2019

MARKET HIGHLIGHTS



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2019 Allwell Market Highlights in Arkansas

What products are Available?	НМО
Where is it Available?	HMO: Clark, Hot Spring, Garland, Saline, Pulaski, Lonoke, Craighead, Greene, Faulkner, Conway, Pope, Logan, Scott, Sebastian, Crawford, Washington, Benton, Franklin, Madison, Carroll, Marion, Baxter, Boone
What Network is Available?	All Hospitals Systems in all counties we offer product are in network, as well as majority of physicians. Dental network is with Delta Dental of AR.
What are the Plan's Strongest Selling Points?	HMO: • \$0 Premium for Plans 001, 002, 003, 004 • \$17.50 for Plan 005 • \$0 PCP • \$0 Medical Deductible • \$0 Lab Services • \$100 - \$125 OTC Benefit • \$500-\$1500 Dental Allowance
Where is the plan selling and why?	• \$250-\$350 Eyeware Allowance HMO: Central AR, Northwest AR, North Central AR, North East AR since those areas have someof the largest populations in the State as well as some exclusive provider contracts andPHO arrangements.



2019 Allwell Market Highlights in Arizona

AZ Opportunity	НМО
Where is it Available?	• 5th Largest per capita Medicaid state in the US (1,700,000 on Medicaid)
	• 144,000+ Full Duals in AZ
	Destination state for retirees (MAPD opportunity)
	• DSNP disruption in 2018; increased Medicaid membership over 200%
	Showing 23,637 Az Complete Health Medicaid members & only 3,403 showing aligned with Allwell
	 Ambetter membership = 94,500 as of 1/1/19
	Incredible Sales & Plan Leadership Team in AZ
	Tremendous enrollment opportunity
What products are Available?	HMO DSNP (2), CSNP (1), MAPD (8), MA (1)
Where is it Available?	DSNP: Maricopa, Pima, Yuma, Cochise, Gila, Graham, Greenlee, La Paz, Pinal, Santa Cruz
	CSNP: Maricopa, Pinal
	MAPD: Maricopa, Pinal, Pima, Yuma, Cochise, Santa Cruz
What Network is Available?	• Abraz
	• Banner Health Network
	Honor Health Network
	• John C Lincoln
	Steward Hospitals
	• Equality Health Network
	Carondelet Network
	• And more
What are the Plan's Strongest Selling	Allwell Medicare Essentials HMO- Maricopa/ Pinal
Points?	• \$0 Premium
	• \$0 PCP Visits
	• \$15 Specialist
	• \$10 Labs
	• \$10 Xray
	• \$275 Ambulance
	• \$3400 MOOP
Continued on Page 4	• Teladoc Virtual Visits, \$20 OTC Benefit/Monthly, Silver & Fit

Continued from Page 3	Allwell Medicare Premier HMO- Pima
	• \$0 Premium
	• \$0 PCP Visits
	• \$30 Specialist
	• \$25 Labs
	• \$0 Xray
	• \$220 Ambulance
	• \$3400 MOOP
	• Teladoc Virtual Visits, Silver & Fit
	Allwell Dual Medicare (DSNP)- 10 Counties
	• \$3,000/\$1500 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$250 Eyewear Allowance
	• \$1200 Copay for Hearing Aids
	 \$0 Personal Emergency Response System (PERS) Includes services like: help scheduling doctor's visits, help setting up transportation, help with prescription refill, etc.
	• 10 One-way Trips Private Transportation Benefit
	• Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
	\$60 OTC Monthly /\$40 Quarter
Where is the plan selling and why?	Due to market disruption in Southern AZ (UHC not awarded contract for Southern & Northern AZ), the DSNP opportunity is large with nearly 20,000 Dual eligible forced to change plans between 2 carriers (Allwell & Banner University) he top selling counties for the DSNP are Yuma, Pima, and Cochise.
	 Allwell Medicare Essentials MAPD is doing well in Maricopa county due to a strong Specialist copay(\$15) and large network of providers. Essentials II having Dental is attracting prospects seeking dental benefit.
Ascend Trainings Monthly:	• AEs have monthly meetings for ASCEND trainings in each region. Goal for AEP is 96% ASCEND use across all channels.

FROM SUNSHINE health.

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2019 Allwell Market Highlights in Florida

FL Opportunity	Conversion opportunities for 497,187 Sunshine Health and 527,000 Ambetter members
	 3,868,723 on Medicaid Members in Florida as of 12/31/2018 Network expansion
	 Organizational Marketing and Branding through Commercials and Billboards Increased focus of agent development, training, daily oversight and goal attainment
What products are Available?	Allwell HMO
	Allwell DSNP
Where is it Available?	DSNP: Duval, Volusia, Baker, Hardee, Hernando, Lake, Manatee, Marion, Martin, Hillsborough, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, St. Lucie, Seminole, Broward, Miami-Dade
	MAPD: Duval, Volusia, Baker, Miami-Dade, Hillsborough, Pasco, Pinellas, Orange, Osceola, Seminole, Broward, Palm Beach, Polk
What Network is Available?	• Family Care Partners
	• IMA
	• Tampa Family Health
	Orlando Family Physicians
	Premier Physician Support Services
	Doctors Medical
	• Premier Medical
	Access/CMG
What are the Plan's Strongest	Allwell Medicare
Selling Points?	• \$75 Part B Giveback (Duval Only)
	• \$1000 Comprehensive Dental
	Transportation - 24 one way trips
	• OTC \$30-\$75
	• Vision \$100-\$350
	Allwell Medicare DSNP
	• \$3000 Comprehensive Dental
	Unlimited Transportation
	• OTC \$60-\$100
	• Vision \$300-\$350
	• Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
Where is the plan selling and why?	 Duval – only market with a giveback plan
	Hillsborough, Pinellas, Polk, Orange, and Osceola – established captive team and network



