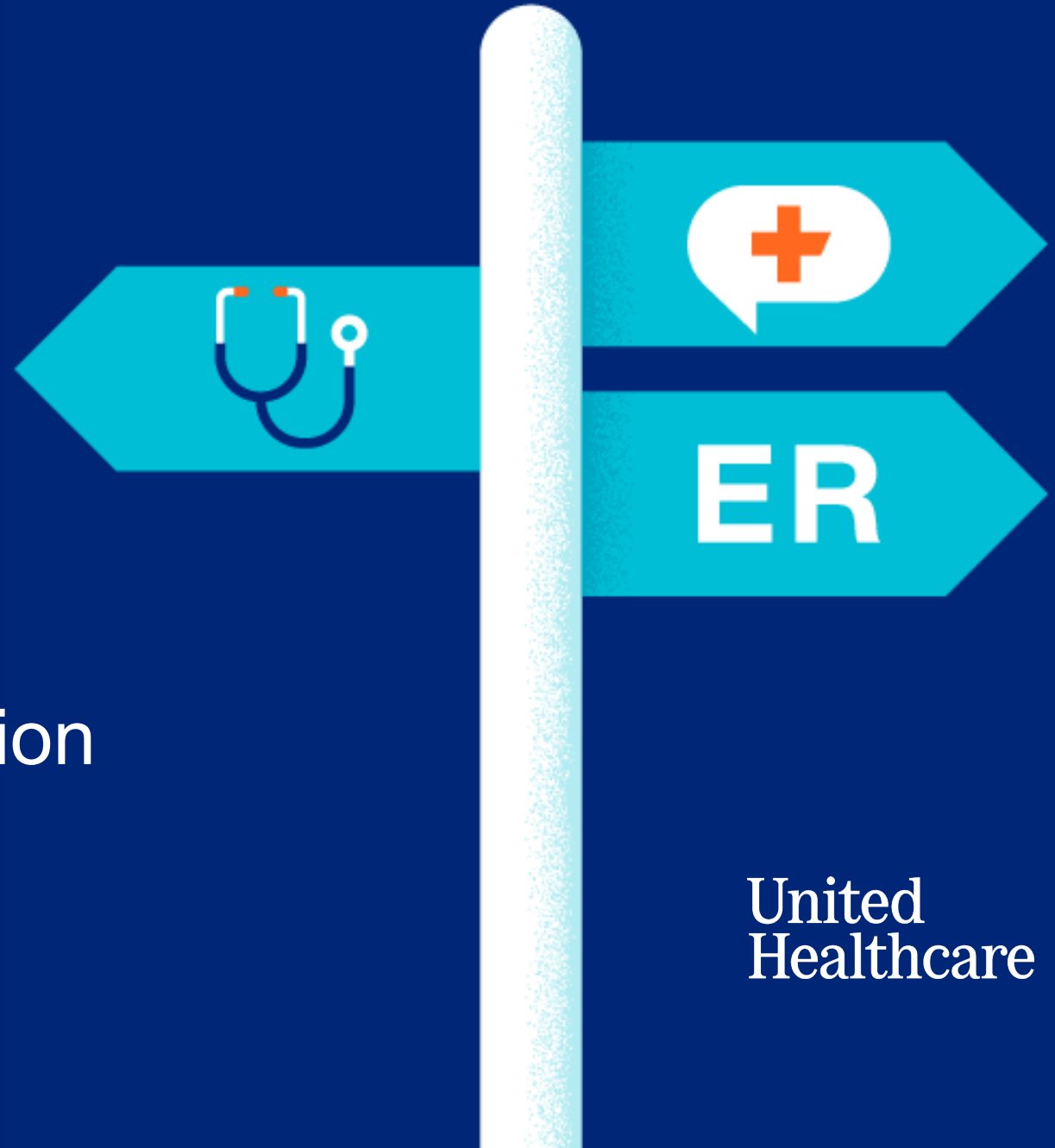




2022 Medicare Advantage

First Look – Central Region



United
Healthcare



2022 Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

For final 2022 plan details, refer to the 2022 Summary of Benefits.

United
Healthcare

Unmatched and industry leading

#1

Medicare Advantage insurer by enrollment

12.6M

Proud to serve over 12.6M Medicare beneficiaries, more than any other insurer



FORTUNE
500

Ranked 5th on Fortune's 2021 ranking of the 500 largest U.S. companies



AARP

The only company to offer Medicare plans with the AARP® name



FORTUNE
WORLD'S MOST
ADMIRED
COMPANIES

Recognized by Fortune as one of the world's most admired companies for the eleventh consecutive year





**Robust
Portfolio**



**Valued
Benefits**



**Special
Needs**



UnitedHealthcare offers a robust portfolio of Medicare products with affordable Medicare Advantage plans designed to fit different needs.



Robust Portfolio



Take advantage of our large footprint – reaching 94% of eligibles, more than any other carrier – with more plans to sell in 2022.



Growing D-SNP footprint – reaching more than three quarters of dual eligibles.



Adding more than 90 new plans to our expansive product portfolio.



All Patriot MA Only plans offer a monthly Part B premium rebate, with many giving more back than last year.

Now, there's even more opportunity to grow your book of business.



Our plans are designed to be affordable and easy to use with a focus on providing benefits members want.



Valued Benefits



The largest Medicare Advantage network gives members seamless access to over one million providers in our national network at network costs.



Prescription drug coverage that's more comprehensive than many stand-alone Part D plans with an improved formulary, \$35 or less for insulin, lower deductibles, more access to \$0 Tier 1 retail copays, and more access to \$0 Tier 2 copays at Walgreens retail pharmacies.



Lower specialist and PT/OT/ST copays on many plans. Plus, broad access to \$0 premiums, \$0 primary care, \$0 labs, \$0 virtual visits, \$0 diagnostic colonoscopies and mammograms, \$0 worldwide ER, and \$0 cardiac rehab.



And members have exclusive access to benefits and experiences only available through our UnitedHealth Group partners such as Renew Active, UnitedHealthcare Dental, UnitedHealthcare Hearing, UnitedHealthcare Vision, and UnitedHealthcare Global.



Industry leader serving those with special needs including dual eligibles and those with chronic conditions.



Special Needs



Nearly all D-SNP members will have access to a monthly credit to buy healthy food and over-the-counter products – giving more flexibility to meet important needs.



\$0 Rx copays across nearly all Dual special needs plans.



Additional formulary enhancements for Chronic special needs plans with insulin supplies available on Tier 2 – giving members access to \$0 supplies through mail order.



Personal navigator support to help duals with complex care needs – from answering questions to scheduling appointments and more.

UnitedHealthcare's vision is to deliver the most affordable coverage, simplest experience, and highest quality, supported care.

Differentiators that drive value



Walgreens Preferred

Access to **lower drug copays at Walgreens**, the preferred retail pharmacy for select plans



National Network

Members can **visit any provider** in our national Medicare network for network costs on select plans without the hassles of activation or time limits



\$35 Insulin

Affordable and stable insulin copays through the coverage gap on most non-SNP and Chronic plans to give peace of mind and lower member's Rx costs



\$0 Rx Costs

No annual deductible and \$0 Rx copays for **all covered drugs** on most D-SNPs





Now, what you've been waiting for

There's so much more to take advantage of



Central Region

2022 Medicare Advantage Plans

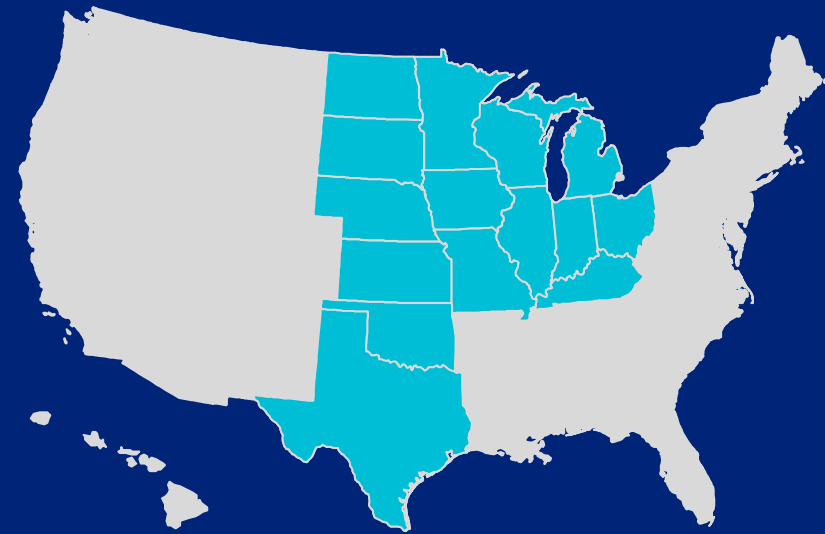


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2022 State Landscape¹

Illinois

Eligibles (as of May 2021) 1,949,430

YOY Eligible Growth 1.4%

MA Penetration 34.8%

YOY MA Enrollment Growth 13.0%

UHC Market Share 19.5%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

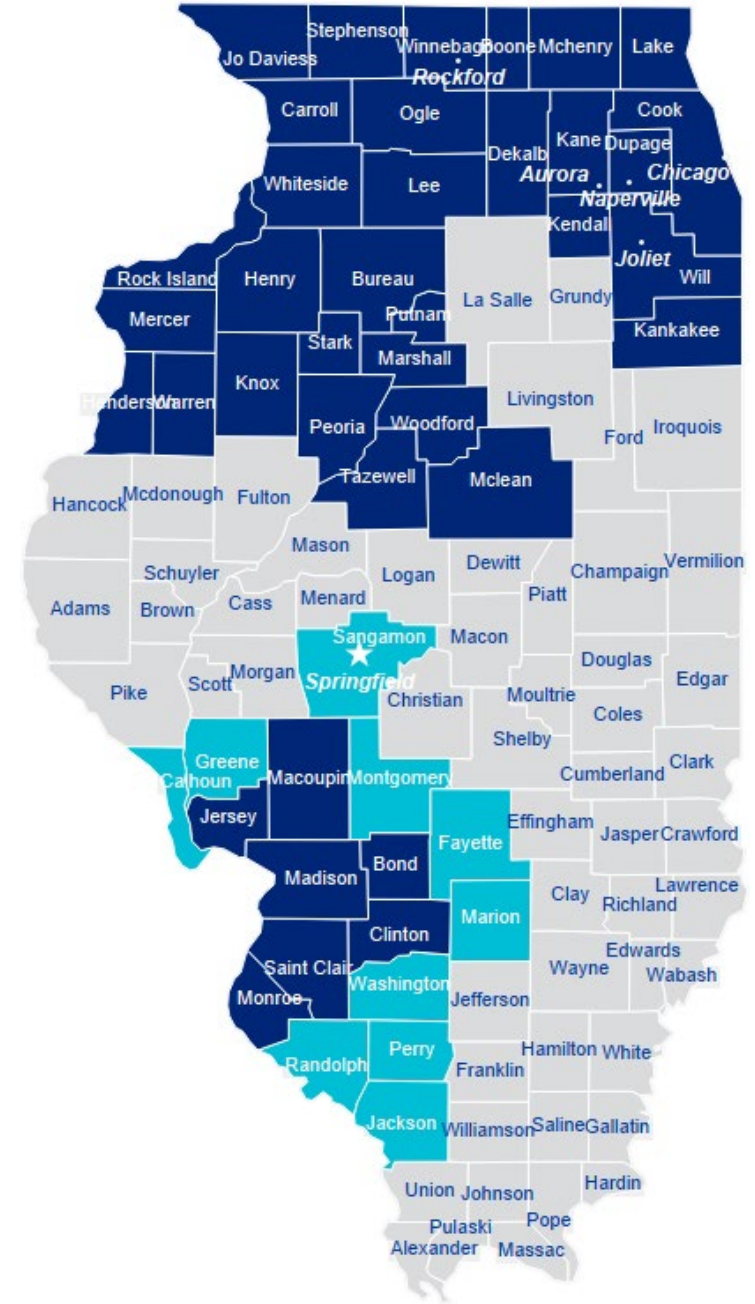
2022 Medicare Advantage Service Area

Current Footprint

Bond, Boone, Bureau, Carroll, Clinton, Cook, DeKalb, DuPage, Henderson, Henry, Jersey, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Macoupin, Madison, Marshall, McHenry, McLean, Mercer, Monroe, Ogle, Peoria, Putnam, Rock Island, St. Clair, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford

Expansion Footprint

Calhoun, Fayette, Greene, Jackson, Marion, Montgomery, Perry, Randolph, Sangamon, Washington



Illinois

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Chicago

Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will



Market Landscape	
Eligibles (as of May 2021)	1,412,403
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	20.5%
YOY MA Non-SNP Enrollment Growth	20.4%
UHC Non-SNP Market Share	20.8%

NW Illinois

Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, McLean, Ogle, Peoria, Putnam, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford



Market Landscape	
Eligibles (as of May 2021)	299,908
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	24.6%
YOY MA Non-SNP Enrollment Growth	14.3%
UHC Non-SNP Market Share	14.7%

Quad Cities

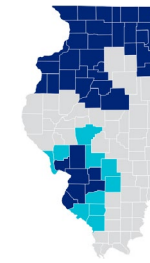
Henry, Mercer, Rock Island



Market Landscape	
Eligibles (as of May 2021)	46,806
YOY Eligible Growth	0.5%
MA Non-SNP Penetration	27.0%
YOY MA Non-SNP Enrollment Growth	15.3%
UHC Non-SNP Market Share	51.6%

Illinois MA Only

Bond, Boone, Bureau, Calhoun, Carroll, Clinton, Cook, DeKalb, DuPage, Fayette, Greene, Henderson, Henry, Jackson, Jersey, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Macoupin, Madison, Marion, Marshall, McHenry, McLean, Mercer, Monroe, Montgomery, Ogle, Peoria, Perry, Putnam, Randolph, Rock Island, Sangamon, St. Clair, Stark, Stephenson, Tazewell, Warren, Washington, Whiteside, Will, Winnebago, Woodford



Market Landscape	
Eligibles (as of May 2021)	1,949,430
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	21.6%
YOY MA Non-SNP Enrollment Growth	18.6%
UHC Non-SNP Market Share	22.2%



2022 Product Benefits

Chicago









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Access (HMO)
Plan ID	H8768-005-000  	H8768-010-000   	H2802-024-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan designed around Advocate Health for coordinated care and low out-of-pocket costs. Passport included
Service Area	<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will	<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will	<i>Illinois:</i> Cook, DuPage, Kane, Kendall, Lake, McHenry
Premium	\$38	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$5,900	\$2,950
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$275 Days 1-6	\$320 Days 1-6	\$275 Days 1-6
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$320 / \$0 or \$320	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 4-5; \$3/\$10/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred); Tier 1 Full Gap Coverage	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Chicago



Walgreens Preferred





National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H2802-025-000  	H0271-004-000	H0271-027-000
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will	<i>Illinois:</i> Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford	<i>Illinois:</i> Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford
Premium	\$26	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$45; Referral Required	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	\$195 Tiers 4-5; \$0/\$10/\$47/\$100/29%; Tier 1 Full Gap Coverage	Varies by LIS Level	Varies by LIS Level
Other Benefits	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



2022 Product Benefits

NW Illinois










Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-011-000   	H8768-003-000  	H5253-108-001  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan for those seeking maximum coverage	Low premium plan for those shopping on value and low out-of-pocket costs. POS for dental only
Service Area	Illinois: Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, McLean, Ogle, Peoria, Putnam, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford	Illinois: Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, McLean, Ogle, Peoria, Putnam, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford	Illinois: Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, McLean, Ogle, Peoria, Putnam, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford
Premium	\$0	\$49	\$25
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$3,400	\$3,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$320 Days 1-6	\$275 Days 1-5	\$325 Days 1-5
ASC / Outpatient	\$0 or \$320 / \$0 or \$320	\$0 or \$275 / \$0 or \$275	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available





NEW PLAN







Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H0271-004-000	H0271-027-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	<i>Illinois:</i> Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford	<i>Illinois:</i> Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford
Premium	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



Quad Cities



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-002  	H8768-032-000  	H5253-108-002  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	New! \$0 premium plan for those who are cost conscious, but want provider choice	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Wright	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Wright	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Wright
Premium	\$0	\$0	\$36
Medical Deductible	\$1,000	\$0	\$0
Max OOP	\$3,900	\$3,900	\$3,700
PCP / Specialist	\$0 / \$30; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$390 Days 1-5	\$325 Days 1-5
ASC / Outpatient	\$0 or \$150 / \$0 or \$300	\$0 or \$290 / \$0 or \$390	\$0 or \$225 / \$0 or \$325
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Quad Cities



Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-004-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>Illinois</i> : Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



