$19	Varies by LIS Level
PCP Co-pay	\$0	\$15	Varies by LIS Level
Specialist Co-pay	\$0	\$45	Varies by LIS Level
Inpatient Hospital	FFS	\$335 Days 1-5	Varies by LIS Level
Outpatient Surgery	20%	20%	Varies by LIS Level
Max Out-of-Pocket	\$6,700	\$6,700	Varies by LIS Level
Rx Co-pays	25%/25%/25%/25%/25%	\$3/\$12/\$47/\$100/29%	Varies by LIS Level
Rx Deductible	\$400 (All Tiers)	\$160 (T4 & T5 only)	Varies by LIS Level
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, OTC Essentials, Transportation, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Transportation, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, OTC Essential, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

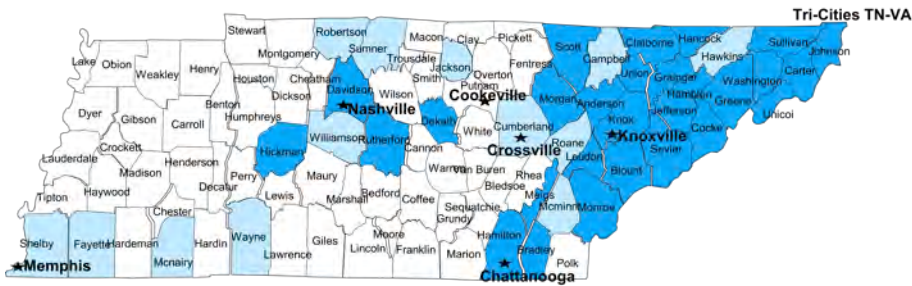
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Tennessee Market Overview

Tennessee

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	891,652
YOY Eligible Growth	3.7%
MA Penetration	37.0%
YOY MA Penetration Growth	0.6%
UHC Market Share	18.6%
Eligibles in Expansion Area	306,986

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

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Memphis Market Overview



Market Highlights

- Re-entering the Memphis market in Shelby, Fayette and McNairy counties
- Portfolio approach with introduction of two new 4.5 star plans to offer a choice for a variety of needs
- Both plans offer SilverSneakers®
- 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

- Network includes Saint Francis Hospital and Methodist
- 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

Memphis Market Landscape

Eligibles (as of 5/1/2016)	156,196
YOY Eligible Growth	3.6%
MA Penetration	25.1%
YOY MA Penetration Growth	1.5%
UHC Market Share	13.7%
Eligibles in Expansion Area	156,196



● Current Footprint ● Expansion ● HMO Expansion

Memphis Product Overview

	AARP MedicareComplete Plan 1 H5253-081	AARP MedicareComplete Plan 2 H5253-082
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries
Plan Type	HMO	HMO
Service Area	Tennessee: Fayette, McNairy, Shelby	Tennessee: Fayette, McNairy, Shelby
Premium	\$19	\$49
PCP Co-pay	\$10	\$5
Specialist Co-pay	\$40	\$35
Inpatient Hospital	\$345 Days 1-5	\$295 Days 1-6
Outpatient Surgery	\$325	\$275
Max Out-of-Pocket	\$6,700	\$5,900
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$0
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Nashville Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Introducing two new 4.5 star plans and expanding into Jackson Robertson, Sumner, Wayne, and Williamson counties
- Portfolio approach with low and high premium products to offer a choice for a variety of needs
- UnitedHealth Passport® — Great for snowbirds or those who travel
- H0408 members will need to be resold into the new plans
- When comparing to BCBS, promote Vanderbilt



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

- HCA Healthcare — Tri-Star, Summit and Skyline
- Vanderbilt Health System
- St. Thomas 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

Nashville Market Landscape

Eligibles (as of 5/1/2016)	217,458
YOY Eligible Growth	4.8%
MA Penetration	37.0%
YOY MA Penetration Growth	-0.2%
UHC Market Share	9.3%
Eligibles in Expansion Area	78,824



● Current Footprint ● Expansion ● HMO Expansion

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Nashville Product Overview

	AARP MedicareComplete Plan 1 H5253-083	AARP MedicareComplete Plan 2 H5253-084
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries
Plan Type	HMO	HMO
Service Area	Tennessee: Davidson, Dekalb, Hickman, Jackson, Robertson, Rutherford, Sumner, Wayne, Williamson	Tennessee: Davidson, Dekalb, Hickman, Jackson, Robertson, Rutherford, Sumner, Wayne, Williamson
Premium	\$19	\$49
PCP Co-pay	\$5	\$0
Specialist Co-pay	\$35	\$30
Inpatient Hospital	\$345 Days 1-5	\$295 Days 1-6
Outpatient Surgery	\$325	\$275
Max Out-of-Pocket	\$6,700	\$5,900
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$0
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

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TN/VA Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition represents stability in the area
- Choice: \$0 premium plan provides robust benefits; \$55 plan has lower co-pays and MOOP, no Rx deductible and dental
- 4.5 Star plans
- \$0 PCP co-pays for both plans
- POS benefit for both plans
- Choice: \$0 premium plan provides robust benefits; \$55 plan has lower co-pays and MOOP, no Rx deductible and dental
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- Strong provider network
- Adding Real Appeal™ — a weight loss program designed for members with specific conditions



Rx

- Lowered Rx deductible on \$0 premium plan. No Rx deductible on premium 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

- Mountain States Health Alliance
- Wellmont Health System
- State of Franklin
- Mountain Region Family Medicine
- Medical Care PLLC
- 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

TN/VA Market Landscape

Eligibles (as of 5/1/2016)	615,685
YOY Eligible Growth	3.1%
MA Penetration	38.5%
YOY MA Penetration Growth	0.8%
UHC Market Share	24.4%
Eligibles in Expansion Area	83,679



● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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TN/VA Product Overview

	AARP MedicareComplete Plus Plan 1 H5253-047	AARP MedicareComplete Plus Plan 2 H5253-048
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs and some ancillary offerings	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits. Dental Rider available
Plan Type	HMOPOS	HMOPOS
Service Area	Tennessee: Anderson, Blount, Bradley, Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hamilton, Hancock, Jefferson, Johnson, Knox, Loudon, Meigs, Monroe, Morgan, Scott, Sevier, Sullivan, Unicoi, Union, Washington, Campbell, Cumberland, Hawkins, McMinn, Roane Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Washington, Wise, Wythe, Tazewell	Tennessee: Anderson, Blount, Bradley, Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hamilton, Hancock, Jefferson, Johnson, Knox, Loudon, Meigs, Monroe, Morgan, Scott, Sevier, Sullivan, Unicoi, Union, Washington, Campbell, Cumberland, Hawkins, McMinn, Roane Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Washington, Wise, Wythe, Tazewell
Premium	\$0	\$55
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$35	\$25
Inpatient Hospital	\$295 Days 1-6	\$175 Days 1-7
Outpatient Surgery	\$295	\$160
Max Out-of-Pocket	\$4,500	\$3,400
Rx Co-pays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$60 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, Passport, Preventive Dental, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

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