Plan 2019 Footprint	Butts, Chattahoochee, Clayton, Dawso Greene, Gwinnett, Harris, Heard, Henr Oconee, Pickens, Rabun, Rockdale, Tal	y, Lumpkin, Marion, Morgan, Muscogee,
H7173-0001 DSNP HMO (Available in all Counties)	 \$3,400 MOOP \$0/\$10 PCP/Specialists Dental Benefit: \$1500 allowance yearly for Comprehensive Dental Services Vision Benefit: \$0 (1) Routine eye exam; up to \$300 allowance on contact lenses or eyeglasses yearly 	 \$0 Hearing Benefit: (2) hearing aids per year; (1) Routine hearing exam; (1) fitting/evaluation hearing 24 One-Way Transportation \$50 OTC per month. Part D Prescription Coverage
H7173-0002 HMO (Available in Select Counties)	 \$5,900 MOOP \$0/\$40 PCP/Specialists Dental Benefit: \$1500 allowance yearly for Comprehensive Dental Services Vision Benefit: \$0 (1) Routine eye exam; up to \$150 allowance on contact lenses or eyeglasses yearly 	 \$40 Hearing exam \$0 (2) hearing aids per year \$40 Urgent Care \$90 Emergency Care \$20 OTC per month 6 One-way Transportation Part D Prescription Coverage
H7173-0003 HMO (Available in Select Counties)	 \$5,900 MOOP \$0/\$40 PCP/Specialists Dental Benefit: \$1000 allowance yearly for Comprehensive Dental Services Vision Benefit: \$0 (1) Routine eye exam; up to \$200 allowance on contact lenses or eyeglasses yearly 	 \$40 Hearing Exam, \$0 (2) hearing aids per year \$40 Urgent Care \$90 Emergency Care \$35 OTC 10 One-Way Transportation Part D Prescription Coverage
H7173-0007 Part B Give Back HMO (Available in Select Counties)	 \$6,700 MOOP \$10/\$40 PCP/Specialists Dental Benefit: \$1000 allowance yearly for Comprehensive Dental Services Vision Benefit: \$0 (1) Routine eye exam; up to \$250 allowance on contact lenses or eyeglasses yearly 	 \$40 Hearing Exam. \$0 (2) hearing aids per year \$40 Urgent Care \$90 Emergency Care \$30 OTC Worldwide Emergency/Urgent Coverage Part D Prescription Coverage

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FROM | O peach state

Contracted Hospitals	• Grady Hospital	DeKalb Medical Center
	• Saint Francis Hospital	Northside Hospital
	• Emory Healthcare	• Morgan Memorial Hospital
	• Georgia Clinic	• Mountain Lake Medical Center
	• Southern Regional Medical	
Where is the plan selling and why?		lan is stand out in the Metro Atlanta Area! mbers \$30 back of their Part B premium.
		ental benefits. Consumers can receive e. (i.e. Dentures, Partials, Root Canals,
	• All four plans have a \$0 mc	onthly plan premium!
	• All Four plans include \$0 ti	er 6 Select Care Drugs
	• All four plans include a fitn	ess program via Silver and Fit
Remember to use Ascend	Sales agents will receive a \$5	60 administration fee that is distinctly mission and associated CMS commission



What products are Available?	НМО
Where is it Available?	Cook, Will, Kane
What Network is Available?	University of Chicago Medical Center, Northshore, Presence, St. Joseph Hospital, Mount Sinai Hospital Medical Center, Palos Community Hospital, Swedish Covenant Hospital, Norwegian American Hospital, Oak Street Health, St. Anthony Hospital, Methodist Hospital of Chicago, Provena Health
What are the Plan's Strongest	HMO - Cook & Will
Selling Points?	• \$0 Premium
	• \$0 PCP Visits
	• \$0 Copay for Drugs on Tier 1&6
	• \$1000 Preventative & Comprehensive Dental (Includes Dentures)
	Silver & Fit Fitness Membership
	• \$300 Eyewear Allowance
	• \$65 OTC Benefit per quarter
	• PERS (Personal Emergency Response System) monitor included
	\$0 Copay for Tests & Procedures
	HMO - Kane
	• \$10 Premium
	• \$0 PCP Visits
	• \$2000 Comprehensive Dental Benefit
	• \$100 Eyewear Allowance
	Silver & Fit Fitness Membership
	• PERS (Personal Emergency Response System) monitor included
	• \$0 Copay for Drugs on Tier 1&6
	• \$50 OTC Benefit per quarter
	\$0 Copay for Tests & Procedures
Where is the plan selling and why?	• The HMO plan is selling in Cook & Will counties due to \$0 premium
	 PERS (personal emergency response system) Members receive assistance with prescription refills, transportation, scheduling of doctors appointments, etc.
	• We offer a competitive dental plan for preventative & comprehensive services
	• We've had constant positive feedback about our \$0 copay for Tier 6 on select care drugs; which includes diabetes, high cholesterol, and high blood pressure
Remember to use Ascend	Sales agents will receive a \$50 administration fee that is distinctly separate from the sales commission and associated CMS commission guidelines when a Value Based Enrollment is completed

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FROM | illinicare health.