Illinois MA Only



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)	AARP® Medicare Advantage Patriot (PPO)	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H8768-019-000	H8768-018-000	H2802-050-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only
Service Area	<p>Illinois: Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Ogle, Peoria, Putnam, Sangamon, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford</p>	<p>Illinois: Henry, Mercer, Rock Island; Iowa: Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Pocahontas, Polk, Poweshiek, Sac, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Wright</p>	<p>Illinois: Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington; Missouri: Adair, Audrain, Barry, Barton, Bollinger, Boone, Butler, Callaway, Camden, Cape Girardeau, Carter, Cedar, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Macon, Madison, Maries, Marion, McDonald, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Oregon, Osage, Ozark, Pemiscot, Perry, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Reynolds, Ripley, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Wright</p>
Premium	\$0; Part B Rebate: up to \$40	\$0; Part B Rebate: up to \$30	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$6,700	\$3,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$295 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$250 / \$0 or \$350	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	Not Covered	Not Covered	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 State Landscape¹

Indiana

Eligibles (as of May 2021)	1,290,932
Estimated Dual Eligibles²	222,420
YOY Eligible Growth	1.7%
MA Penetration	40.5%
YOY MA Enrollment Growth	14.5%
UHC Market Share	38.9%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 14,354 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wells, White, Whitley

● Expansion Footprint

Wayne



Indiana

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Evansville

Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick

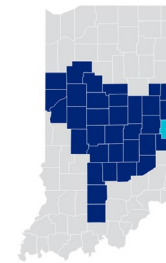


Market Landscape

Eligibles (as of May 2021)	103,530
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	22.1%
YOY MA Non-SNP Enrollment Growth	6.6%
UHC Non-SNP Market Share	37.1%

Indianapolis

Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, Wayne, White



Market Landscape

Eligibles (as of May 2021)	566,802
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	27.0%
YOY MA Non-SNP Enrollment Growth	10.7%
UHC Non-SNP Market Share	42.9%

NE Indiana

Adams, Allen, De Kalb, Huntington, Lagrange, Noble, Steuben, Wells, Whitley



Market Landscape

Eligibles (as of May 2021)	129,208
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	40.3%
YOY MA Non-SNP Enrollment Growth	5.7%
UHC Non-SNP Market Share	46.9%

NW Indiana

Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke



Market Landscape

Eligibles (as of May 2021)	173,692
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	16.6%
YOY MA Non-SNP Enrollment Growth	16.7%
UHC Non-SNP Market Share	19.9%

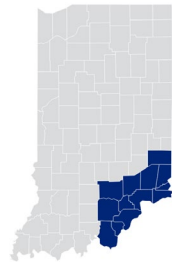


Indiana

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

SE Indiana

Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington



Market Landscape

Eligibles (as of May 2021)	109,830
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	24.5%
YOY MA Non-SNP Enrollment Growth	11.2%
UHC Non-SNP Market Share	25.5%

South Bend

Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Wabash



Market Landscape

Eligibles (as of May 2021)	154,991
YOY Eligible Growth	1.1%
MA Non-SNP Penetration	33.2%
YOY MA Non-SNP Enrollment Growth	8.0%
UHC Non-SNP Market Share	52.7%

Terre Haute

Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo

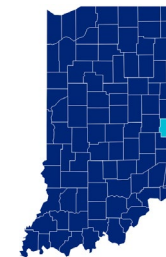


Market Landscape

Eligibles (as of May 2021)	52,879
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	21.3%
YOY MA Non-SNP Enrollment Growth	16.5%
UHC Non-SNP Market Share	35.2%

Indiana MA Only

Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wayne, Wells, White, Whitley



Market Landscape

Eligibles (as of May 2021)	1,290,932
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	26.8%
YOY MA Non-SNP Enrollment Growth	9.9%
UHC Non-SNP Market Share	41.0%



Indiana

● Current Footprint ● Expansion Footprint ● No Footprint

Indiana Dual

All counties in state









Market Landscape

Est. D-SNP Eligibles	222,420
D-SNP Enrollees	68,544
D-SNP Penetration (All Plans)	30.8%
Total UHC D-SNP Enrollees	18,347
UHC D-SNP Market Share	26.8%





NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2228-111-000  	H2228-022-000  	H2802-012-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	Indiana: Clark, Crawford, Daviess, Dearborn, Dubois, Floyd, Franklin, Gibson, Harrison, Jackson, Jefferson, Jennings, Knox, Martin, Ohio, Perry, Pike, Posey, Ripley, Scott, Spencer, Switzerland, Vanderburgh, Warrick, Washington	Indiana: Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	Indiana: Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick
Premium	\$0	\$18	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,700	\$4,500	\$3,900
PCP / Specialist	\$10 / \$45; No Referral Required	\$0 / \$40; No Referral Required	\$5 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$370 Days 1-5	\$360 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370	\$0 or \$270 / \$0 or \$370	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$185 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$125 Tiers 4-5; \$0/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , PERS, Platinum Dental Rider Available



2022 Product Benefits

Indianapolis









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-021-000  	H2802-010-000  	H2228-081-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan with rich ancillary benefits with low out-of-pocket costs. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, Wayne , White	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, Wayne , White	Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, Wayne , White
Premium	\$22	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$3,900	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$360 Days 1-5	\$390 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$260 / \$0 or \$360	\$0 or \$270 / \$0 or \$370
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 4-5; \$0/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$185 Tiers 4-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



2022 Product Benefits

NE Indiana









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Focus (PPO)
Plan ID	H2228-019-000  	H2228-080-000  	H2228-020-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan with popular ancillaries	\$0 premium plan with popular ancillaries. Plan designed around Lutheran for coordinated care and low out-of-pocket costs
Service Area	<i>Indiana:</i> Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	<i>Indiana:</i> Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	<i>Indiana:</i> Adams, Allen, Huntington, Kosciusko, Wells, Whitley
Premium	\$18	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$4,900	\$3,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$295 Days 1-6	\$370 Days 1-5
ASC / Outpatient	\$0 or \$195 / \$0 or \$350	\$0 or \$195 / \$0 or \$295	\$0 or \$195 / \$0 or \$370
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



NE Indiana









Plan Name	AARP® Medicare Advantage Profile (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2802-007-000	H2802-008-000
Plan Highlights	\$0 premium plan designed around Parkview for coordinated care and low out-of-pocket costs. POS for dental only. Passport included	\$0 premium plan with rich ancillary benefits. POS for dental only
Service Area	<i>Indiana:</i> Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley	<i>Indiana:</i> Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$3,900
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$370 Days 1-5
ASC / Outpatient	\$0 or \$195 / \$0 or \$370	\$0 or \$195 / \$0 or \$350
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$190 Tiers 4-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



NW Indiana



NEW PLAN







Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2228-064-000  	H2228-110-000  	H2802-018-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	New! \$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	<i>Indiana:</i> Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke	<i>Indiana:</i> Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke	<i>Indiana:</i> Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke
Premium	\$24	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,500	\$4,800	\$4,500
PCP / Specialist	\$0 / \$40; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$395 Days 1-5	\$370 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$270 / \$0 or \$370	\$0 or \$270 / \$0 or \$370
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$0/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$0/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , PERS



SE Indiana





NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2228-065-000  	H2228-111-000  	H2802-016-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	New! \$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	<i>Indiana:</i> Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington	<i>Indiana:</i> Clark, Crawford, Daviess, Dearborn, Dubois, Floyd, Franklin, Gibson, Harrison, Jackson, Jefferson, Jennings, Knox, Martin, Ohio, Perry, Pike, Posey, Ripley, Scott, Spencer, Switzerland, Vanderburgh, Warrick, Washington	<i>Indiana:</i> Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington
Premium	\$22	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$5,700	\$4,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$395 Days 1-5	\$360 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370	\$0 or \$270 / \$0 or \$370	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$0/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$185 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available



South Bend



Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-019-000  	H2228-080-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan with popular ancillaries
Service Area	<i>Indiana:</i> Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	<i>Indiana:</i> Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$18	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$4,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$195 / \$0 or \$350	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33% ; Tier 1 Full Gap Coverage	\$0 All Tiers ; \$0/\$8/\$45/\$95/33% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



South Bend







Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Focus (PPO)
Plan ID	H2802-008-000  	H2228-020-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only	\$0 premium plan with popular ancillaries. Plan designed around Lutheran for coordinated care and low out-of-pocket costs
Service Area	<i>Indiana:</i> Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells	<i>Indiana:</i> Adams, Allen, Huntington, Kosciusko, Wells, Whitley
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$3,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$370 Days 1-5
ASC / Outpatient	\$0 or \$195 / \$0 or \$350	\$0 or \$195 / \$0 or \$370
Lab	\$0	\$0
Rx Ded.; Copays	\$190 Tiers 4-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Terre Haute



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2228-066-000  	H2802-020-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Includes popular ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	<i>Indiana:</i> Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo	<i>Indiana:</i> Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$5,500
PCP / Specialist	\$0 / \$45; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$360 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$375	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0
Rx Ded.; Copays	\$250 Tiers 3-5; \$0/\$10/\$45/\$95/28%; Tier 1 Full Gap Coverage	\$240 Tiers 3-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Indiana MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-091-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Indiana:</i> Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wayne , Wells, White, Whitley
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$10 / \$40; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Indiana Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (PPO D-SNP)

Plan ID H0271-005-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Indiana:* Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wayne, Wells, White, Whitley

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



2022 State Landscape¹

Iowa

Eligibles (as of May 2021)	585,995
Estimated Dual Eligibles²	80,110
YOY Eligible Growth	1.8%
MA Penetration	28.0%
YOY MA Enrollment Growth	13.8%
UHC Market Share	45.3%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 9,039 partial duals who may or may not be eligible).

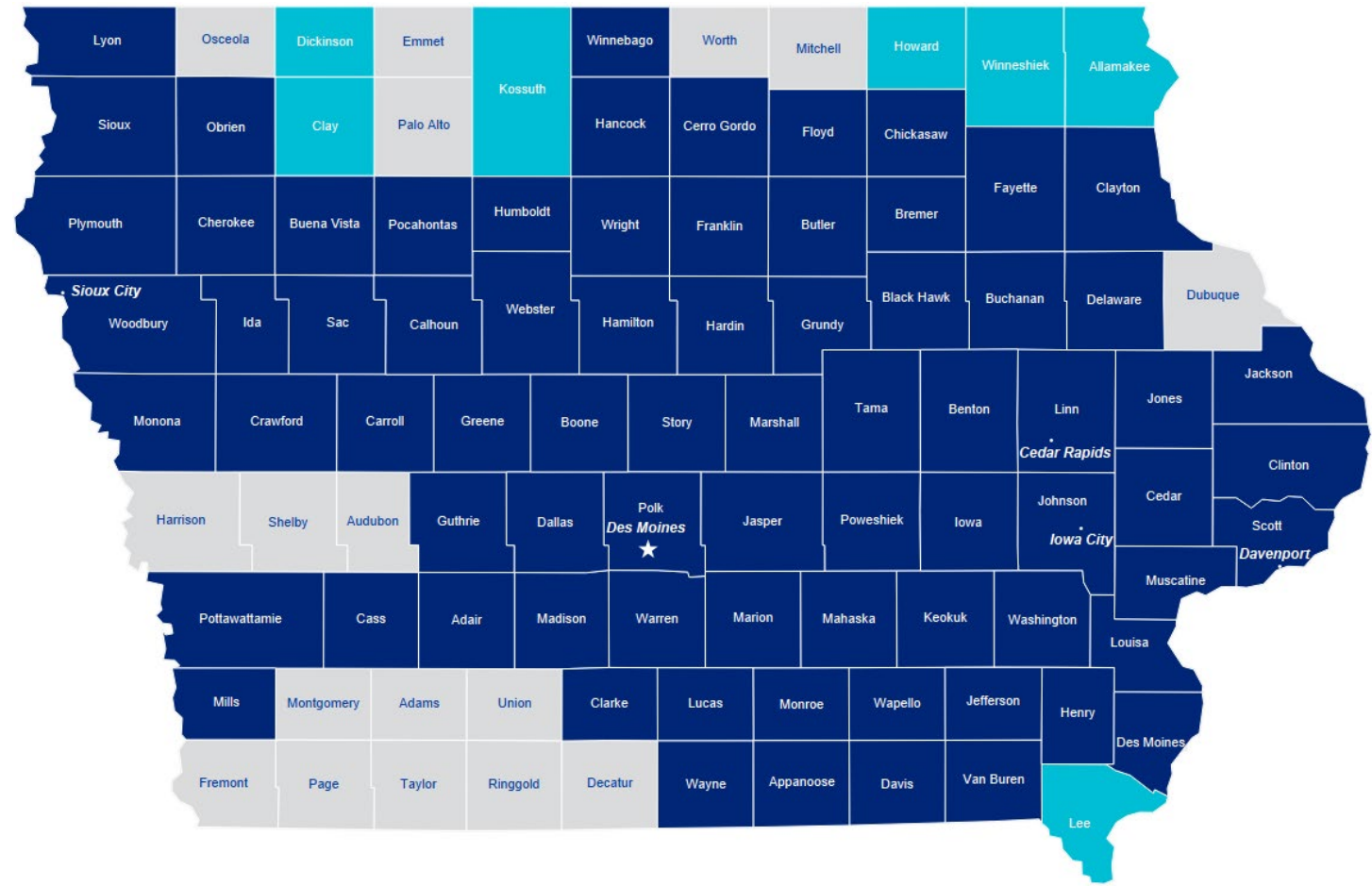
2022 Medicare Advantage Service Area

● Current Footprint

Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Muscatine, O'Brien, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac, Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Woodbury, Wright

● Expansion Footprint

Allamakee, Clay, Dickinson, Howard, Kossuth, Lee, Winneshiek

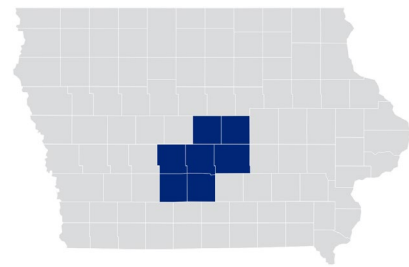


Iowa



Des Moines

Dallas, Jasper, Madison, Marshall, Polk, Story, Warren

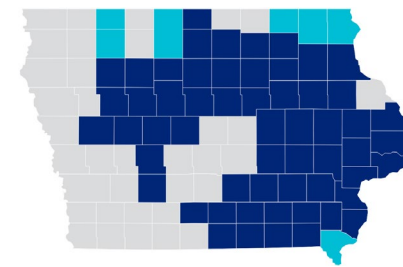


Market Landscape

Eligibles (as of May 2021)	135,994
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	23.9%
YOY MA Non-SNP Enrollment Growth	14.0%
UHC Non-SNP Market Share	38.4%

Greater Iowa

Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Wright

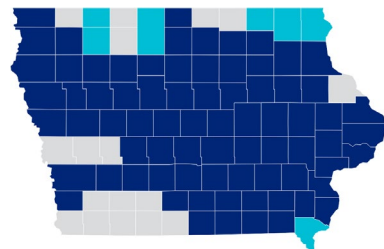


Market Landscape

Eligibles (as of May 2021)	380,116
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	19.0%
YOY MA Non-SNP Enrollment Growth	13.8%
UHC Non-SNP Market Share	40.1%

Iowa MA Only

Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Muscatine, O'Brien, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac, Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Wright

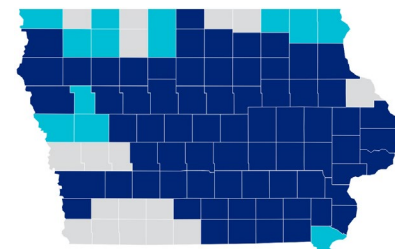


Market Landscape

Eligibles (as of May 2021)	585,995
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	20.6%
YOY MA Non-SNP Enrollment Growth	13.6%
UHC Non-SNP Market Share	38.7%

Iowa Dual

Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Muscatine, O'Brien, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac, Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Wright



Market Landscape

Est. D-SNP Eligibles	80,110
D-SNP Enrollees	19,259
D-SNP Penetration (All Plans)	24.0%
Total UHC D-SNP Enrollees	16,689
UHC D-SNP Market Share	86.7%



2022 Product Benefits

Des Moines









Walgreens Preferred



National Network



\$35 Insulin





Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-001  	H5253-107-001  	H5253-108-003  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Includes rich ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	<i>Iowa</i> : Dallas, Jasper, Madison, Marshall, Polk, Story, Warren	<i>Iowa</i> : Dallas, Jasper, Madison, Marshall, Polk, Story, Warren	<i>Iowa</i> : Dallas, Jasper, Madison, Marshall, Polk, Story, Warren
Premium	\$0	\$0	\$34
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,700	\$3,300
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$325 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$225 / \$0 or \$325	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Greater Iowa



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H8768-017-002  	H8768-032-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	New! \$0 premium plan for those who are cost conscious, but want provider choice
Service Area	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Wright	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek, Wright
Premium	\$0	\$0
Medical Deductible	\$1,000	\$0
Max OOP	\$3,900	\$3,900
PCP / Specialist	\$0 / \$30; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$390 Days 1-5
ASC / Outpatient	\$0 or \$150 / \$0 or \$300	\$0 or \$290 / \$0 or \$390
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available



Greater Iowa



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H5253-107-002  	H5253-108-002  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Allamakee , Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay , Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Dickinson , Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard , Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth , Lee , Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek , Wright	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Allamakee , Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay , Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Dickinson , Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard , Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Kossuth , Lee , Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Winneshiek , Wright
Premium	\$0	\$36
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$3,700
PCP / Specialist	\$5 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$325 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$375	\$0 or \$225 / \$0 or \$325
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit , Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Iowa MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-018-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Pocahontas, Polk, Poweshiek, Sac, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Wright
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Iowa Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)

Plan ID H0169-001-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Iowa*: Adair, Allamakee, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clay, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Dickinson, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Howard, Humboldt, Ida, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Kossuth, Lee, Linn, Louisa, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Muscatine, O'Brien, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac, Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Winneshiek, Woodbury, Wright

Premium \$0

Other Benefits Dental Level 4, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 State Landscape¹

Kansas

Eligibles (as of May 2021)	489,511
Estimated Dual Eligibles²	54,942
YOY Eligible Growth	2.2%
MA Penetration	27.2%
YOY MA Enrollment Growth	19.3%
UHC Market Share	31.5%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 10,095 partial duals who may or may not be eligible).

