

Denver 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 Plus (HMO)
Market	Denver	Denver
Service Area	Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Gilpin, Jefferson	Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Gilpin, Jefferson
Monthly Premium	\$0	\$29
MOOP	\$3,900	\$3,400
Inpatient	\$295 Days (1 - 5)	\$200 Days (1 - 5)
PCP Copay	\$5	\$5
Specialist Copay	\$40	\$25
Drug Deductible	\$0	\$0
Drug Copay* Tier 1/2/3/4/5	\$0/\$0/\$42/\$85/29%	\$0/\$0/\$42/\$85/29%
Mail Order (90 day)	\$0/\$0/\$115/\$240	\$0/\$0/\$115/\$240
Other Extra Benefits	Preventive Dental, Transportation, Vision, Silver Sneakers®, OTC, Hearing Aid Allowance	
Comprehensive Dental	N/A	Included
Compensation	Writing Agent: Maximum allowable by CMS	Upline Levels: Competitive admin fees

*Copay amounts applicable to preferred pharmacies.

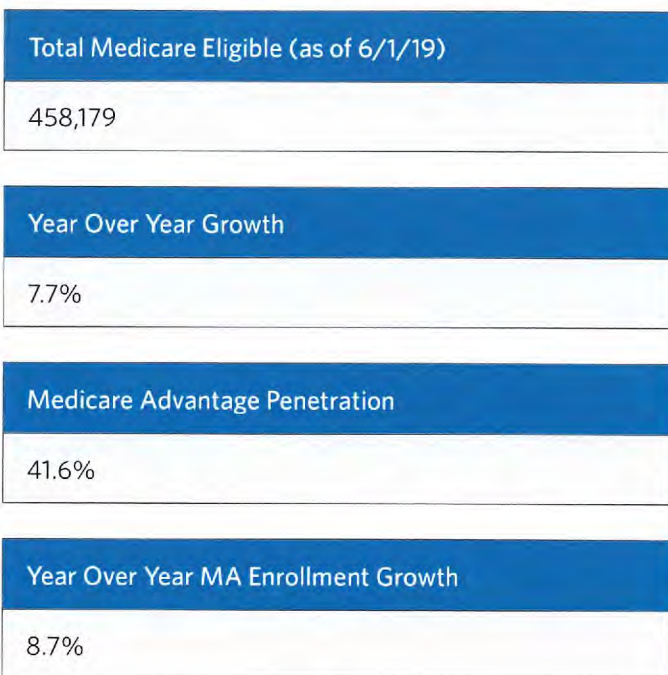
Rx Highlights

- 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)

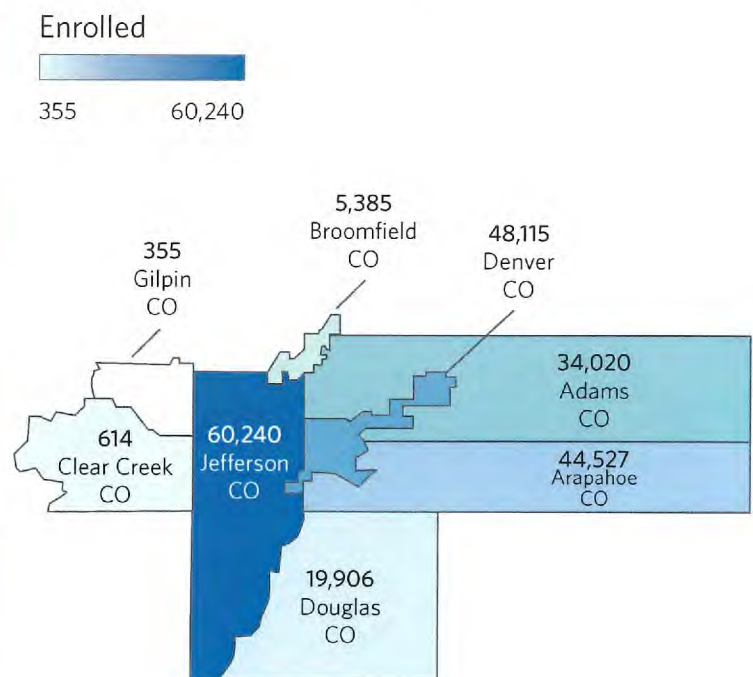
Customer Experience

- 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



Medicare Advantage



Network

Highly ranked by external parties, HealthONE is the largest health system in the Denver metro. This includes three locations ranked in top 10 Denver Hospitals by U.S. News & World Report and two locations ranked in IBM Watson Health's Top 100 Hospitals. Additionally, Rose Medical Center and The Medical Center of Aurora both received 5-star ratings on CMS Hospital Compare.

SCL Health is a faith-based, nonprofit health care organization with coordinated care focused on a patient-centered approach. SCL Health includes Saint Joseph Hospital, the largest teaching hospital in Denver. The hospital has been recognized as one of Healthgrades' 50 Best Hospitals in the country.

New West Physicians focuses on collaborative, coordinated care that puts patients first and encourages patients to take an active role in selecting treatment options. These 120 providers are spread across 18 locations around the metro.