2019 Allwell Market Highlights in Indiana

What products are Available?	HMO, PPO, DSNP
Where is it Available?	HMO, PPO, DSNP:
	Allen, Boone, Delaware, Elkhart, Hamilton, Hancock, Hendricks, Howard,
	Johnson, Lake, LaPorte, Madison, Marion, Porter, Posey, Shelby, St. Joseph,
	Tippecanoe, Tipton, Vanderburgh, Warrick, Wells, Whitley
What Network is Available?	Community Health, Indiana University Health, Hancock Health, Hendricks Regional Health, Riverview Health, Major Hospital, Witham, Beacon, Bluffton
	Regional Medical Center, Lutheran Hospital, Dupont Hospital, St. Joseph
	Hospital, Deaconess, Elkhart Clinic, LaPorte Hospital, Porter Hospital, and
	others
What are the Plan's Strongest	НМО
Selling Points?	• \$0 Premium
	\$0 PCP Visits
	• \$0 Labs
	\$0 Diabetic Supplies
	Preventive Dental
	• \$150 Eyewear Allowance
	• \$0-\$995 Copay for Hearing Aids
	• Teladoc Virtual Visits, \$65 OTC Benefit/Quarter, Silver & Fit
	PPO
	 \$19 premium in all Segments except 002 = \$0 premium
	\$5 PCP Visits
	・ \$5 Labs
	• 10% Diabetic Supplies
	Preventive Dental
	• \$150 Eyewear Allowance
	• \$0-\$995 Copay for Hearing Aids
	• Teladoc Virtual Visits, \$65 OTC Benefit/Quarter, Silver & Fit
	DSNP
	• \$1,000 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$200 Eyewear Allowance
	\$0 Copay for Hearing Aids
	• \$0 Personal Emergency Response System (PERS)
	 Includes services like: help scheduling doctor's visits, help setting up transportation, help with prescription refill, Monthly contact with member etc
	36 One-way Trips Private Transportation Benefit
	• Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
	• \$85 OTC Benefit/Quarter

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Where is the plan selling and why?	• The PPO is selling in North/Northeast Indiana due to the \$0 Premium in those counties.
	• When we get the opportunity, we're selling in Delaware, Hancock, Madison, and Wells counties due to having strong networks in these areas.
	DSNP opportunities love that the Comprehensive Dental benefit includes dentures!
	 We've had constant positive feedback about our Member Services team providing excellent service to our members!
AHIP Reimbursement for ONLY 5 1/1/2019 effective sales!	Policies must remain active through OEP 3/31/2019



What products are Available?	HMO & DSNP
Where is it Available?	HMO H6550-003 Cherokee, Crawford and Sedgewick Counties. HMO H6550- 001 – Johnson, Leavenworth, Miami and Wyandotte Counties. DSNP H6550- 004 Cherokee, Crawford, Johnson, Leavenworth, Miami, Sedgewick and Wyandotte Counties
What Network is Available?	H6550-001: HCA, Menorah Medical Center, Olathe Medical Center, Overland Park Regional Medical Center, Miami County Medical Center, Providence Medical Center, Shawnee Mission Medical Center, St. John Hospital, University of Kansas Medical System
	H6550-003: Mercy Hospital Columbus, Via Christi Hospital - Pittsburg, Via Christi St. Teresa, Wesley Woodlawn Hospital, Girard Medical Center, Oswego Community Hospital, Freeman Health System - MO, Mercy Hospital Joplin - MO, Freeman Neosho Hospital - MO, Mercy Hospital Carthage - MO
	H6550-004: HCA, Menorah Medical Center, Olathe Medical Center, Overland Park Regional Medical Center, Miami County Medical Center, Providence Medical Center, Shawnee Mission Medical Center, St. John Hospital, , Mercy Hospital Columbus, Via Christi Hospital - Pittsburg, Via Christi St. Teresa, Wesley Woodlawn Hospital, Girard Medical Center, Oswego Community Hospital, Freeman Health System - MO, Mercy Hospital Joplin - MO, Freeman Neosho Hospital - MO, Mercy Hospital Carthage - MO
What are the Plan's Strongest	HMO - H6550-001
Selling Points?	• \$0 Premium
	• \$0 PCP Visits
	• \$0 Labs
	• \$0 Diabetic Supplies
	• Preventive Dental
	• \$100 Eyewear Allowance
	• Up to 28 Meals After Discharge of Inpatient Stay
	• \$0-\$1580 Copay for Hearing Aids
	• Teladoc Virtual Visits, \$50 OTC Benefit/Quarter, Silver & Fit
Continued on Page 12	• Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)

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FROM SUNFLOWER

Continued from Page 11	HMO – H6550-003
	• \$0 Premium
	SO PCP Visits
	• \$0 Labs
	\$0 Diabetic Supplies
	Preventive Dental
	• \$100 Eyewear Allowance
	\$0-\$1580 Copay for Hearing Aids
	 Teladoc Virtual Visits, \$75 OTC Benefit/Quarter, Silver & Fit
	 Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
	DSNP
	• \$1,500 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$200 Eyewear Allowance
	• \$0 Copay for Hearing Aids
	 \$0 Personal Emergency Response System (PERS)
	 Includes services like: help scheduling doctor's visits, help setting up transportation, help with prescription refill, Monthly contact with member etc.
	• 24 One-way Trips Private Transportation Benefit
	 Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
	\$325 OTC Benefit/Quarter
Where is the plan selling and why?	• The DSNP Plan is selling in all counties, especially with the addition of the KU Health System on 1-1- 19; strong as well in Sedgewick County due to the benefits.
	 The HMO and DSNP plans are selling well in Cherokee and Crawford Counties due to a lack of strong competitors.
	DSNP - Comprehensive Dental benefit includes dentures!
	\cdot In the KC, KS area the HMO is selling strongest in Wyandotte County
	• We've had constant positive feedback about our Member Services and Marketing team providing excellent service to our members!
Remember to use Ascend	Sales agents will receive a \$50 administration fee that is distinctly separate from the sales commission and associated CMS commission guidelines when a Value Based Enrollment is completed