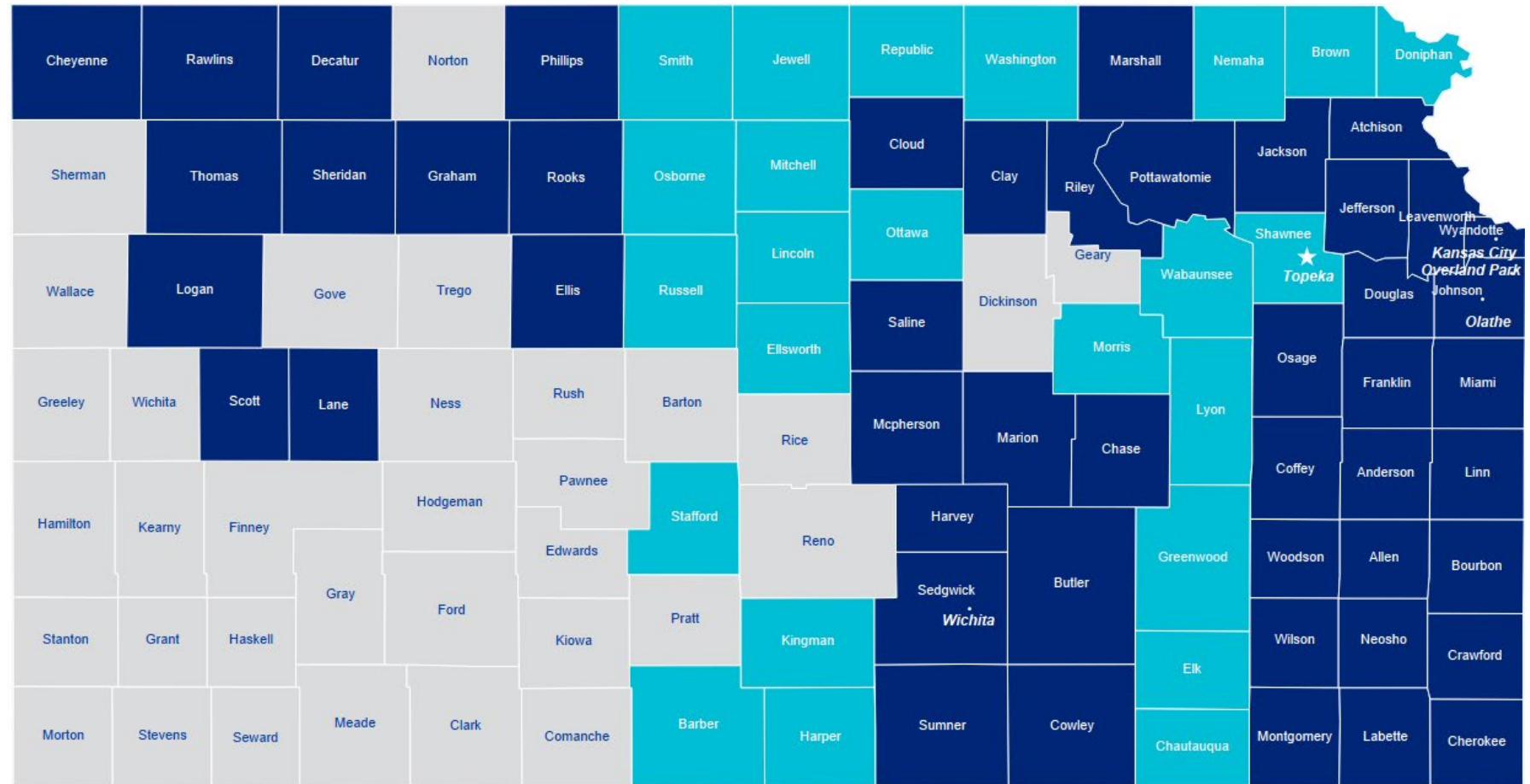
2022 Medicare Advantage Service Area

● Current Footprint

Allen, Anderson, Atchison, Bourbon, Butler, Chase, Cherokee, Cheyenne, Clay, Cloud, Coffey, Cowley, Crawford, Decatur, Douglas, Ellis, Franklin, Graham, Harvey, Jackson, Jefferson, Johnson, Labette, Lane, Leavenworth, Linn, Logan, Marion, Marshall, McPherson, Miami, Montgomery, Neosho, Osage, Phillips, Pottawatomie, Rawlins, Riley, Rooks, Saline, Scott, Sedgwick, Sheridan, Sumner, Thomas, Wilson, Woodson, Wyandotte

● Expansion Footprint

Barber, Brown, Chautauqua, Doniphan, Elk, Ellsworth, Greenwood, Harper, Jewell, Kingman, Lincoln, Lyon, Mitchell, Morris, Nemaha, Osborne, Ottawa, Republic, Russell, Shawnee, Smith, Stafford, Wabaunsee, Washington

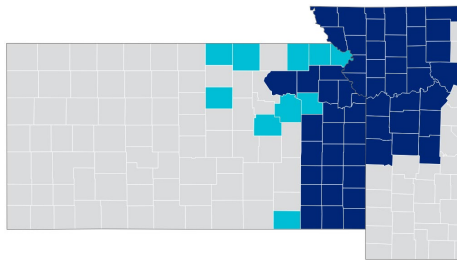


Kansas



Kansas City

Kansas: Allen, Anderson, Atchison, Bourbon, **Brown**, **Chautauqua**, Cherokee, Coffey, Crawford, **Doniphan**, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, **Morris**, **Nemaha**, Neosho, Osage, **Ottawa**, Pottawatomie, **Republic**, **Shawnee**, **Wabaunsee**, **Washington**, Wilson, Woodson, Wyandotte; **Missouri:** Andrew, Atchison, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Chariton, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Linn, Livingston, Mercer, Nodaway, Pettis, Platte, Putnam, Ray, Saline, Sullivan, Worth

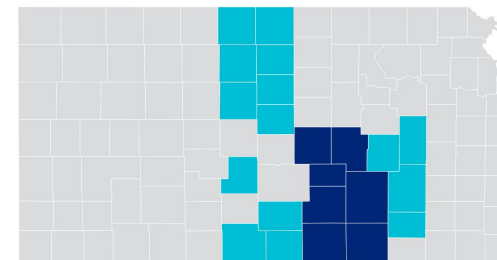


Market Landscape

Eligibles (as of May 2021)	609,069
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	25.7%
YOY MA Non-SNP Enrollment Growth	12.3%
UHC Non-SNP Market Share	32.8%

Wichita

Barber, **Butler**, **Chase**, **Cowley**, **Elk**, **Ellsworth**, **Greenwood**, **Harper**, **Harvey**, **Jewell**, **Kingman**, **Lincoln**, **Lyon**, **Marion**, **McPherson**, **Mitchell**, **Osborne**, **Russell**, **Sedgwick**, **Smith**, **Stafford**, **Sumner**

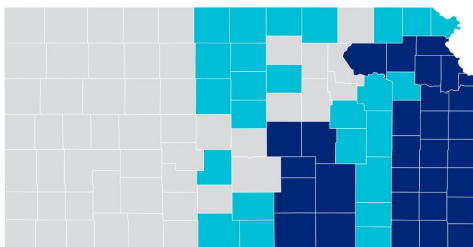


Market Landscape

Eligibles (as of May 2021)	158,380
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	22.7%
YOY MA Non-SNP Enrollment Growth	20.9%
UHC Non-SNP Market Share	30.3%

Kansas MA Only

Allen, Anderson, Atchison, **Barber**, Bourbon, **Brown**, **Butler**, **Chase**, **Chautauqua**, Cherokee, Coffey, Cowley, Crawford, **Doniphan**, Douglas, **Elk**, **Ellsworth**, Franklin, **Greenwood**, **Harper**, Harvey, Jackson, Jefferson, **Jewell**, Johnson, **Kingman**, Labette, Leavenworth, **Lincoln**, Linn, **Lyon**, Marion, McPherson, Miami, **Mitchell**, Montgomery, **Morris**, **Nemaha**, Neosho, Osage, **Osborne**, **Ottawa**, Pottawatomie, **Republic**, **Russell**, Sedgwick, **Shawnee**, **Smith**, **Stafford**, Sumner, **Wabaunsee**, **Washington**, Wilson, Woodson, Wyandotte

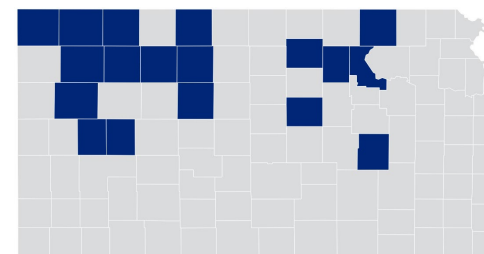


Market Landscape

Eligibles (as of May 2021)	447,120
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	22.8%
YOY MA Non-SNP Enrollment Growth	16.9%
UHC Non-SNP Market Share	29.1%

Kansas PFFS

Chase, **Cheyenne**, **Clay**, **Cloud**, **Decatur**, **Ellis**, **Graham**, **Lane**, **Logan**, **Marshall**, **Phillips**, **Rawlins**, **Riley**, **Rooks**, **Saline**, **Scott**, **Sheridan**, **Thomas**



Market Landscape

Eligibles (as of May 2021)	42,975
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	6.3%
YOY MA Non-SNP Enrollment Growth	50.1%
UHC Non-SNP Market Share	30.6%

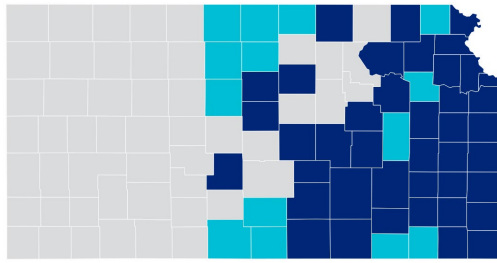


Kansas

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Kansas Dual

Allen, Anderson, Atchison, Barber, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Coffey, Cowley, Crawford, Doniphan, Douglas, Elk, Ellsworth, Franklin, Greenwood, Harper, Harvey, Jackson, Jefferson, Jewell, Johnson, Kingman, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion, McPherson, Miami, Mitchell, Montgomery, Morris, Nemaha, Neosho, Osage, Osborne, Ottawa, Pottawatomie, Republic, Russell, Sedgwick, Shawnee, Smith, Stafford, Sumner, Wabaunsee, Washington, Wilson, Woodson, Wyandotte



Market Landscape	
Est. D-SNP Eligibles	54,942
D-SNP Enrollees	11,067
D-SNP Penetration (All Plans)	20.1%
Total UHC D-SNP Enrollees	5,965
UHC D-SNP Market Share	53.9%



Kansas City









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H8768-023-000  	H2802-032-000  	H2228-071-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Includes additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	\$0 premium plan with popular ancillaries
Service Area	Kansas: Allen, Anderson, Atchison, Bourbon, Brown , Chautauqua , Cherokee, Coffey, Crawford, Doniphan , Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Morris , Nemaha , Neosho, Osage, Ottawa , Pottawatomie, Republic , Shawnee , Wabaunsee , Washington , Wilson, Woodson, Wyandotte; Missouri: Andrew, Atchison , Bates, Benton, Buchanan, Caldwell, Carroll , Cass, Chariton , Clay, Clinton, Daviess , DeKalb, Gentry , Grundy , Harrison , Henry, Holt , Jackson, Johnson, Lafayette, Linn , Livingston , Mercer , Nodaway , Pettis, Platte, Putnam , Ray, Saline, Sullivan , Worth	Kansas: Allen, Anderson, Atchison, Bourbon, Brown , Chautauqua , Cherokee, Coffey, Crawford, Doniphan , Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Morris , Nemaha , Neosho, Osage, Ottawa , Pottawatomie, Republic , Shawnee , Wabaunsee , Washington , Wilson, Woodson, Wyandotte; Missouri: Andrew, Atchison , Bates, Benton, Buchanan, Caldwell, Carroll , Cass, Chariton , Clay, Clinton, Daviess , DeKalb, Gentry , Grundy , Harrison , Henry, Holt , Jackson, Johnson, Lafayette, Linn , Livingston , Mercer , Nodaway , Pettis, Platte, Putnam , Ray, Saline, Sullivan , Worth	Kansas: Johnson; Missouri: Jackson
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$5,900	\$6,400
PCP / Specialist	\$0 / \$25; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$300 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$300 / \$0 or \$300	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$15/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Kansas City



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2802-033-000  
Plan Highlights	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	Kansas: Allen, Anderson, Atchison, Bourbon, Brown , Chautauqua , Cherokee, Coffey, Crawford, Doniphan , Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Morris , Nemaha , Neosho, Osage, Ottawa , Pottawatomie, Republic , Shawnee , Wabaunsee , Washington , Wilson, Woodson, Wyandotte; Missouri: Andrew , Atchison , Bates, Benton, Buchanan, Caldwell, Carroll , Cass, Chariton , Clay, Clinton, Davies , DeKalb, Gentry , Grundy , Harrison , Henry, Holt , Jackson, Johnson, Lafayette, Linn , Livingston , Mercer , Nodaway , Pettis, Platte, Putnam , Ray, Saline, Sullivan , Worth
Premium	\$31
Medical Deductible	\$0
Max OOP	\$4,400
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$275 Days 1-7
ASC / Outpatient	\$0 or \$275 / \$0 or \$275
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available











Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H8768-024-000  	H2802-034-000  	H2802-035-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS for dental only
Service Area	Kansas: Barber, Butler, Chase, Cowley, Elk, Ellsworth, Greenwood, Harper, Harvey, Jewell, Kingman, Lincoln, Lyon, Marion, McPherson, Mitchell, Osborne, Russell, Sedgwick, Smith, Stafford, Sumner	Kansas: Barber, Butler, Chase, Cowley, Elk, Ellsworth, Greenwood, Harper, Harvey, Jewell, Kingman, Lincoln, Lyon, Marion, McPherson, Mitchell, Osborne, Russell, Sedgwick, Smith, Stafford, Sumner	Kansas: Barber, Butler, Chase, Cowley, Elk, Ellsworth, Greenwood, Harper, Harvey, Jewell, Kingman, Lincoln, Lyon, Marion, McPherson, Mitchell, Osborne, Russell, Sedgwick, Smith, Stafford, Sumner
Premium	\$0	\$0	\$25
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$4,400	\$3,900
PCP / Specialist	\$0 / \$25; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$295 Days 1-6	\$250 Days 1-6
ASC / Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$245 / \$0 or \$295	\$0 or \$200 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



Kansas MA Only




Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-025-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Kansas: Allen, Anderson, Atchison, Barber , Bourbon, Brown , Butler, Chase , Chautauqua , Cherokee, Coffey, Cowley, Crawford, Doniphan , Douglas, Elk , Ellsworth , Franklin, Greenwood , Harper , Harvey, Jackson, Jefferson, Jewell , Johnson, Kingman , Labette, Leavenworth, Lincoln , Linn, Lyon , Marion, McPherson, Miami, Mitchell , Montgomery, Morris , Nemaha , Neosho, Osage, Osborne , Ottawa , Pottawatomie, Republic , Russell , Sedgwick, Shawnee , Smith , Stafford , Sumner, Wabaunsee , Washington , Wilson, Woodson, Wyandotte; Missouri: Andrew , Atchison , Bates, Benton, Buchanan, Caldwell, Carroll , Cass, Chariton , Clay, Clinton, Daviess , DeKalb, Gentry , Grundy , Harrison , Henry, Holt , Jackson, Johnson, Lafayette, Linn , Livingston , Mercer , Nodaway , Pettis, Platte, Putnam , Ray, Saline, Sullivan , Worth
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$4,400
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$360 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



