

Cincinnati Market Overview 2020

Plan Highlights

Mutual of Omaha CareAdvantage Complete

\$0 Monthly Premium

for those looking for all the coverage that Medicare provides plus extra benefits like dental, vision and SilverSneakers® in an all-in-one plan.



Dental

Basic preventive service (including select major dental services) built-in; comprehensive dental available



Routine Vision

Coverage for routine exams, glasses and contact lenses

Mutual of Omaha CareAdvantage Plus

\$29 Monthly Premium

for those who want an all-in-one plan with greater benefits like comprehensive dental, lower in-patient and lower maximum out-of-pocket.



Extra Benefits

Hearing benefit, SilverSneakers®, OTC and transportation included



Travel Coverage

Emergency or urgent care coverage worldwide

Plan Name	CareAdvantage Complete (HMO)	CareAdvantage Complete (HMO)	CareAdvantage Plus (HMO)
Market	Cincinnati	Cincinnati	Cincinnati
Service Area	OH - Butler, Clermont, Hamilton, Warren counties	KY - Boone, Campbell, Kenton counties	OH - Butler, Clermont, Hamilton, Warren KY - Boone, Campbell, Kenton
Monthly Premium	\$0	\$0	\$29
MOOP	\$4,500	\$5,250	\$4,250
Inpatient	\$315 Days (1 - 5)	\$285 Days (1 - 5)	\$275 Days (1 - 5)
PCP Copay	\$5	\$5	\$5
Specialist Copay	\$40	\$40	\$30
Drug Deductible	\$0	\$0	\$0
Drug Copay* Tier 1/2/3/4/5	\$2/\$7/\$42/\$85/33%	\$2/\$7/\$42/\$85/33%	\$0/\$5/\$42/\$85/33%
Mail Order (90 day)	\$0/\$0/\$115/\$240	\$0/\$0/\$115/\$240	\$0/\$0/\$115/\$240
Other Extra Benefits	Preventive Dental, Transportation, Vision, SilverSneakers®, OTC		
Comprehensive Dental	N/A	N/A	Included
Compensation	Writing Agent: Maximum allowable by CMS Upline Levels: Competitive admin fees		

*Copay amounts applicable to preferred pharmacies.

Rx Highlights

- Preferred pharmacies include Walgreens, Kroger, Meijer, Walmart and Sam's Club
- \$0 copay on Tier 1 and 2 for mail order 90-day supply
- No deductible and low copays for Tier 1 and 2 drugs at preferred pharmacies
- 30-/60-/90-day supplies available including mail order options (only 30-day mail order supplies available for Tier 5)

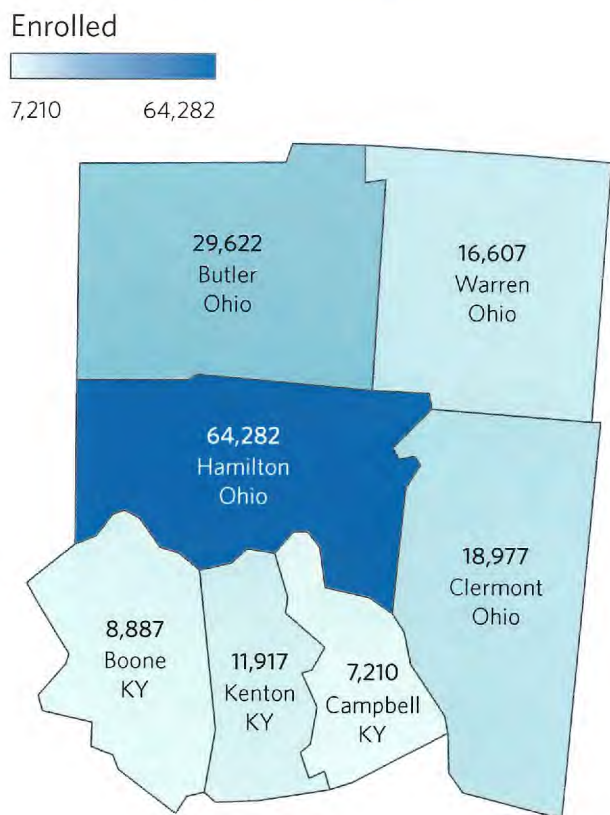
Customer Experience

- Fitness program available through SilverSneakers® at no additional cost
- Over-the-Counter benefit - allowance per quarter for basic health and wellness products such as bandages or cough and cold medications
- Transportation allowance - One-way trips to and from medical office visits

Market Landscape

Total Medicare Eligible (as of 6/1/19)
379,627
Year Over Year Growth
5.1%
Medicare Advantage Penetration
41.0%
Year Over Year MA Enrollment Growth
6.1%

Medicare Advantage



Network

TriHealth and St. Elizabeth Healthcare provide the most complete network of high quality physicians and health centers for the Cincinnati/Northern Kentucky metro area. With over 1,600 physicians serving the community, the network seeks to provide high quality, low cost care to its members.

TriHealth operates eight facilities throughout the Cincinnati metropolitan area - Bethesda North Hospital, Good Samaritan Hospital, Bethesda Butler Hospital, TriHealth Evendale Hospital, McCullough-Hyde Memorial Hospital, Bethesda Arrow Springs, Good Samaritan Western Ridge, and TriHealth Rehabilitation Hospital.

St. Elizabeth Healthcare operates six facilities throughout Northern Kentucky - St. Elizabeth Covington, St. Elizabeth Edgewood, St. Elizabeth Falmouth, St. Elizabeth Florence, St. Elizabeth Ft. Thomas and St. Elizabeth Grant.