2019 Allwell Market Highlights in Louisiana

What products are Available?	НМО	
Where is it Available?	Top 5 Parishes:Tangipahoa, East Baton Rouge, Washington, Ascension, St. TammanyThe other Parishes:W. Baton Rouge, Iberville, Livingston, Pointe Coupee, St. James, Acadia, Ibe	
What Network is Available?	Lafayette, St. Martin, St. Land Hospitals	ry
what Network is Available?	Baton Rouge General	Slidell Memorial
	Our Lady of the Lake	Clinics
	Woman's Hospital	Baton Rouge Clinic
	St. Tammany	University Clinics
	North Oaks	FQHCs: Care South/Access Health/
	Lafayette General	RKM
	University	Acadia Healthcare Alliance
	Opelousas General	
What are the Plan's Strongest	• Dental benefit (Preventive a	nd Comp \$1000, includes dentures)
Selling Points?	• \$250 Vision Benefit	
	• Up to \$80/quarter OTC Bene	efit
	• \$0 Copay – 2 Hearing Aids/y	/ear
	• \$0 RX deductible - \$0 Copa	y Tier 1 and 6
	• In-Patient copay \$90/day (PBP 001 and 002)	
	• In-Patient copay \$170/day (P	PBP 003)
	 Fitness Benefit 	
	• Local Plan – Louisiana Healt	hcare Connections
	Baton Rouge Clinic in netwo	ork
Where is the plan selling and why?		rong network includes every hospital, major Competitors once had a premium, some ys.



2019 Allwell Market Highlights in Missouri

What products are Available?	HMO, DSNP
Where is it Available?	HMO H1664:001 – Barry, Christian, Dallas, Greene, Jasper, Lawrence, McDonald, Newton, Polk, and Webster Counties, MO
	HMO H1664:002 – Cass, Clay Jackson and Platte Counties, MO
	HMO H1664:004 – Crawford, Franklin, Jefferson, Lincoln, St. Charles, Warren and Washington Counties, MO
	HMO DSNP H1664:005 – Barry, Cass, Christian, Clay, Crawford, Dallas. Franklin, Greene, Jackson, Jasper, Jefferson, Lawrence, Lincoln, McDonald, Newton, Platte, Polk, St. Charles, Warren, Washington, and Webster Counties, MO
What Network is Available?	Mercy Health Systems, Freeman Health Systems, Ozark Community Hospital, Select Specialty Hospital, Citizen's Memorial Hospital, Cass Regional Medical Center, Belton Regional Medical Center, Truman Hospital, Lee's Summit Medical Center, SSM Health System, Missouri Baptist Medical Center, Saint Luke's Des Peres Episcopal Presbyterian and more
What are the Plan's Strongest	НМО
Selling Points?	SO Premium
	\$0 PCP Visits
	• \$0 Labs
	• \$0 Diabetic Supplies
	Preventive Dental/Buy Up Option Available
	• HMO \$150 SW and STL mkt, \$200 KC mkt \$300 DSNP Eyewear Allowance
	\cdot \$0 Copay for Hearing Exams, \$0-\$1580 hearing aid copay per ear
	 \$0 copay Teladoc Virtual Visits
	• \$50 per quarter OTC (HMO KC MO area 002) & (HMO Joplin/SW Counties)
	• \$75 per quarter OTC (HMO outlying counties St. Louis market)
	• \$75/MTH OTC (All County DSNP 005) OTC Benefit/Quarter
	• Silver & Fit
	DSNP
	• \$2,000 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$300 Eyewear Allowance
	\$0 Copay for Hearing Aids
	• \$0 Personal Emergency Response System (PERS)
	- Includes services like: help scheduling doctor's visits, help setting up transportation, help with prescription refill, Monthly contact with member etc.
	• 36 One-way Trips Private Transportation Benefit
	\cdot Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
	・ \$75 OTC Benefit/Month

Where is the plan selling and why?	• The HMO is selling in SW Counties due to the \$0 Premium and both hospitals in network in those counties. DSNP also quickly becoming a popular option as awareness of our Rx list spreads
	 When we get the opportunity, we're selling in Jasper, Newton, McDonald counties due to having strong networks in these areas.
	 DSNP opportunities love that the Comprehensive Dental benefit includes dentures! Excited about PERS system as well.
	 We've had constant positive feedback about our Member Services team providing excellent service to our members!
Remember to use Ascend	Sales agents will receive a \$50 administration fee that is distinctly separate from the sales commission and associated CMS commission guidelines when a Value Based Enrollment is completed
AHIP Reimbursement for ONLY 5 1/1/2019 effective sales!	Policies must remain active through OEP 3/31/2019



2019 Allwell Market Highlights in Mississippi

What products are Available?	HMO: 11 Counties
	DSNP: 7 counties
Where is it Available?	HMO: Jackson, Hinds, Rankin, Madison and Desoto are the top counties (H9811-005)
	DSNP:
	Jackson, Hinds, Rankin (top counties)
What Network is Available?	Central MS: Merit Health Systems, Baptist Health, St Dominic. FQHC's (Jackson Hinds Comprehensive Health, GA Carmichael)
	North MS: Baptist Health Systems
	Gulf Coast: Merit Health, Memorial, Singing River and FQHC (Coastal Family Health)
What are the Plan's Strongest	HMO
Selling Points?	\$0 Premium
-	• \$0 PCP copay
	\$0 Prescriptions Tiers 1 and 6
	Deductible Tiers 3-5
	Top tier formulary to including diabetic medications
	• \$1000 Dental Benefit including dentures for H9811-001 (the benefit has a low additional premium for plan H9811-005)
	• \$150 vision
	• \$65 quarterly OTC
	DSNP
	Vision \$300 calendar year
	• Dental: \$2000 calendar year
	OTC : \$250 per quarter
	• Teladoc
	Transportation: 24 Trips
Where is the plan selling and why?	Central MS has robust sales because of the \$0 premium and \$0 PCP co-pay. This is not matched by our competitors with the same benefit levels. The addition of \$1000 Comp Dental to the HMO including dentures has enhanced the opportunities in both areas of the market. The plan has the best formulary for the market and is the only plan that has the tier 6 drugs that focus on the drugs that are important for those experiencing high blood pressure, high cholesterol and hypertension. Our DSNP is new but has a very generous benefit structure and with the addition of Memorial Hospital effective 2/1/2019 on the MS Gulf Coast
	the combination of a strengthened network with the HMO and the DSNP is great for this area of the market.