Kansas PFFS



Walgreens Preferred



National Network





\$35 Insulin

Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well for veterans	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston
Premium	\$40	\$74
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline



Kansas Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® LP (HMO-POS D-SNP)	UnitedHealthcare Dual Complete® LP1 (HMO-POS D-SNP)
Plan ID	H5322-029-000 	H0169-004-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Kansas: Allen, Anderson, Atchison, Barber, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Coffey, Cowley, Crawford, Doniphan, Douglas, Elk, Ellsworth, Franklin, Greenwood, Harper, Harvey, Jackson, Jefferson, Jewell, Johnson, Kingman, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion, McPherson, Miami, Mitchell, Montgomery, Morris, Nemaha, Neosho, Osage, Osborne, Ottawa, Pottawatomie, Republic, Russell, Sedgwick, Shawnee, Smith, Stafford, Sumner, Wabaunsee, Washington, Wilson, Woodson, Wyandotte</p>	<p>Kansas: Allen, Anderson, Atchison, Barber, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Coffey, Cowley, Crawford, Doniphan, Douglas, Elk, Ellsworth, Franklin, Greenwood, Harper, Harvey, Jackson, Jefferson, Jewell, Johnson, Kingman, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion, McPherson, Miami, Mitchell, Montgomery, Morris, Nemaha, Neosho, Osage, Osborne, Ottawa, Pottawatomie, Republic, Russell, Sedgwick, Shawnee, Smith, Stafford, Sumner, Wabaunsee, Washington, Wilson, Woodson, Wyandotte</p>
Premium	\$0	\$0
Other Benefits	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit</p>	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <Transportation, Chiropractic, PERS, Meal Benefit</p>



2022 State Landscape¹

Kentucky

Eligibles (as of May 2021)	857,862
Estimated Dual Eligibles ²	164,840
YOY Eligible Growth	1.2%
MA Penetration	44.0%
YOY MA Enrollment Growth	13.7%
UHC Market Share	6.5%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 30,380 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

Anderson, Bell, Boone, Bullitt, Campbell, Fayette, Floyd, Franklin, Grant, Hardin, Harlan, Henry, Jefferson, Jessamine, Kenton, Knott, Knox, Larue, Leslie, Letcher, Madison, Marion, Meade, Nelson, Oldham, Pendleton, Perry, Pike, Shelby, Spencer, Taylor, Whitley, Woodford

● Expansion Footprint

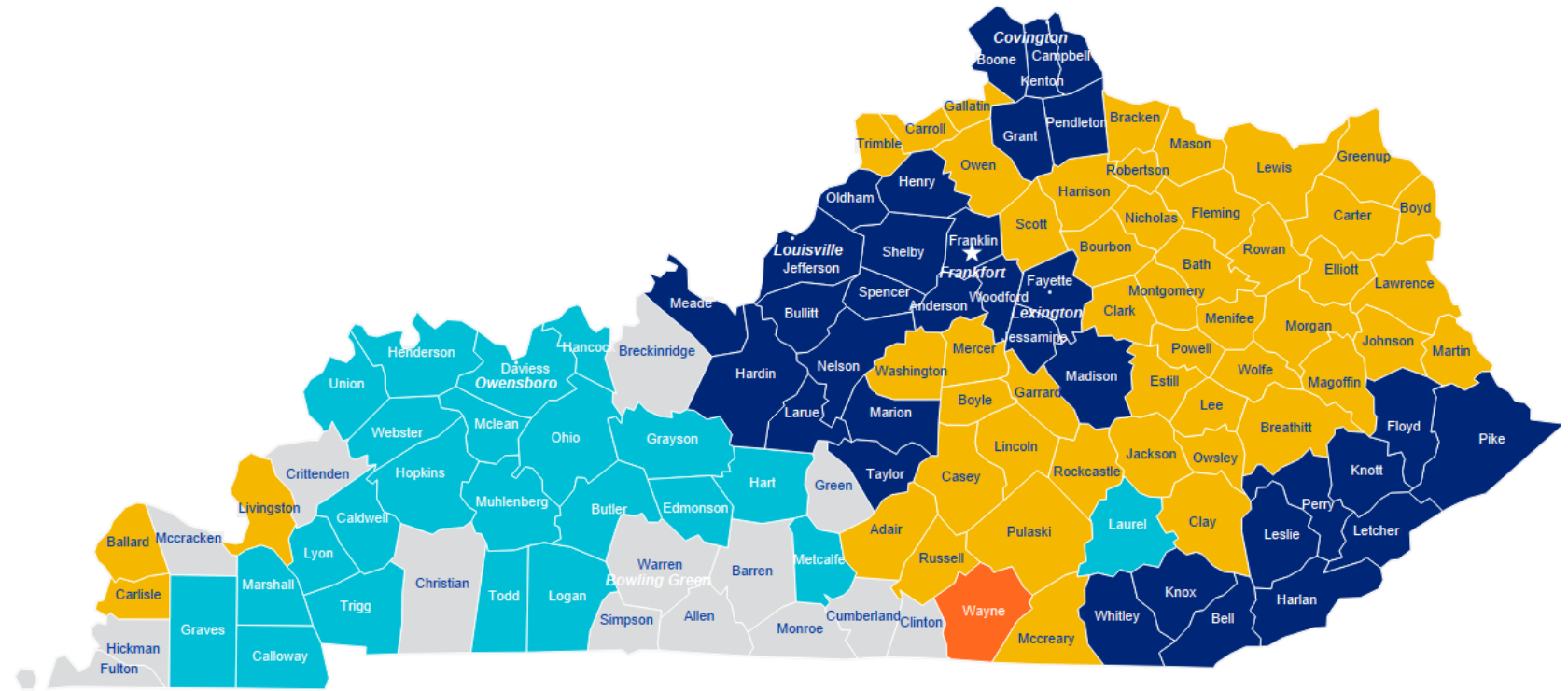
Butler, Caldwell, Calloway, Daviess, Edmonson, Graves, Grayson, Hancock, Hart, Henderson, Hopkins, Laurel, Logan, Lyon, Marshall, McLean, Metcalfe, Muhlenberg, Ohio, Todd, Trigg, Union, Webster

● Dual Only Footprint

Adair, Ballard, Bath, Bourbon, Boyd, Boyle, Bracken, Breathitt, Carlisle, Carroll, Carter, Casey, Clark, Clay, Elliott, Estill, Fleming, Gallatin, Garrard, Greenup, Harrison, Jackson, Johnson, Lawrence, Lee, Lewis, Lincoln, Livingston, Magoffin, Martin, Mason, McCreary, Menifee, Mercer, Montgomery, Morgan, Nicholas, Owen, Owsley, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Trimble, Washington, Wolfe

● Dual Only Expansion

Wayne

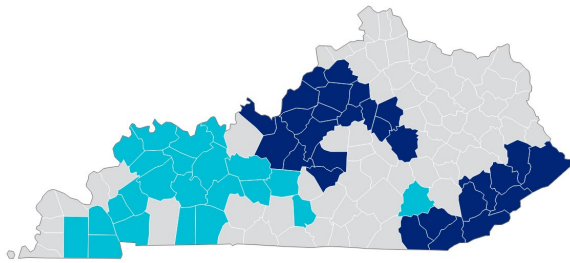


Kentucky



Kentucky

Anderson, Bell, Bullitt, **Butler**, **Caldwell**, **Calloway**, **Daviess**, **Edmonson**, Fayette, Floyd, Franklin, **Graves**, **Grayson**, **Hancock**, Hardin, Harlan, **Hart**, **Henderson**, Henry, **Hopkins**, Jefferson, Jessamine, Knott, Knox, Larue, **Laurel**, Leslie, Letcher, **Logan**, **Lyon**, Madison, Marion, **Marshall**, **McLean**, Meade, **Metcalfe**, **Muhlenberg**, Nelson, **Ohio**, Oldham, Perry, Pike, Shelby, Spencer, Taylor, **Todd**, **Trigg**, **Union**, **Webster**, Whitley, Woodford

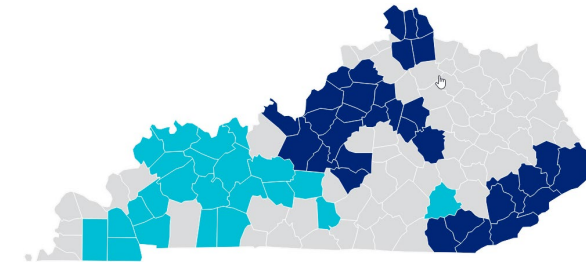


Market Landscape

Eligibles (as of May 2021)	569,097
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	22.9%
YOY MA Non-SNP Enrollment Growth	13.8%
UHC Non-SNP Market Share	4.4%

Kentucky MA Only

Anderson, Bell, Boone, Bullitt, **Butler**, **Caldwell**, **Calloway**, Campbell, **Daviess**, **Edmonson**, Fayette, Floyd, Franklin, Grant, **Graves**, **Grayson**, **Hancock**, Hardin, Harlan, **Hart**, **Henderson**, Henry, **Hopkins**, Jefferson, Jessamine, Kenton, Knott, Knox, Larue, **Laurel**, Leslie, Letcher, **Logan**, **Lyon**, Madison, Marion, **Marshall**, **McLean**, Meade, **Metcalfe**, **Muhlenberg**, Nelson, **Ohio**, Oldham, Pendleton, Perry, Pike, Shelby, Spencer, Taylor, **Todd**, **Trigg**, **Union**, **Webster**, Whitley, Woodford

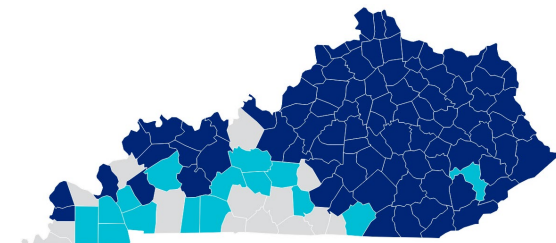


Market Landscape

Eligibles (as of May 2021)	646,972
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	24.2%
YOY MA Non-SNP Enrollment Growth	12.9%
UHC Non-SNP Market Share	6.4%

Kentucky Dual

Adair, Anderson, Ballard, Bath, Bell, Boone, Bourbon, Boyd, Boyle, Bracken, Breathitt, Bullitt, **Butler**, **Caldwell**, **Calloway**, Campbell, Carlisle, Carroll, Carter, Casey, Clark, Clay, **Daviess**, **Edmonson**, Elliott, Estill, Fayette, Fleming, Floyd, Franklin, Gallatin, Garrard, Grant, **Graves**, **Grayson**, Greenup, **Hancock**, Hardin, Harlan, Harrison, **Hart**, **Henderson**, Henry, **Hopkins**, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, **Laurel**, Lawrence, Lee, Leslie, Letcher, Lewis, Lincoln, Livingston, **Logan**, **Lyon**, Madison, Magoffin, Marion, **Marshall**, Martin, Mason, McCreary, **McLean**, Meade, Menifee, Mercer, **Metcalfe**, Montgomery, Morgan, **Muhlenberg**, Nelson, Nicholas, **Ohio**, Oldham, Owen, Owsley, Pendleton, **Perry**, Pike, Powell, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Spencer, Taylor, **Todd**, **Trigg**, Trimble, **Union**, Washington, **Wayne**, **Webster**, Whitley, Wolfe, Woodford



Market Landscape

Est. D-SNP Eligibles	164,840
D-SNP Enrollees	46,276
D-SNP Penetration (All Plans)	28.1%
Total UHC D-SNP Enrollees	6,418
UHC D-SNP Market Share	13.9%



2022 Product Benefits

Kentucky









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-099-000  	H5253-100-000  	H8768-013-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Kentucky: Anderson, Bell, Bullitt, Butler , Caldwell , Calloway , Daviess , Edmonson , Fayette, Floyd, Franklin, Graves , Grayson , Hancock , Hardin, Harlan, Hart , Henderson , Henry, Hopkins , Jefferson, Jessamine, Knott, Knox, Larue, Laurel , Leslie, Letcher, Logan , Lyon , Madison, Marion, Marshall , McLean , Meade, Metcalfe , Muhlenberg , Nelson, Ohio , Oldham, Perry, Pike, Shelby, Spencer, Taylor, Todd , Trigg , Union , Webster , Whitley, Woodford	Kentucky: Anderson, Bell, Bullitt, Butler , Caldwell , Calloway , Daviess , Edmonson , Fayette, Floyd, Franklin, Graves , Grayson , Hancock , Hardin, Harlan, Hart , Henderson , Henry, Hopkins , Jefferson, Jessamine, Knott, Knox, Larue, Laurel , Leslie, Letcher, Logan , Lyon , Madison, Marion, Marshall , McLean , Meade, Metcalfe , Muhlenberg , Nelson, Ohio , Oldham, Perry, Pike, Shelby, Spencer, Taylor, Todd , Trigg , Union , Webster , Whitley, Woodford	Kentucky: Anderson, Bell, Bullitt, Butler , Caldwell , Calloway , Daviess , Edmonson , Fayette, Floyd, Franklin, Grant, Graves , Grayson , Hancock , Hardin, Harlan, Hart , Henderson , Henry, Hopkins , Jefferson, Jessamine, Knott, Knox, Larue, Laurel , Leslie, Letcher, Logan , Lyon , Madison, Marion, Marshall , McLean , Meade, Metcalfe , Muhlenberg , Nelson, Ohio , Oldham, Pendleton, Perry, Pike, Shelby, Spencer, Taylor, Todd , Trigg , Union , Webster , Whitley, Woodford
Premium	\$0	\$26	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$4,500	\$5,500
PCP / Specialist	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$275 Days 1-5	\$395 Days 1-4
ASC / Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$275 / \$0 or \$275	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$2/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$2/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Kentucky MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-020-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Kentucky: Anderson, Bell, Bullitt, Butler , Caldwell , Calloway , Davies , Edmonson , Fayette, Floyd, Franklin, Grant, Graves , Grayson , Hancock , Hardin, Harlan, Hart , Henderson , Henry, Hopkins , Jefferson, Jessamine, Knott, Knox, Larue, Laurel , Leslie, Letcher, Logan , Lyon , Madison, Marion, Marshall , McLean , Meade, Metcalf , Muhlenberg , Nelson, Ohio , Oldham, Pendleton, Perry, Pike, Shelby, Spencer, Taylor, Todd , Trigg , Union , Webster , Whitley, Woodford
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$4,500
PCP / Specialist	\$0 / \$35 ; No Referral Required
Inpatient Hospital	\$275 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Kentucky Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H6595-002-001 	H6595-002-002 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Kentucky: Adair, Anderson, Ballard, Bath, Bell, Boone, Bourbon, Boyd, Bracken, Breathitt, Bullitt, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Casey, Clark, Daviess, Edmonson, Elliott, Estill, Fayette, Franklin, Garrard, Grant, Graves, Grayson, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henry, Hopkins, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Leslie, Letcher, Livingston, Logan, Madison, Magoffin, Marion, Martin, Mason, McCreary, McLean, Meade, Menifee, Metcalfe, Montgomery, Morgan, Muhlenberg, Nelson, Ohio, Oldham, Pendleton, Perry, Pike, Powell, Robertson, Rockcastle, Rowan, Shelby, Spencer, Taylor, Todd, Washington, Wayne, Webster, Whitley, Wolfe, Woodford</p>	<p>Kentucky: Boyle, Carroll, Clay, Fleming, Floyd, Gallatin, Henderson, Lee, Lewis, Lincoln, Lyon, Marshall, Mercer, Nicholas, Owen, Owsley, Pulaski, Russell, Scott, Trigg, Trimble, Union</p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Michigan

Eligibles (as of May 2021) 1,726,433

Estimated Dual Eligibles² 268,320

YOY Eligible Growth 1.8%

MA Penetration 52.1%

YOY MA Enrollment Growth 9.7%

UHC Market Share 2.3%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 36,750 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