2019 Allwell Market Highlights in Ohio

What products are Available?	HMO, DSNP
Where is it Available?	НМО
	Key Counties for Medicare opportunities:
	OH-H0724001000(MAPD)
	Columbiana (OH), Cuyahoga (OH), Lake (OH), Lorain (OH), Mahoning (OH), Stark (OH), Summit (OH), Trumbull (OH),
	OH-H0724004000(MAPD) Fulton (OH), Lucas (OH), Ottawa (OH), Wood (OH)
	OH-H0724003000(MAPD) Delaware (OH), Fairfield (OH), Franklin (OH),
	OH-H0724002000(MAPD) Butler (OH), Greene (OH), Hamilton (OH), Montgomery (OH)
	DSNP
	Key Counties for Medicare opportunities:
	OH-H0908 001 (DSNP) Adams , Allen Ashtabula Auglaize Brown Butler Carroll Champaign Clark Clermont Clinton, Columbiana Coshocton Crawford Cuyahoga Defiance Delaware Erie Fayette Fulton Geauga, Greene Guernsey Hamilton Hancock Hardin Harrison Henry Highland Hocking Holmes Huron, Lake Logan Lorain Lucas Madison Mahoning Medina Meigs Mercer Miami Montgomery, Morgan Morrow Noble Ottawa Paulding Perry Pickaway Pike Portage Preble Putnam Sandusky, Seneca Shelby Stark Summit Trumbull Tuscarawas Van Wert Vintor Warren Wayne Williams, Wood Wyandot
What Network is Available?	Cincinnati Area (HMO and DSNP): Tri Health, Mercy, Christ and UC, Premier Health
	Columbus Area (HMO only): Ohio State, Ohio Health and AHN
	Dayton (HMO and DSNP): Kettering Health Network, Premier
	Cleveland (HMO only): UH, Metro Health, Lake Health systems, St. Vincent Charity, Mercy Lorain, Mercy Oberlin
	Cleveland (DSNP only): Cleveland Clinic ,UH, Metro Health, Lake Health systems, St. Vincent Charity, Mercy Lorain, Mercy Oberlin
	Toledo (HMO only): St Charles Mercy; St. Anne's Mercy and St. Vincent Mercy Magruder, Wood Co.
	Toledo (DSNP only): Promedica, St Charles Mercy; St. Anne's and St. Vincent, Magruder, Wood Co.
	Canton/Akron: St. Thomas Akron, Summa Barberton Hospital, Summa Western Reserve, Medina General
	Trumbull: St Joseph Warren
	Mahoning: St. Elizabeth Youngstown; St. Elizabeth Boardman
	Columbiana: Salem Community, E. Liverpool City Hospital
	Stark: Alliance Community, Mercy/Canton, Mercy/Massillon, Aultman

What are the Plan's Strongest	нмо
Selling Points?	\$0 Premium
	\$0 PCP Visits
	• \$0 Labs
	• \$0 Co-pay diagnostic testing
	• \$1,000 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$100-\$150 Eyewear Allowance
	• \$0-\$995 Copay for 2 Hearing Aids each year
	• \$65-70 OTC Benefit/Quarter, Silver & Fit
	 \$0 copays for tiers 1 & 6 – 90 day supply does not need to be done through mail order
	DSNP (Full Duals and Partials)
	• \$1,000 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$80 monthly OTC
	• \$200 Eyewear Allowance
	• \$0 Copay for 2 Hearing Aids each year
	• 48 One-way Trips Private Transportation Benefit
	• Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
	PERS system – concierge service for emergent and non-emergent services
Where is the plan selling and why?	1. Feature Benefit \$1000 comp dental including dentures in HMO and DSNP
	2. Account executive Fran Dennis in Southern Ohio and Sue Brletic in Northern Ohio offering concierge service to our broker only community.
	3. Strongest network in SW Cincinnati/Dayton Market for HMO
	4. DSNP in 68 of 88 County Footprint in Toledo/Cleveland/Akron/Canton/ Cincinnati/Dayton areas
	5. DSNP accepts full (FBDE and QMB/QMB+) and partial eligibility (SLMB and QI) members into the plan.
	6. DSNP benefits has been greatly enhanced in 2019 with strong network including Cleveland Clinic in North east and Promedica in Northwest Ohio
	7. Highest Volume Counties:
	a. Cuyahoga #1 HMO #1 DSNP (Cleveland)
	b. Hamilton #2 HMO #4 DSNP (Cincinnati)
	c. Montgomery #3 HMO #2 DSNP (Dayton)
	d. Lucas #4 HMO #3 DSNP (Toledo)
	 8. Incredible Management Care Team with a Best in Class Management Care model to ensure members cared on a personal level.

2019 Allwell Market Highlights in Pennsylvania

What products are Available?	HMO DSNP
Where is it Available?	Southwest HMO/DSNP: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Somerset, Washington, and Westmoreland counties.
	Southeast HMO/DSNP: Bucks, Chester, Delaware, Montgomery and Philadelphia counties
	Northwest HMO/DSNP: Clarion, Clearfield, Crawford, Elk, Erie, Forest, Jefferson, McKean, Mercer, Potter, Venango, and Warren counties; DSNP only in Cameron and Potter
	Additional PA Counties HMO/DSNP: Fulton & Huntingdon counties
What Network is Available?	Ohio Valley Hospital, Armstrong County Memorial Hospital, UPMC, Heritage Valley Sewickley, Altoona Regional, Holy Redeemer, The Medical Center Beaver, HealthSouth, Lower Bucks Hospital, Doylestown Hospital, Nason Hospital, Grandview, Tyrone, Miners Medical Center, Conemaugh Hospital, Butler Hospital, Uniontown Hospital, Main Line Hospital, Chester County Hospital, Highlands Hospital, Indiana Regional, Washington Health, Suburban Community, Hospital of University of PA, Somerset, Washington Hospital, Excela Health, Windber Hospital, Latrobe Hospital, Frick Hospital, IRMC, and others.
What are the Plan's Strongest	HMO (SW, SE, NW)
Selling Points?	• \$0 Premium
	• \$0 Deductible
	\$0 PCP Visits
	• \$0 Labs
	• Extensive Formulary
	\$50 OTC Benefit/Quarter
	\$500 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$200 Eyewear Allowance
Continued on Page 90	• \$0-\$1,580 Copay for Hearing Aids
Continued on Page 20	• Silver & Fit

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FROM Promised Provide American Promised Provide American Provide American

Continued from Page 19	DSNP
	SOUTHWEST
	• \$1,500 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$250 Eyewear Allowance
	• \$0 Copay for Hearing Aids (2 hearing aids every calendar year)
	• \$250 OTC Benefit/Quarter
	• 24 One-way Trips Private Transportation Benefit
	• Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
	NORTHWEST
	• \$1,000 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$300 Eyewear Allowance
	ullet \$0 Copay for Hearing Aids (2 hearing aids every calendar year)
	• \$325 OTC Benefit/Quarter
	• 24 One-way Trips Private Transportation Benefit
	• Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
	SOUTHEAST
	• \$1,000 Comprehensive Dental Benefit (INCLUDES DENTURES!)
	• \$200 Eyewear Allowance
	ullet \$0 Copay for Hearing Aids (2 hearing aids every calendar year)
	• \$250 OTC Benefit/Quarter
	• 24 One-way Trips Private Transportation Benefit
	• Home Delivered Meals after Discharge (28 Meals Max – 2/day for 14 Days)
Where is the plan selling and why?	DSNP SE
	 Strong sales opportunity in targeted zip codes where network is strongest: 19010, 19015, 19016, 19018, 19022, 19063, 19104, 19118, 19119, 19127, 19128, 19131, 19139, 19143, 19151, 19320, 19464, and 19465.
	MAPD SW/NW
	 More sales in outlying (more rural) counties such as Blair, Butler, Beaver, Westmorland etc. due to stronger network in these areas.
	• Part D benefit has a favorable formulary and drug tiering
	Westmoreland's Hospital Network
	Excela's Participation with us
	MAPD SE
	 Strong sales opportunity in targeted zip codes where network is strongest: 19010, 19015, 19016, 19018, 19022, 19063, 19104, 19118, 19119, 19127, 19128, 19131, 19139, 19143, 19151, 19320, 19464, and 19465.
Remember to use Ascend	Sales agents will receive a \$50 administration fee that is distinctly separate from the sales commission and associated CMS commission guidelines when a Value Based Enrollment is completed



What products are Available?	Allwell Medicare (HMO)	
	Absolute Total Care Medicare Advantage (HMO) is a Medicare Advantage plan with prescription drug coverage (MAPD), giving you the convenience of your entire medical needs (medical and prescription drug) in one plan. Absolute Total Care Medicare Advantage offers many benefits, including no cost for primary care physician visits, routine eye exams, over-the-counter items, personal emergency response system, fitness and an allowance for preventive and comprehensive dental services. All this for a \$0 premium.	
	Allwell Dual Medicare (HMO SNP)	
	Absolute Total Care Medicare Advantage (HMO SNP) is a Special Needs Plan for people who are entitled to Medicare Part A, enrolled in Medicare Part B and entitled to Medicaid. This plan includes Part D Prescription Drug coverage and is available to people who have met the financial qualifications as determined by government guidelines. With Absolute Total Care Medicare Advantage, medical and drug coverage is provided at costs that may be greatly reduced or even eliminated. Absolute Total Care Medicare Advantage also includes coverage for eyewear, hearing aid, routine chiropractic and podiatry visits, \$250 per quarter overthe- counter items, personal emergency response system, virtual visits, and fitness.	
	Allwell Dual Medicare Essentials (HMO SNP)	
	Absolute Total Care Medicare Advantage (HMO SNP) is a Special Needs Plan for people who are entitled to Medicare Part A, enrolled in Medicare Part B and may be entitled to Medicaid. This plan includes Part D Prescription Drug coverage and is also available to those people who have met the financial qualifications as determined by government guidelines. Absolute Total Care Medicare Advantage offers many benefits, including no cost for primary care physician visits, routine eye wear, routine podiatry, over-the-counter items, personal emergency response system, virtual visits, hearing aid and fitness.	
Where is it Available?	 O01 Abbeville, Allendale, Bamberg, Barnwell, Chester, Chesterfield, Clarendon, Dillon, Edgefield, Florence, Georgetown, <u>Greenwood</u>, Laurens, Lee, Marion, Marlboro, McCormick, Newberry, Orangeburg, Union, Williamsburg 	
	002 Beaufort, Berkeley, Charleston, Colleton, Hampton, Jasper	
	003 Calhoun, Fairfield, Kershaw, Richland, Saluda	
	004 Anderson, Greenville, Pickens, Spartanburg	
	 O05 Abbeville, Allendale, <u>Anderson</u>, Bamberg, Barnwell, Beaufort, <u>Berkeley</u>, Calhoun, Charleston, Chester, Chesterfield, Clarendon, Colleton, Dillon, Edgefield, Fairfield, Florence, Georgetown, <u>Greenville</u>, Greenwood, Hampton, Jasper, Kershaw, Laurens, Lee, Marion, Marlboro, McCormick, Newberry, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Union, Williamsburg 	
	006 Same as 005	

Continued on Page 22

allwell.

absolute total care.