Wayne

● Expansion Footprint

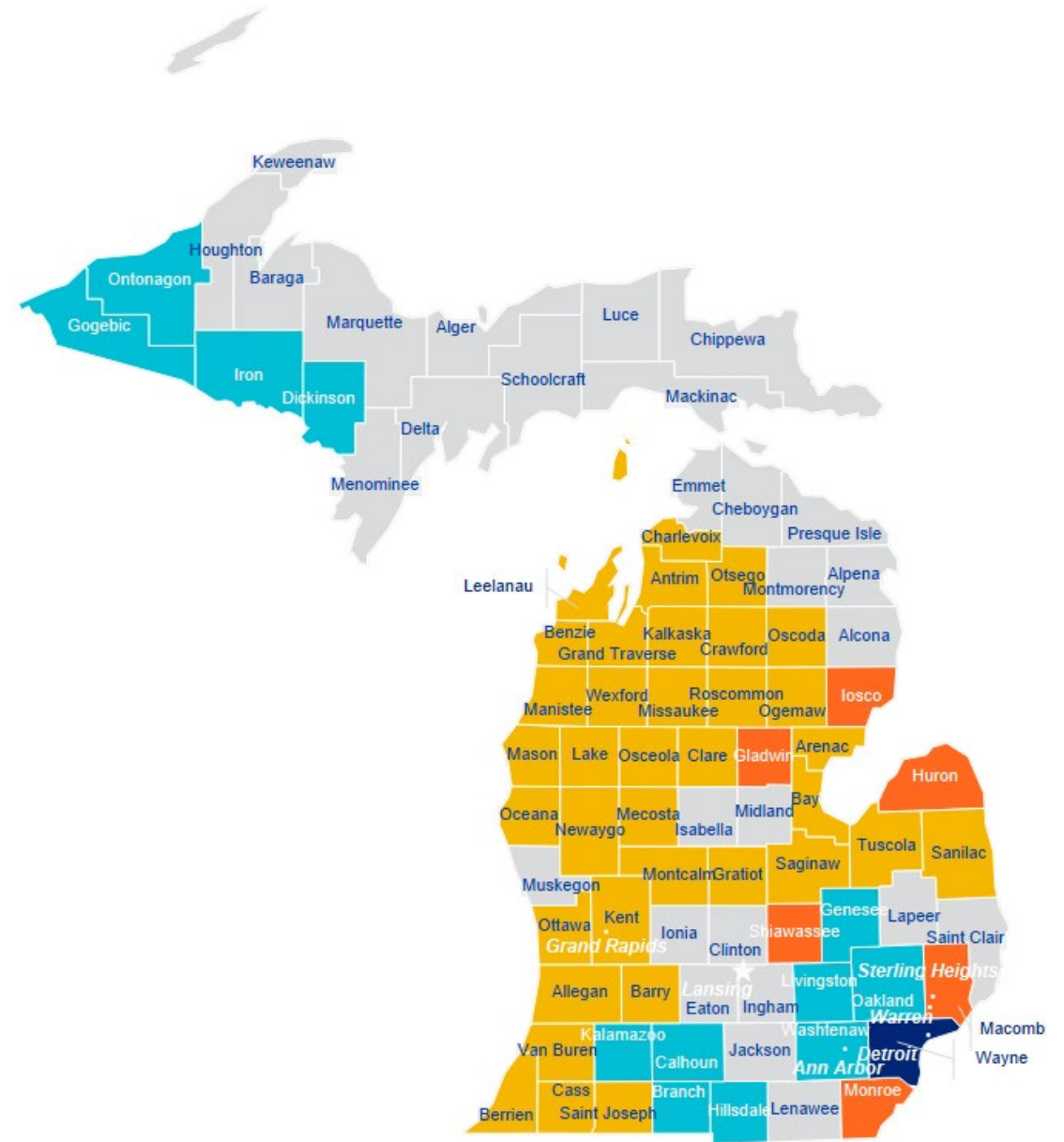
Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Oakland, Ontonagon, Washtenaw

● Dual Only Footprint

Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Cass, Charlevoix, Clare, Crawford, Grand Traverse, Gratiot, Kalkaska, Kent, Lake, Leelanau, Manistee, Mason, Mecosta, Missaukee, Montcalm, Newaygo, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Wexford

● Dual Only Expansion

Gladwin, Huron, Iosco, Macomb, Monroe, Shiawassee



Michigan

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Detroit

Genesee, Livingston, Oakland, Washtenaw, Wayne



Market Landscape	
Eligibles (as of May 2021)	775,515
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	21.9%
YOY MA Non-SNP Enrollment Growth	14.6%
UHC Non-SNP Market Share	1.7%

Upper Peninsula

Dickinson, Gogebic, Iron, Ontonagon



Market Landscape	
Eligibles (as of May 2021)	17,975
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	18.8%
YOY MA Non-SNP Enrollment Growth	18.0%
UHC Non-SNP Market Share	0.0%

West Michigan

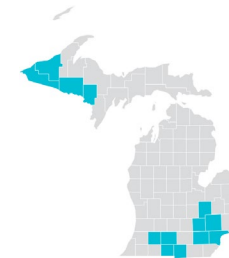
Branch, Calhoun, Hillsdale, Kalamazoo



Market Landscape	
Eligibles (as of May 2021)	101,901
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	23.7%
YOY MA Non-SNP Enrollment Growth	18.4%
UHC Non-SNP Market Share	0.0%

Michigan MA Only

Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Oakland, Ontonagon, Washtenaw, Wayne



Market Landscape	
Eligibles (as of May 2021)	895,391
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	22.0%
YOY MA Non-SNP Enrollment Growth	15.1%
UHC Non-SNP Market Share	1.4%

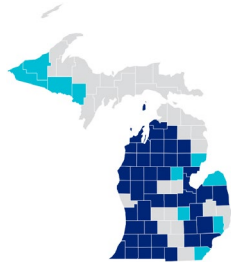


Michigan

Current Footprint
 Expansion Footprint
 No Footprint

Michigan Dual

Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Macomb, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford



Market Landscape





Est. D-SNP Eligibles	268,320
D-SNP Enrollees	54,941
D-SNP Penetration (All Plans)	20.5%
Total UHC D-SNP Enrollees	9,383
UHC D-SNP Market Share	17.1%



Detroit



NEW PLAN

Plan Name	AARP® Medicare Advantage Open Plan 1 (PPO)	AARP® Medicare Advantage Open Plan 2 (PPO)
Plan ID	H0294-017-000  	H0294-018-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Michigan: Genesee, Livingston, Oakland, Washtenaw, Wayne	Michigan: Genesee, Livingston, Oakland, Washtenaw, Wayne
Premium	\$0	\$28
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$4,200
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$290 Days 1-6
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Upper Peninsula



NEW PLAN

Plan Name	AARP® Medicare Advantage Open (PPO)
Plan ID	H0294-021-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice
Service Area	<i>Michigan:</i> Dickinson, Gogebic, Iron, Ontonagon
Premium	\$0
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$290 Days 1-6
ASC / Outpatient	\$0 or \$270 / \$0 or \$270
Lab	\$0
Rx Ded.; Copays	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit







West Michigan



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Open Plan 1 (PPO)	AARP® Medicare Advantage Open Plan 2 (PPO)
Plan ID	H0294-019-000  	H0294-020-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Michigan: Branch, Calhoun, Hillsdale, Kalamazoo	Michigan: Branch, Calhoun, Hillsdale, Kalamazoo
Premium	\$0	\$28
Medical Deductible	\$0	\$0
Max OOP	\$5,200	\$4,200
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$315 Days 1-6	\$290 Days 1-6
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Michigan MA Only





NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H0294-022-000
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Michigan: Branch, Calhoun, Dickinson, Genesee, Gogebic, Hillsdale, Iron, Kalamazoo, Livingston, Oakland, Ontonagon, Washtenaw, Wayne
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$250 / \$0 or \$250
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Michigan Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)
Plan ID	H2247-001-000 	H0271-028-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid
Service Area	<p>Michigan: Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Macomb, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford</p>	<p>Michigan: Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Crawford, Dickinson, Genesee, Gladwin, Gogebic, Grand Traverse, Gratiot, Hillsdale, Huron, Iosco, Iron, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Macomb, Manistee, Mason, Mecosta, Missaukee, Monroe, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Ontonagon, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, Shiawassee, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford</p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Minnesota

Eligibles (as of May 2021) 900,176

YOY Eligible Growth 2.4%

MA Penetration 54.5%

YOY MA Enrollment Growth 10.4%

UHC Market Share 6.1%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

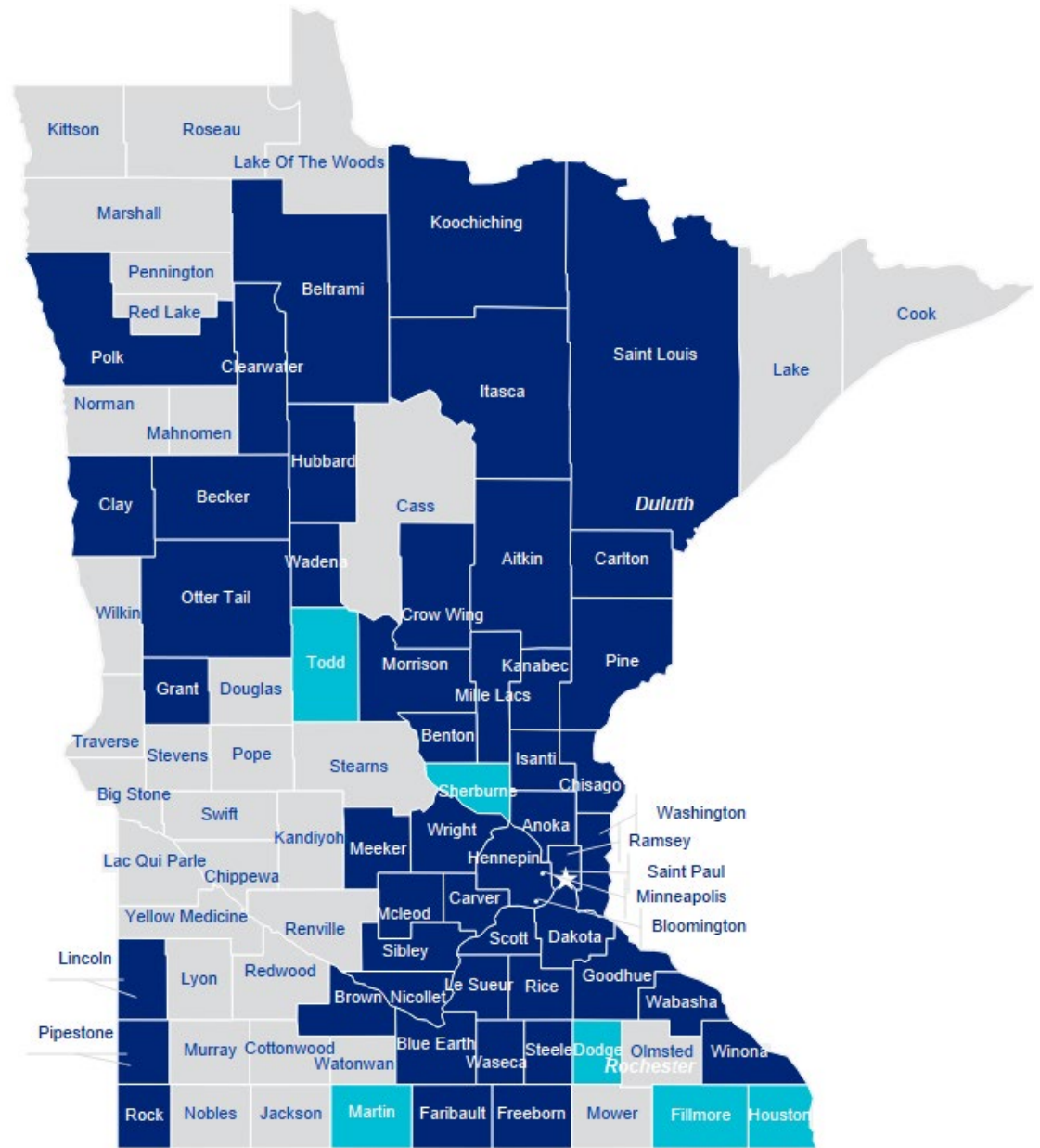
2022 Medicare Advantage Service Area

● Current Footprint

Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Chisago, Clay, Clearwater, Crow Wing, Dakota, Faribault, Freeborn, Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sibley, St. Louis, Steele, Wabasha, Wadena, Waseca, Washington, Winona, Wright

● Expansion Footprint

Dodge, Fillmore, Houston, Martin, Sherburne, Todd

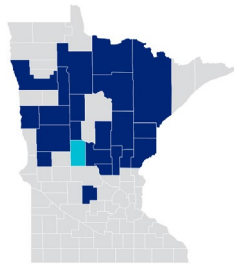


Minnesota

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Northern Minnesota

Aitkin, Becker, Beltrami, Benton, Carlton, Clay, Clearwater, Crow Wing, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, **Todd**, Wadena

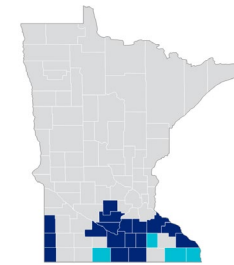


Market Landscape

Eligibles (as of May 2021)	204,936
YOY Eligible Growth	2.1%
MA Non-SNP Penetration	43.7%
YOY MA Non-SNP Enrollment Growth	8.4%
UHC Non-SNP Market Share	5.5%

Southern Minnesota

Blue Earth, Brown, **Dodge**, Faribault, **Fillmore**, Freeborn, Goodhue, **Houston**, Le Sueur, Lincoln, **Martin**, McLeod, Nicollet, Pipestone, Rice, Rock, Sibley, Steele, Wabasha, Waseca, Winona

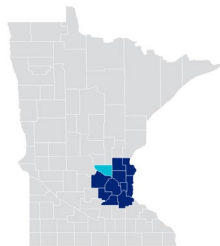


Market Landscape

Eligibles (as of May 2021)	127,869
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	41.9%
YOY MA Non-SNP Enrollment Growth	7.8%
UHC Non-SNP Market Share	4.5%

Twin Cities

Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, **Sherburne**, Washington, Wright

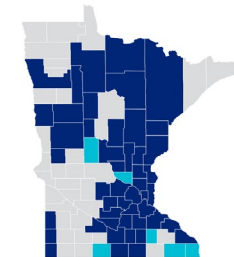


Market Landscape

Eligibles (as of May 2021)	567,371
YOY Eligible Growth	2.5%
MA Non-SNP Penetration	43.4%
YOY MA Non-SNP Enrollment Growth	9.3%
UHC Non-SNP Market Share	7.6%

Minnesota MA Only

Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Chisago, Clay, Clearwater, Crow Wing, Dakota, **Dodge**, Faribault, **Fillmore**, Freeborn, Goodhue, Grant, Hennepin, **Houston**, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, **Martin**, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, **Sherburne**, Sibley, St. Louis, Steele, **Todd**, Wabasha, Wadena, Waseca, Washington, Winona, Wright



Market Landscape

Eligibles (as of May 2021)	900,176
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	43.2%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	6.7%



Northern Minnesota



Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)
Plan ID	H7404-005-000  	H7404-006-000  
Plan Highlights	\$0 premium with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Clay, Clearwater, Crow Wing, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Todd , Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Clay, Clearwater, Crow Wing, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Todd , Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward
Premium	\$0	\$58
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$4,900
PCP / Specialist	\$15 / \$45; No Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$350 Days 1-5
ASC / Outpatient	\$0 or \$350 / \$0 or \$450	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0
Rx Ded.; Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$2/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Northern Minnesota



Walgreens Preferred



National Network



\$35 Insulin





NEW PLAN

Plan Name	AARP® Medicare Advantage Riverbank (PPO)	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-022-000	H7404-004-000
Plan Highlights	New! Open access plan for those seeking maximum coverage. Includes rich ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Clay, Clearwater, Crow Wing, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Todd, Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward	Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Chisago, Clay, Clearwater, Crow Wing, Dakota, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hennepin, Houston, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, Martin, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sherburne, Sibley, St. Louis, Steele, Todd, Wabasha, Wadena, Waseca, Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward
Premium	\$99	\$35.40 (Varies by LIS level)
Medical Deductible	\$0	\$0
Max OOP	\$3,500	\$4,900
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$250 per admit	\$350 Days 1-5
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Southern Minnesota



Plan Name	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Headwaters (PPO)
Plan ID	H7404-012-000  	H7404-011-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for those who are cost conscious, but want provider choice. Includes additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Minnesota: Blue Earth, Brown, Dodge , Faribault, Fillmore , Freeborn, Goodhue, Houston , Le Sueur, Lincoln, Martin , McLeod, Nicollet, Pipestone, Rice, Rock, Sibley, Steele, Wabasha, Waseca, Winona	Minnesota: Blue Earth, Brown, Dodge , Faribault, Fillmore , Freeborn, Goodhue, Houston , Le Sueur, Lincoln, Martin , McLeod, Nicollet, Pipestone, Rice, Rock, Sibley, Steele, Wabasha, Waseca, Winona
Premium	\$49	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$5,900
PCP / Specialist	\$5 / \$40; No Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$450 Days 1-4
ASC / Outpatient	\$0 or \$290 / \$0 or \$390	\$0 or \$350 / \$0 or \$450
Lab	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$0/\$14/\$47/\$100/28% ; Tier 1 Full Gap Coverage	\$395 Tiers 3-5; \$2/\$14/\$47/\$100/26% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit , Platinum Dental Rider Available