FROM

What are the Plan's Strongest	Allwell Medicare (HMO)
Selling Points?	• \$0 Premium
	SO PCP Visits
	• \$0 Labs in Free Standing Lab
	• \$1,500.00 Dental, Liberty Network
	• \$200.00 Eyewear Allowance, Envolve
	• \$0-\$995 Copay for Hearing Aids, Hearing Care Solutions
	• \$0 Deductible on Part D, \$0 Co-pay on Tier 1 and 6
	• Teladoc Virtual Visits, \$85 OTC Benefit/Quarter, Silver & Fit and Personal Response
	• Rewards Program for preventive care, \$20.00 Visa Card
	Allwell Dual Medicare (HMO SNP)
	• \$0 Premium
	• \$0 PCP Visits
	• \$0 Labs in Free Standing Lab
	• \$1,500.00 Dental, Liberty Network
	• \$200.00 Eyewear Allowance, Envolve
	• \$0 Copay - Bronze and Silver Benefit for Hearing Aids, Hearing Care Solutions
	• \$0 Deductible on Part D, \$0 Co-pay on Tier 1 and 6
	• Teladoc Virtual Visits, \$85 OTC Benefit/Quarter, Silver & Fit and Personal Response
	• Rewards Program for preventive care, \$20.00 Visa Card
	Allwell Dual Medicare Essentials (HMO SNP)
	• \$0 Premium
	\$0 PCP Visits
	• \$20.00 Specialist Co-pay
	• \$0 Labs in Free Standing Lab
	• \$1,500.00 Dental, Liberty Network
	• \$200.00 Eyewear Allowance, Envolve
	• \$0-\$995 Copay for Hearing Aids, Hearing Care Solutions
	• \$0 Deductible on Part D, \$0 Co-pay on Tier 1 and 6
	• Teladoc Virtual Visits, \$85 OTC Benefit/Quarter, Silver & Fit and Personal Response
	Rewards Program for preventive care, \$20.00 Visa Card
Where is the plan selling and why?	• Zero, Zero, Zero makes you the Hero!
	• Currently hottest counties are Charleston, Berkeley, Orangeburg, Greenville, Richland and Florence.
	• Sales agents will receive a \$50 administration fee that is distinctly separate from the sales commission and associated CMS commission guidelines when a Value Based Enrollment is completed
	• AHIP Reimbursement for ONLY 5 1/1/2019 effective sales during 2018 AEP! Policies must remain active through OEP 3/31/2019
	MUSC Network, Palmetto Health and Greenville Health System



2019 Allwell Market Highlights in Texas

What products are Available?	HMO, DSNP	
Where is it Available?	HMO: Williamson	
	DSNP: Williamson	
What Network is Available?	Seton Family of Doctors, Jason Martin Medical	
What are the Plan's Strongest	нмо	
Selling Points?	• MOOP \$5500	
	• PCP-\$0 copay	
	• Comprehensive Dental \$1000 yr.	
	• OTC \$60 qrtly.	
	• Hearing aids-2 per yr. up to \$995 each	
	• Vision \$200 yr.	
	• Tier 6 meds	
	• 16 one-way trips	
	• Fitness program	
	DSNP	
	• Dental \$1000 yr., includes dentures	
	• 2 hearing aids per year	
	• Vision \$150 allowance yr.	
	• OTC \$325 per quarter	
	• 10 one-way trips	
Where is the plan selling and why?	No sales	

2019 Allwell Market Highlights in Texas, Continued

What products are Available?	HMO, DSNP
Where is it Available?	HMO: Bexar, Guadalupe, Wilson
	DSNP: Bexar, Guadalupe, Wilson
What Network is Available?	Bexar has every hospital in network; Conviva clinics; CentroMed and
	CommuniCare (FQHC's) and many other single providers we are working with
What are the Dian's Strongest	HMO
What are the Plan's Strongest Selling Points?	
	• MOOP \$4000
	• PCP-\$0 copay
	• Comprehensive Dental \$1000 yr.
	• OTC \$60 qrtly.
	• Hearing aids-2 per yr. up to \$995 each
	• Vision \$150 per yr.
	• Tier 6 meds
	• Teladoc
	• 8 one-way trips Lyft
	• Fitness program
	DSNP
	• 2 hearing aids per year
	\cdot \$2000 dental yr. that includes dentures
	• Vision \$200 allowance yr.
	OTC \$250 per quarter
	• Teladoc
	Unlimited Lyft Transportation
	• Fitness program
Where is the plan selling and why?	Selling in Bexar due to having a decent network and the benefits are competitive
	Every hospital in network in Bexar
	Guadalupe and Wilson, we have no network at all, good benefits

What products are Available?	HMO, DSNP
Where is it Available?	HMO: Collin, Rockwall
	DSNP: Collin, Rockwall
What Network is Available?	DFW network lacking, UTSW, Medical City, Parkland
What are the Plan's Strongest Selling Points?	НМО
	• MOOP \$3800
	• PCP-\$0 copay
	• Comprehensive Dental \$1000 yr.
	• OTC \$100 qrtly.
	• Hearing aids-2 per yr. up to \$1580 each
	• Vision \$150 yr.
	• Tier 1 \$0 copay
	• Tier 6 meds
	• Teladoc
	• Fitness program
	DSNP
	• 2 hearing aids per year
	• Vision \$100 allowance yr.
	• OTC \$70 per quarter
	• 24 one-way trips
	• Teladoc
Where is the plan selling and why?	Few sales, HMO has competitive benefits

What products are Available?	HMO, DSNP
Where is it Available?	HMO: Collin, Dallas, Denton, Rockwall, Smith, Tarrant DSNP: Dallas, Smith, Tarrant
What Network is Available?	DFW network lacking, UTSW, Parkland, Medical City, JPS (Tarrant), ETMC (Smith)
What are the Plan's Strongest	НМО
Selling Points?	• MOOP \$3800
	• PCP-\$0 copay
	• Comprehensive Dental \$1000 yr.
	• OTC \$100 qrtly.
	• Hearing aids-2 per yr. up to \$1580 each
	• Vision \$150 yr.
	• Tier 1 \$0 copay
	• Tier 6 meds
	• Teladoc
	• Fitness program
	DSNP
	• 2 hearing aids per year
	• \$1500 dental yr. that includes dentures
	• Vision \$100 allowance yr.
	• OTC \$325 per quarter
	• 24 one-way trips
	• Teladoc
Where is the plan selling and why?	Few sales in Dallas and Tarrant, network is lacking, good benefits. Seeking providers individually to work with.