Southern Minnesota



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Riverbank (PPO)	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-023-000	H7404-004-000
Plan Highlights	New! Open access plan for those seeking maximum coverage. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Minnesota: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Lincoln, Martin, McLeod, Nicollet, Pipestone, Rice, Rock, Sibley, Steele, Wabasha, Waseca, Winona	Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Chisago, Clay, Clearwater, Crow Wing, Dakota, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Grant, Hennepin, Houston, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, Martin, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sherburne, Sibley, St. Louis, Steele, Todd, Wabasha, Wadena, Waseca, Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward
Premium	\$99	\$35.40 (Varies by LIS level)
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$4,900
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 per admit	\$350 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit





Plan Name	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Headwaters (PPO)
Plan ID	H7404-002-000	H7404-001-000
Plan Highlights	Open access plan with low out-of-pocket costs and rich ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan). Passport included	Open access plan with low out-of-pocket costs and rich ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan). Passport included
Service Area	Minnesota: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne , Washington, Wright	Minnesota: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne , Washington, Wright
Premium	\$49	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,000	\$5,900
PCP / Specialist	Tier 1: \$0; Tier 2: \$10 / Tier 1: \$30; Tier 2: \$40; No Referral Required	Tier 1: \$0; Tier 2: \$15 / Tier 1: \$40; Tier 2: \$50; No Referral Required
Inpatient Hospital	Tier 1: \$350 per admit; Tier 2: \$400 per admit	Tier 1: \$350 Days 1-5; Tier 2: \$400 Days 1-5
ASC / Outpatient	Tier 1: \$0 or \$300; Tier 2: \$0 or \$400 / Tier 1: \$0 or \$300; Tier 2: \$0 or \$400	Tier 1: \$0 or \$300; Tier 2: \$0 or \$400 / Tier 1: \$0 or \$300; Tier 2: \$0 or \$400
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$395 Tiers 3-5; \$0/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit , Platinum Dental Rider Available





Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Riverbank (PPO)	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-014-000	H7404-004-000
Plan Highlights	Open access plan for those seeking maximum coverage. Members can see network and out-of-network providers for the same costs (non-differentiated plan). Passport included	\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Minnesota: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Sherburne , Washington, Wright	Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Chisago, Clay, Clearwater, Crow Wing, Dakota, Dodge , Faribault, Fillmore , Freeborn, Goodhue, Grant, Hennepin, Houston , Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, Martin , McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sherburne , Sibley, St. Louis, Steele, Todd , Wabasha, Wadena, Waseca, Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward
Premium	\$99	\$35.40 (Varies by LIS level)
Medical Deductible	\$0	\$0
Max OOP	\$3,000	\$4,900
PCP / Specialist	Tier 1: \$0; Tier 2: \$0 / Tier 1: \$15; Tier 2: \$25; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	Tier 1: \$200 per admit; Tier 2: \$250 per admit	\$350 Days 1-5
ASC / Outpatient	Tier 1: \$0 or \$150; Tier 2: \$0 or \$250 / Tier 1: \$0 or \$150; Tier 2: \$0 or \$250	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Minnesota MA Only



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H7404-015-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Chisago, Clay, Clearwater, Crow Wing, Dakota, Dodge , Faribault, Fillmore , Freeborn, Goodhue, Grant, Hennepin, Houston , Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, Martin , McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sherburne , Sibley, St. Louis, Steele, Todd , Wabasha, Wadena, Waseca, Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$250
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Missouri

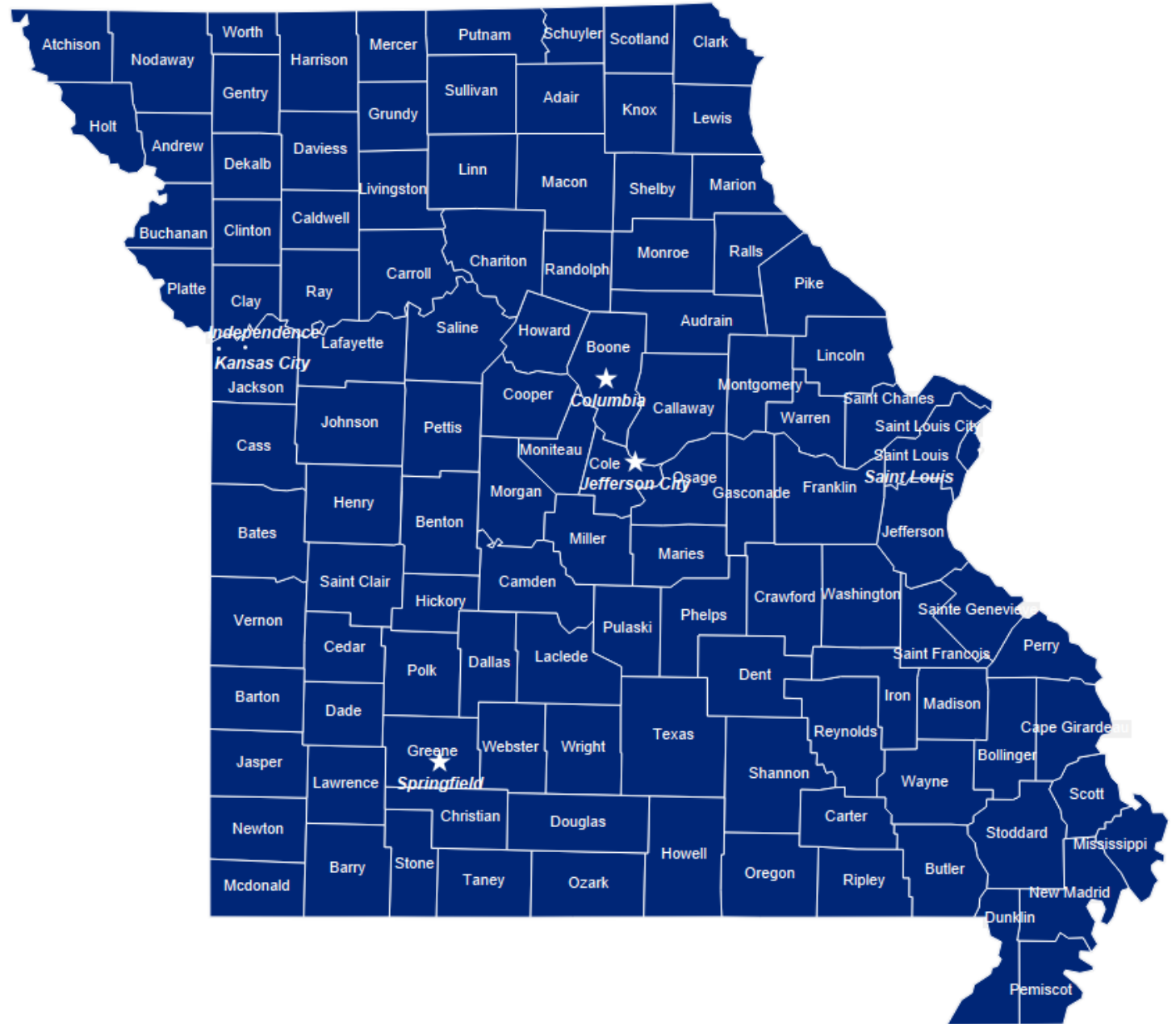
Eligibles (as of May 2021)	1,256,000
Estimated Dual Eligibles ²	187,529
YOY Eligible Growth	1.6%
MA Penetration	44.1%
YOY MA Enrollment Growth	11.4%
UHC Market Share	41.4%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 23,607 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- **Current Footprint**
All counties in state

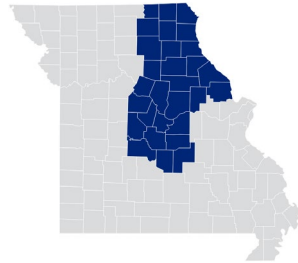


Missouri



Central Missouri

Adair, Audrain, Boone, Callaway, Camden, Clark, Cole, Cooper, Howard, Knox, Lewis, Lincoln, Macon, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby

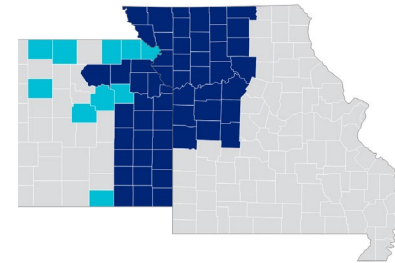


Market Landscape

Eligibles (as of May 2021)	149,020
YOY Eligible Growth	2.1%
MA Non-SNP Penetration	19.6%
YOY MA Non-SNP Enrollment Growth	21.8%
UHC Non-SNP Market Share	55.0%

Kansas City

Kansas: Allen, Anderson, Atchison, Bourbon, **Brown**, **Chautauqua**, Cherokee, Coffey, Crawford, **Doniphan**, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, **Morris**, **Nemaha**, Neosho, Osage, **Ottawa**, Pottawatomie, **Republic**, **Shawnee**, **Wabaunsee**, **Washington**, Wilson, Woodson, Wyandotte; **Missouri:** Andrew, Atchison, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Chariton, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Linn, Livingston, Mercer, Nodaway, Pettis, Platte, Putnam, Ray, Saline, Sullivan, Worth

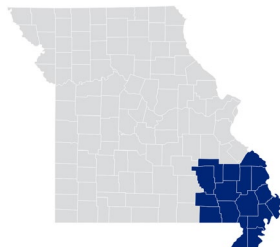


Market Landscape

Eligibles (as of May 2021)	609,069
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	25.7%
YOY MA Non-SNP Enrollment Growth	12.3%
UHC Non-SNP Market Share	32.8%

Southeast Missouri

Bollinger, Butler, Cape Girardeau, Carter, Dunklin, Iron, Madison, Mississippi, New Madrid, Pemiscot, Perry, Reynolds, Ripley, Scott, Stoddard, Wayne

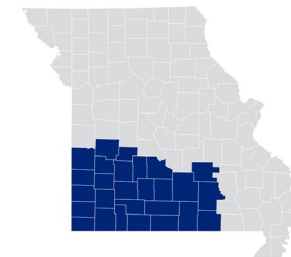


Market Landscape

Eligibles (as of May 2021)	84,797
YOY Eligible Growth	0.3%
MA Non-SNP Penetration	13.0%
YOY MA Non-SNP Enrollment Growth	30.1%
UHC Non-SNP Market Share	46.5%

Springfield

Barry, Barton, Cedar, Christian, Dade, Dallas, Dent, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, St. Clair, Stone, Taney, Texas, Vernon, Webster, Wright



Market Landscape

Eligibles (as of May 2021)	259,904
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	37.0%
YOY MA Non-SNP Enrollment Growth	8.4%
UHC Non-SNP Market Share	23.0%

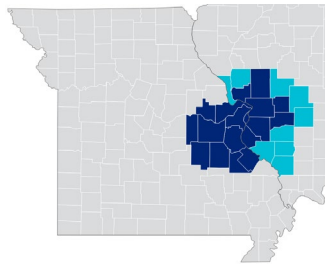


Missouri

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

St. Louis

Illinois: Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington; **Missouri:** Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

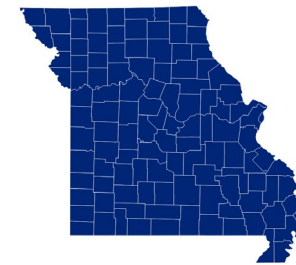


Market Landscape

Eligibles (as of May 2021)	632,263
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	35.0%
YOY MA Non-SNP Enrollment Growth	8.6%
UHC Non-SNP Market Share	41.4%

Missouri RPPO

All counties in state

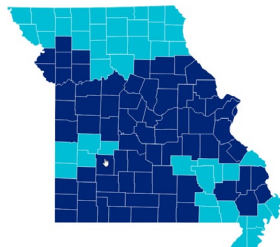


Market Landscape

Eligibles (as of May 2021)	1,256,000
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	32.1%
YOY MA Non-SNP Enrollment Growth	9.6%
UHC Non-SNP Market Share	37.7%

Missouri MA Only

Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Bollinger, Boone, Buchanan, Butler, Caldwell, Callaway, Camden, Cape Girardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Dunklin, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright

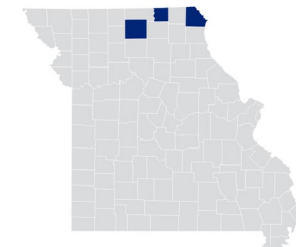


Market Landscape

Eligibles (as of May 2021)	1,256,000
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	32.1%
YOY MA Non-SNP Enrollment Growth	9.6%
UHC Non-SNP Market Share	37.7%

Missouri PFFS

Clark, Schuyler, Sullivan



Market Landscape

Eligibles (as of May 2021)	3,894
YOY Eligible Growth	0.8%
MA Non-SNP Penetration	7.9%
YOY MA Non-SNP Enrollment Growth	32.8%
UHC Non-SNP Market Share	74.7%

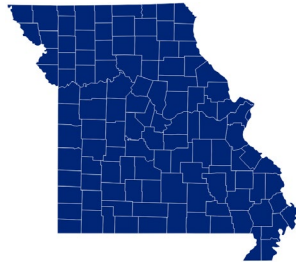


Missouri

● Current Footprint ● Expansion Footprint ● No Footprint

Missouri Dual

All counties in state



Market Landscape

Est. D-SNP Eligibles	187,529
D-SNP Enrollees	53,535
D-SNP Penetration (All Plans)	28.5%
Total UHC D-SNP Enrollees	32,198
UHC D-SNP Market Share	60.1%



2022 Product Benefits

Central Missouri









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H8768-026-000  	H2802-029-000  	H2802-048-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Low premium plan for those shopping on value and low out-of-pocket costs. POS for dental only	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Missouri: Adair, Audrain, Boone, Callaway, Camden, Clark, Cole, Cooper, Howard, Knox, Lewis, Lincoln, Macon, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby	Missouri: Adair, Audrain, Boone, Callaway, Camden, Clark, Cole, Cooper, Howard, Knox, Lewis, Lincoln, Macon, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby	Missouri: Adair, Audrain, Boone, Callaway, Camden, Clark, Cole, Cooper, Howard, Knox, Lewis, Lincoln, Macon, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph, Schuyler, Scotland, Shelby
Premium	\$0	\$23	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,400	\$5,900
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$325 Days 1-7	\$350 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$325 / \$0 or \$325	\$0 or \$350 / \$0 or \$350
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$4/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Kansas City









Walgreens Preferred



National Network







\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-071-000  	H2802-032-000  	H2802-033-000  
Plan Highlights	\$0 premium plan with popular ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	Kansas: Johnson; Missouri: Jackson	Kansas: Allen, Anderson, Atchison, Bourbon, Brown , Chautauqua , Cherokee, Coffey, Crawford, Doniphan , Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Morris , Nemaha , Neosho, Osage, Ottawa , Pottawatomie, Republic , Shawnee , Wabaunsee , Washington , Wilson, Woodson, Wyandotte; Missouri: Andrew, Atchison , Bates, Benton, Buchanan, Caldwell, Carroll , Cass, Chariton , Clay, Clinton, Daviess , DeKalb, Gentry , Grundy , Harrison , Henry, Holt , Jackson, Johnson, Lafayette, Linn , Livingston , Mercer , Nodaway , Pettis, Platte, Putnam , Ray, Saline, Sullivan , Worth	Kansas: Allen, Anderson, Atchison, Bourbon, Brown , Chautauqua , Cherokee, Coffey, Crawford, Doniphan , Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Morris , Nemaha , Neosho, Osage, Ottawa , Pottawatomie, Republic , Shawnee , Wabaunsee , Washington , Wilson, Woodson, Wyandotte; Missouri: Andrew, Atchison , Bates, Benton, Buchanan, Caldwell, Carroll , Cass, Chariton , Clay, Clinton, Daviess , DeKalb, Gentry , Grundy , Harrison , Henry, Holt , Jackson, Johnson, Lafayette, Linn , Livingston , Mercer , Nodaway , Pettis, Platte, Putnam , Ray, Saline, Sullivan , Worth
Premium	\$0	\$0	\$31
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,400	\$5,900	\$4,400
PCP / Specialist	\$0 / \$45; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$300 Days 1-5	\$275 Days 1-7
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$300 / \$0 or \$300	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$15/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available