What products are Available?	HMO, DSNP
Where is it Available?	HMO: Cameron/Hidalgo, Nueces, El Paso, Ft Bend
	DSNP: Cameron/Hidalgo, Nueces, El Paso, Ft Bend
What Network is Available?	Christas Spohn Health Systems, Corpus Christi Medical Center, Corpus
	Christi Rehabilitation Hospital, El Paso Health Care Systems, Tenant:
	Del Sol, Las Palmas; The Hospitals of Providence, University Medical
	Center, Valley Baptist Medical Center, Solara Hospital, Valley Regional Medical Center, Harlingen Medical Center, Knapp Medical Center,
	McAllen Hospitals, Rio Grande Regional Hospital, Corner Stone Regiona
	Hospital, Doctors Hospital at Renaissance, Mission Regional Medical
	Center
Vhat are the Plan's Strongest	HMO (benefits below are for Hidalgo/Cameron only)
elling Points?	• \$0 Premium
	\$0 PCP Visits
	• \$0 Labs
	• \$0 Diabetic Supplies
	Comprehensive Dental Benefit
	- \$1000
	- Includes Dentures
	- 2 exams, 2 cleanings, 1 x-ray (bitewing only)
	• \$100 Eyewear Allowance
	• \$0-\$995 Copay for Hearing Aids
	Teladoc Virtual Visits
	• \$80 OTC Benefit every quarter; does not roll over.
	Silver & Fit
	Transportation-16 one way trips utilizing Lyft
	DSNP
	Comprehensive Dental Benefit
	- \$2000
	- Includes Dentures
	- 2 exams, 2 cleanings, 1 x-ray (bitewing only)
	\$300 Eyewear Allowance
	\$0-\$995Copay for Hearing Aids
	 Includes services like: help scheduling doctor's visits, help setting up
	transportation, help with prescription refill, etc.
	 48 One-way Trips Private Transportation Benefit-Lyft (only in Hidalgo Cameron-MSM in other markets)
	Teladoc Virtual Visits
	• \$325 OTC Benefit/Quarter; does not roll over
	Silver & Fit

Where is the plan colling and where	Path MAPD and DEND call will in Compren / Lidelge counties due to
Where is the plan selling and why?	• Both MAPD and DSNP sell will in Cameron/Hidalgo counties due to strong network, competitive benefits, supportive market manager support, and strong agent engagement
	• Strong value added benefits on both MAPD and DSNP; Competitive with other plans
	\cdot We have over 300 certified agents in the Rio Grande Valley
	• Cameron/Hidalgo counties have a high percentage of low income individuals
	• DSNP is a competitive plan in El Paso
	• Strong network, Conviva partnership
	• Strong market manager support
	• We have two highly engaged FMO's in this area: Alliance and Golden Outlook
	Account Executive in El Paso
	• Supportive market manager support in Nueces county
	• Conviva Partnership
	DSNP is competitive in Nueces county
	• Two highly engaged agencies: Sandy Tyler's team and Infinitus
	• Infinitus FMO is hiring a broker manager to assist with sales in Nueces county and expansion areas
Ascend is highly utilized in Cameron/Hidalgo, Nueces, and El Paso Counties	



2019 Allwell Market Highlights in Wisconsin

What products are Available?	DSNP
Where is it Available?	DSNP: Full Dual Plan (H8189001000) Contracted in 34 counties: Adams, Brown, Calumet, Clark, Columbia, Dodge, Fond du Lac, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Oconto,
	Outagamie, Ozaukee, Portage, Racine, Shawano, Sheboygan, Taylor, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago and Wood
What Network is Available?	Northern Counties: North of Milwaukee, Fond Du Lac, Outagamie, Winnebago Theda Care, Agnesian Health Care and Ascension (Affinity Health Systems)
	North to North east: Brown, Manitowoc, Marinette, Oconto Aurora, Bellin Health Care System, North Shore Health Network and Holy Family Network
	North Central: Marathon, Lincoln, Portage, Wood Aspirus, Ascension (Ministry Health Care) and UW Health
	Kenosha County: Froedtert South and Kenosha Community Health Center
	Milwaukee County: Aurora, Ascension (Columbia St. Mary's and Wheaton Franciscan), Froedtert, Medical College of WI, ProCare, Isaac Coggs and Sixteenth St Clinic
	Waukesha County: Aurora/ProHealth Care
What are the Plan's Strongest	DSNP
Selling Points?	 Delta Dental- \$2400 Preventative and Comprehensive Dental services Every Year
	 OTC- \$120 per month in over the counter items delivered to a members home
	 Vision- Routine Covered Services; Maximum Allowance \$300 Every Year
	 Hearing- Maximum Allowance- Two Hearing Aids annually. Package D Silver Tech Level
	Podiatry- 6 office visits
	Gym- Silver and Fit (silverandfit.com)
	• Meals- Mom's Meals, 14 days' worth of meals after in patient stay

Where is the plan selling and why?	MHS is original Centene Health plan based in Milwaukee since 1984
	Management Care model ensures members cared on a personal level.
	Strong Benefits \$2400 comp dental and \$300 vision hardware
	Account executive Victor Erato concierge service to broker only community
	Strongest network in these counties:
	Fond du Lac, Kenosha, Marathon, Milwaukee, Outagamie, Racine,
	Waukesha, Winnebago
	Highest Volume County:
	Milwaukee

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