Southeast Missouri



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2228-082-000  	H2802-049-000  
Plan Highlights	\$0 premium plan with popular ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	Missouri: Bollinger, Butler , Cape Girardeau, Carter , Dunklin , Iron , Madison , Mississippi , New Madrid , Pemiscot , Perry , Reynolds , Ripley , Scott , Stoddard , Wayne	Missouri: Bollinger, Butler , Cape Girardeau, Carter , Dunklin , Iron , Madison , Mississippi , New Madrid , Pemiscot , Perry , Reynolds , Ripley , Scott , Stoddard , Wayne
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$3,500
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$290 Days 1-5	\$275 Days 1-6
ASC / Outpatient	\$0 or \$240 / \$0 or \$290	\$0 or \$225 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 Product Benefits

Springfield









Walgreens Preferred



National Network







\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H8768-027-000  	H2802-030-000  	H2802-031-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS for dental only
Service Area	<i>Missouri:</i> Barry, Barton, Cedar, Christian, Dade, Dallas, Dent, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, St. Clair, Stone, Taney, Texas, Vernon, Webster, Wright	<i>Missouri:</i> Barry, Barton, Cedar, Christian, Dade, Dallas, Dent, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, St. Clair, Stone, Taney, Texas, Vernon, Webster, Wright	<i>Missouri:</i> Barry, Barton, Cedar, Christian, Dade, Dallas, Dent, Douglas, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, St. Clair, Stone, Taney, Texas, Vernon, Webster, Wright
Premium	\$0	\$0	\$19
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,700	\$3,400
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$325 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$250 / \$0 or \$325	\$0 or \$245 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit





NEW PLAN






Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H2802-028-000  	H2802-052-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	<i>Illinois:</i> Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington; <i>Missouri:</i> Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	<i>Illinois:</i> Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington; <i>Missouri:</i> Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$2,900	\$3,400
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$245 Days 1-8	\$325 Days 1-8
ASC / Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 Product Benefits

St. Louis



Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2228-083-000   	H2228-030-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Illinois: Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington
Premium	\$0	\$29
Medical Deductible	\$500	\$0
Max OOP	\$3,900	\$4,400
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$300 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$200 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit









NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H0271-019-000	H0271-026-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	<i>Illinois:</i> Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington	<i>Illinois:</i> Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington
Premium	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



Missouri RPO



Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 2 (Regional PPO)
Plan ID	R3444-023-000  	R3444-012-000  
Plan Highlights	Open access plan for those seeking statewide provider choice	Open access plan for those seeking statewide provider choice
Service Area	Missouri: All counties in state	Missouri: All counties in state
Premium	\$19	\$55
Medical Deductible	\$1,000	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$370 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$370 / \$0 or \$370
Lab	\$0	\$0
Rx Ded.; Copays	\$245 Tiers 3-5; \$4/\$15/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$4/\$15/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Missouri RPO





Walgreens Preferred



National Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Gold (Regional PPO C-SNP)	UnitedHealthcare® Medicare Silver (Regional PPO C-SNP)
Plan ID	R3444-009-000  	R3444-008-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. Open access plan for those seeking statewide provider choice	Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals. Open access plan for those seeking statewide provider choice
Service Area	<i>Missouri:</i> All counties in state	<i>Missouri:</i> All counties in state
Premium	\$19	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$0 for Full Duals
PCP / Specialist	\$10 / \$45; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$335 / \$0 or \$335	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$295 Tiers 4-5; \$4/\$15/\$47/\$100/28%; Tier 1 Full Gap Coverage	Varies by LIS Level
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Platinum Dental Rider Available	Dental Level 5, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , PERS



Missouri MA Only



Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2802-050-000	H8768-025-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	<p>Illinois: Bond, Calhoun, Clinton, Fayette, Greene, Jackson, Jersey, Macoupin, Madison, Marion, Monroe, Montgomery, Perry, Randolph, St. Clair, Washington; Missouri: Adair, Audrain, Barry, Barton, Bollinger, Boone, Butler, Callaway, Camden, Cape Girardeau, Carter, Cedar, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Macon, Madison, Maries, Marion, McDonald, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Oregon, Osage, Ozark, Pemiscot, Perry, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Reynolds, Ripley, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Wright</p>	<p>Kansas: Allen, Anderson, Atchison, Barber, Bourbon, Brown, Butler, Chase, Chautauqua, Cherokee, Coffey, Cowley, Crawford, Doniphan, Douglas, Elk, Ellsworth, Franklin, Greenwood, Harper, Harvey, Jackson, Jefferson, Jewell, Johnson, Kingman, Labette, Leavenworth, Lincoln, Linn, Lyon, Marion, McPherson, Miami, Mitchell, Montgomery, Morris, Nemaha, Neosho, Osage, Osborne, Ottawa, Pottawatomie, Republic, Russell, Sedgwick, Shawnee, Smith, Stafford, Sumner, Wabaunsee, Washington, Wilson, Woodson, Wyandotte; Missouri: Andrew, Atchison, Bates, Benton, Buchanan, Caldwell, Carroll, Cass, Chariton, Clay, Clinton, Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Jackson, Johnson, Lafayette, Linn, Livingston, Mercer, Nodaway, Pettis, Platte, Putnam, Ray, Saline, Sullivan, Worth</p>
Premium	\$0; Part B Rebate: up to \$50	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$3,700	\$4,400
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$360 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



Missouri PFFS





Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well for veterans	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston
Premium	\$40	\$74
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline



Missouri Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H0271-029-000 	H0169-002-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid (previously R3444-011-000)	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Missouri: Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Bollinger, Boone, Buchanan, Butler, Caldwell, Callaway, Camden, Cape Girardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Dunklin, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Pettis, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright</p>	<p>Missouri: Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Bollinger, Boone, Buchanan, Butler, Caldwell, Callaway, Camden, Cape Girardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Dunklin, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, Marion, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright</p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 State Landscape¹

Nebraska

Eligibles (as of May 2021)	321,191
Estimated Dual Eligibles²	33,994
YOY Eligible Growth	2.2%
MA Penetration	26.0%
YOY MA Enrollment Growth	22.7%
UHC Market Share	59.4%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 3,411 partial duals who may or may not be eligible).

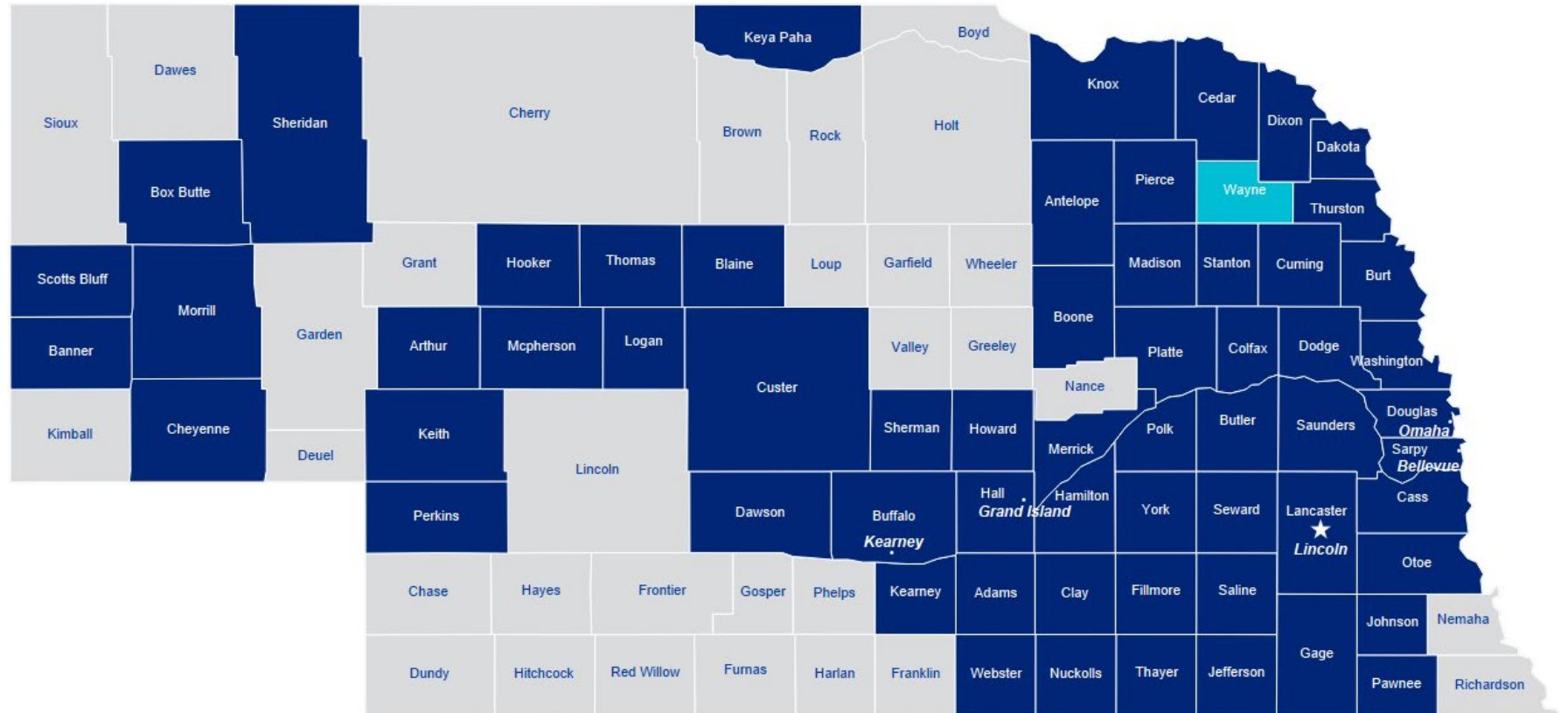
2022 Medicare Advantage Service Area

● Current Footprint

Adams, Antelope, Arthur, Banner, Blaine, Boone, Box Butte, Buffalo, Burt, Butler, Cass, Cedar, Cheyenne, Clay, Colfax, Cuming, Custer, Dakota, Dawson, Dixon, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Hooker, Howard, Jefferson, Johnson, Kearney, Keith, Keya Paha, Knox, Lancaster, Logan, Madison, McPherson, Merrick, Morrill, Nuckolls, Otoe, Pawnee, Perkins, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Scotts Bluff, Seward, Sheridan, Sherman, Stanton, Thayer, Thomas, Thurston, Washington, Webster, York

● Expansion Footprint

Wayne

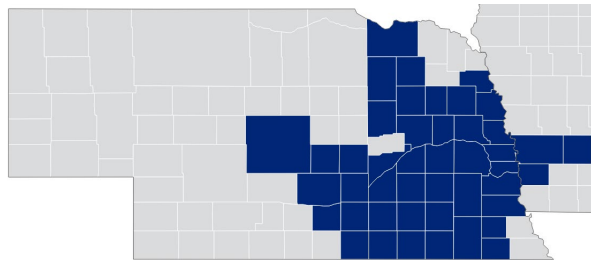


Nebraska

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Lincoln/Omaha

Iowa: Cass, Mills, Pottawattamie; **Nebraska:** Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Webster, York

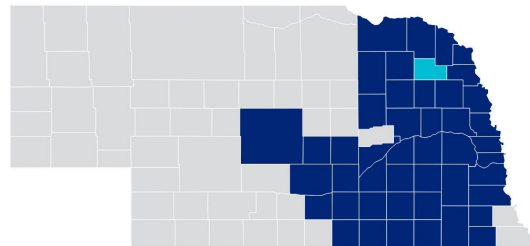


Market Landscape

Eligibles (as of May 2021)	316,023
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	20.9%
YOY MA Non-SNP Enrollment Growth	23.8%
UHC Non-SNP Market Share	53.1%

Nebraska MA Only

Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Cedar, Clay, Colfax, Cuming, Custer, Dakota, Dixon, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, **Wayne**, Webster, York

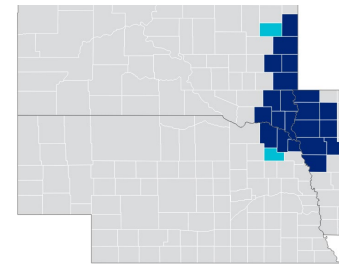


Market Landscape

Eligibles (as of May 2021)	297,104
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	20.6%
YOY MA Non-SNP Enrollment Growth	25.4%
UHC Non-SNP Market Share	54.1%

Siouxland

Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; **Nebraska:** Cedar, Dakota, Dixon, **Wayne**; **South Dakota:** Brookings, Clay, Deuel, **Hamlin**, Lake, Lincoln, Minnehaha, Moody, Turner, Union, Yankton

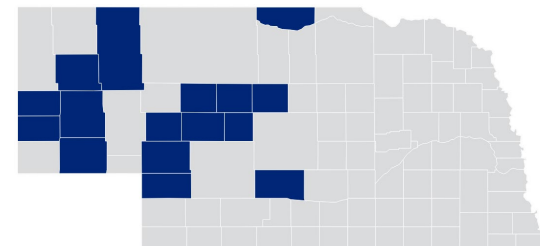


Market Landscape

Eligibles (as of May 2021)	120,775
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	24.7%
YOY MA Non-SNP Enrollment Growth	14.9%
UHC Non-SNP Market Share	20.4%

Nebraska PFFS

Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas



Market Landscape

Eligibles (as of May 2021)	24,087
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	8.2%
YOY MA Non-SNP Enrollment Growth	23.9%
UHC Non-SNP Market Share	80.9%

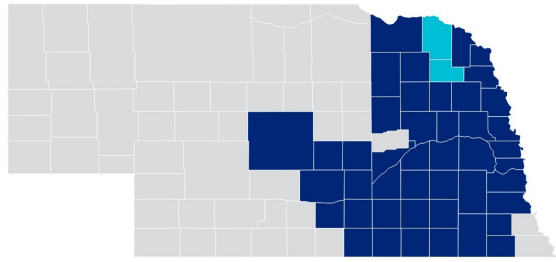


Nebraska

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Nebraska Dual

Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Cedar, Clay, Colfax, Cuming, Custer, Dakota, Dixon, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Wayne, Webster, York



Market Landscape	
Est. D-SNP Eligibles	33,994
D-SNP Enrollees	10,044
D-SNP Penetration (All Plans)	29.5%
Total UHC D-SNP Enrollees	8,984
UHC D-SNP Market Share	89.4%



Lincoln/Omaha



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1278-020-000  	H1278-001-000  	H2802-001-000  
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	Iowa: Cass, Mills, Pottawattamie; Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Wayne, Webster, York	Iowa: Cass, Mills, Pottawattamie; Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Wayne , Webster, York	Iowa: Cass, Mills, Pottawattamie; Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Wayne , Webster, York
Premium	\$0	\$19	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,500	\$3,900	\$4,500
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$350 Days 1-5	\$395 Days 1-4
ASC / Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$250 / \$0 or \$350	\$0 or \$295 / \$0 or \$395
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$250 Tiers 4-5; \$4/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$250 Tiers 4-5; \$4/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Siouxland



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-007-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; Nebraska: Cedar, Dakota, Dixon, Knox; South Dakota: Brookings, Clay, Deuel, Hamlin, Lake, Lincoln, Minnehaha, Moody, Turner, Union, Yankton
Premium	\$0
Medical Deductible	\$0
Max OOP	\$3,900
PCP / Specialist	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC / Outpatient	\$0 or \$300 / \$0 or \$400
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Nebraska MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H1278-018-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Iowa:</i> Cass, Mills, Pottawattamie; <i>Nebraska:</i> Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Wayne , Webster, York
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$295
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



Nebraska PFFS



Walgreens Preferred



National Network



\$35 Insulin



Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well for veterans	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston
Premium	\$40	\$74
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline



Nebraska Dual

 \$0 Rx Copays

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)
Plan ID	H2802-053-000 	H0169-003-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Wayne, Webster, York</p>	<p>Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Cedar, Clay, Colfax, Cuming, Custer, Dakota, Dixon, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Wayne, Webster, York</p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

North Dakota

Eligibles (as of May 2021) 76,775

YOY Eligible Growth 2.9%

MA Penetration 27.0%

YOY MA Enrollment Growth 16.4%

UHC Market Share 7.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

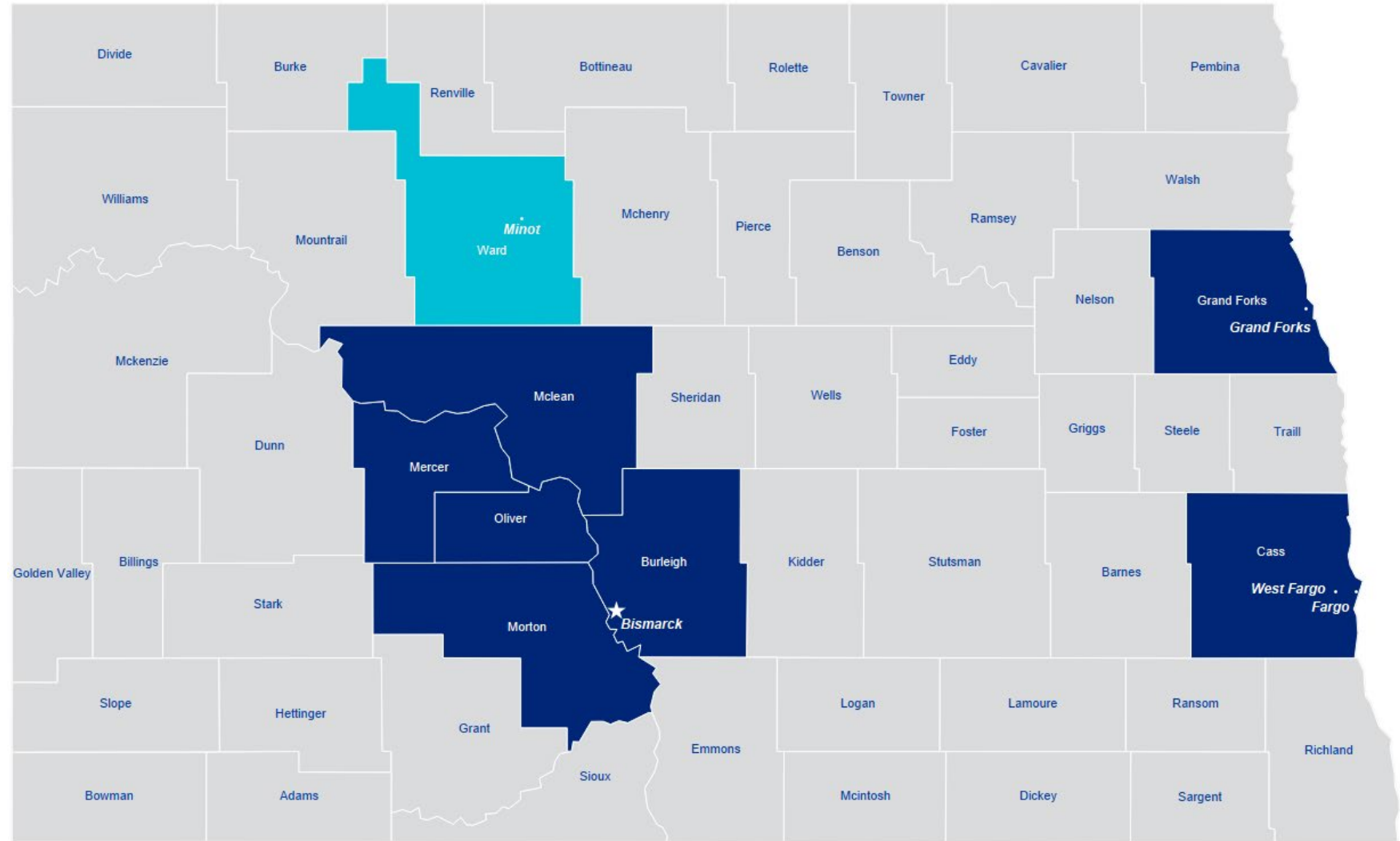
2022 Medicare Advantage Service Area

● Current Footprint

Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver

● Expansion Footprint

Ward

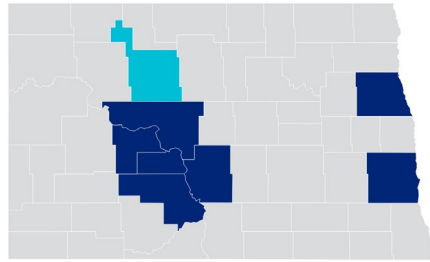


North Dakota

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

North Dakota

Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, [Ward](#)

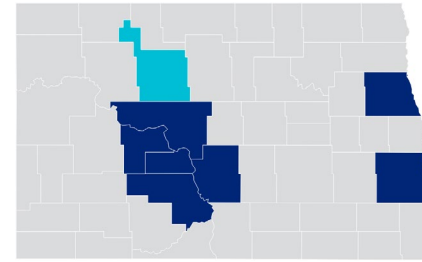


Market Landscape

Eligibles (as of May 2021)	76,775
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	24.9%
YOY MA Non-SNP Enrollment Growth	16.6%
UHC Non-SNP Market Share	7.7%

North Dakota MA Only

Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, [Ward](#)



Market Landscape

Eligibles (as of May 2021)	76,775
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	24.9%
YOY MA Non-SNP Enrollment Growth	16.6%
UHC Non-SNP Market Share	7.7%



2022 Product Benefits

North Dakota



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Headwaters (PPO)
Plan ID	H7404-006-000  	H7404-005-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Clay, Clearwater, Crow Wing, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Todd , Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Clay, Clearwater, Crow Wing, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Todd , Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward
Premium	\$58	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$6,700
PCP / Specialist	\$10 / \$40; No Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$450 Days 1-4
ASC / Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$350 / \$0 or \$450
Lab	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$2/\$14/\$47/\$100/28% ; Tier 1 Full Gap Coverage	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/26% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available



North Dakota



NEW PLAN

Plan Name	AARP® Medicare Advantage Riverbank (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H7404-022-000	H0271-017-000
Plan Highlights	New! Open access plan for those seeking maximum coverage. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Clay, Clearwater, Crow Wing, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Todd, Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward	North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward
Premium	\$99	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$3,500	\$0 for Full Duals
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$250 per admit	\$0 for Full Duals
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



North Dakota MA Only




Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H7404-015-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Chisago, Clay, Clearwater, Crow Wing, Dakota, Dodge , Faribault, Fillmore , Freeborn, Goodhue, Grant, Hennepin, Houston , Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, Martin , McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sherburne , Sibley, St. Louis, Steele, Todd , Wabasha, Wadena, Waseca, Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver, Ward
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$250
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Ohio

Eligibles (as of May 2021) 2,390,782

Estimated Dual Eligibles² 388,808

YOY Eligible Growth 1.4%

MA Penetration 49.1%

YOY MA Enrollment Growth 7.0%

UHC Market Share 19.6%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 60,405 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

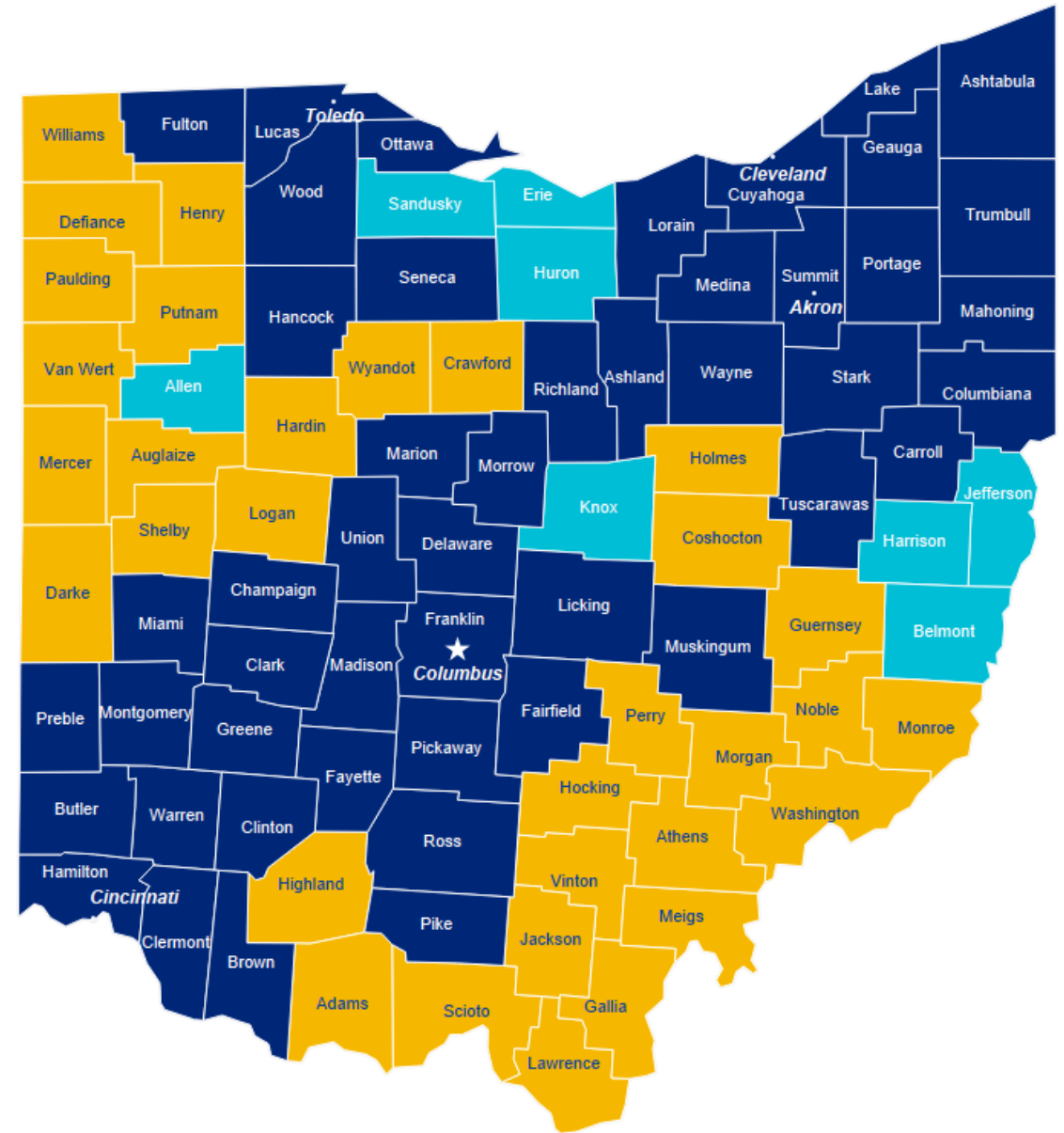
Ashland, Ashtabula, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Cuyahoga, Delaware, Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, Pike, Portage, Preble, Richland, Ross, Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood

● Expansion Footprint

Allen, Belmont, Erie, Harrison, Huron, Jefferson, Knox, Sandusky

● Dual Only Footprint

Adams, Athens, Auglaize, Coshocton, Crawford, Darke, Defiance, Gallia, Guernsey, Hardin, Henry, Highland, Hocking, Holmes, Jackson, Lawrence, Logan, Meigs, Mercer, Monroe, Morgan, Noble, Paulding, Perry, Putnam, Scioto, Shelby, Van Wert, Vinton, Washington, Williams, Wyandot

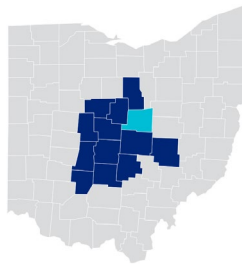


Ohio

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Central Ohio

Delaware, Fairfield, Fayette, Franklin, **Knox**, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union

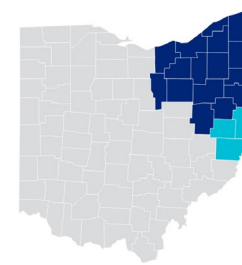


Market Landscape

Eligibles (as of May 2021)	406,699
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	31.5%
YOY MA Non-SNP Enrollment Growth	7.0%
UHC Non-SNP Market Share	9.3%

Cleveland

Ashland, Ashtabula, **Belmont**, Carroll, Columbiana, Cuyahoga, Geauga, **Harrison**, **Jefferson**, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne



Market Landscape

Eligibles (as of May 2021)	937,022
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	32.9%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	24.4%

Southwest Ohio/Northern Kentucky

Kentucky: Boone, Campbell, Grant, Kenton, Pendleton; **Ohio:** Brown, Butler, Champaign, Clark, Clermont, Clinton, Greene, Hamilton, Miami, Montgomery, Pike, Preble, Ross, Warren

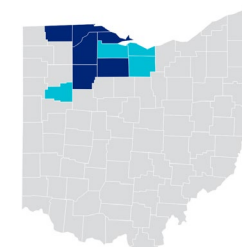


Market Landscape

Eligibles (as of May 2021)	639,446
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	33.1%
YOY MA Non-SNP Enrollment Growth	6.0%
UHC Non-SNP Market Share	17.1%

Toledo

Allen, **Erie**, Fulton, Hancock, **Huron**, Lucas, Ottawa, **Sandusky**, Seneca, Wood



Market Landscape

Eligibles (as of May 2021)	228,896
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	24.1%
YOY MA Non-SNP Enrollment Growth	9.5%
UHC Non-SNP Market Share	8.4%

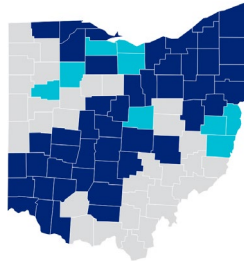


Ohio

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Ohio MA Only

Allen, Ashland, Ashtabula, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Cuyahoga, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Harrison, Huron, Jefferson, Knox, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, Pike, Portage, Preble, Richland, Ross, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood

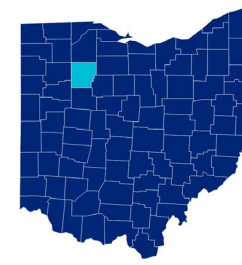


Market Landscape

Eligibles (as of May 2021)	2,134,188
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	31.7%
YOY MA Non-SNP Enrollment Growth	6.5%
UHC Non-SNP Market Share	18.3%

Ohio Dual

Adams, Allen, Ashland, Ashtabula, Athens, Auglaize, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Coshocton, Crawford, Cuyahoga, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Gallia, Geauga, Greene, Guernsey, Hamilton, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Meigs, Mercer, Miami, Monroe, Montgomery, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Stark, Summit, Trumbull, Tuscarawas, Union, Van Wert, Vinton, Warren, Washington, Wayne, Williams, Wood, Wyandot



Market Landscape

Est. D-SNP Eligibles	388,808
D-SNP Enrollees	100,557
D-SNP Penetration (All Plans)	25.9%
Total UHC D-SNP Enrollees	39,795
UHC D-SNP Market Share	39.6%



Central Ohio



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 5 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Choice Plan 4 (PPO)
Plan ID	H5253-062-000  	H5253-109-001  	H8768-033-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	New! \$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Ohio: Delaware, Fairfield, Fayette, Franklin, Knox , Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	Ohio: Delaware, Fairfield, Fayette, Franklin, Knox , Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	Ohio: Allen, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Hancock, Huron, Knox, Licking, Lucas, Madison, Marion, Morrow, Muskingum, Ottawa, Pickaway, Richland, Sandusky, Seneca, Union, Wood
Premium	\$0	\$18	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$4,200	\$5,900
PCP / Specialist	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$295 Days 1-5	\$385 Days 1-5
ASC / Outpatient	\$0 or \$375 / \$0 or \$375	\$0 or \$295 / \$0 or \$295	\$0 or \$315 / \$0 or \$315
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 4-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage	\$195 Tiers 4-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Central Ohio







Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H8768-007-000  	H5253-051-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	High premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Ohio: Delaware, Fairfield, Fayette, Franklin, Knox , Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	Kentucky: Boone, Campbell, Grant, Kenton, Pendleton; Ohio: Allen , Ashland, Ashtabula, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Cuyahoga, Delaware, Erie , Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Harrison , Huron , Jefferson , Knox , Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, Pike, Portage, Preble, Richland, Ross, Sandusky , Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood
Premium	\$30	\$111
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$3,400
PCP / Specialist	\$0 / \$40; No Referral Required	\$5 / \$25; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$225 Days 1-4
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$170 Tiers 4-5; \$2/\$8/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



2022 Product Benefits

Cleveland



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 7 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 8 (HMO)
Plan ID	H5253-049-000  	H5253-050-000  	H5253-115-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	New! Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Ohio: Allen, Ashland, Ashtabula, Belmont, Carroll, Columbiana, Cuyahoga, Erie, Fulton, Geauga, Hancock, Harrison, Huron, Jefferson, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Allen, Ashland, Ashtabula, Belmont, Carroll, Columbiana, Cuyahoga, Erie, Fulton, Geauga, Hancock, Harrison, Huron, Jefferson, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Allen, Ashland, Ashtabula, Belmont, Carroll, Columbiana, Cuyahoga, Erie, Fulton, Geauga, Hancock, Harrison, Huron, Jefferson, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood
Premium	\$0	\$19	\$25
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,500	\$4,200	\$3,900
PCP / Specialist	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$295 Days 1-4	\$295 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$175 Tiers 4-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



2022 Product Benefits

Cleveland










Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H8768-014-000   	H5253-051-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	High premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Ohio: Ashland, Ashtabula, Belmont, Carroll, Columbiana, Cuyahoga, Geauga, Harrison, Jefferson, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne	Kentucky: Boone, Campbell, Grant, Kenton, Pendleton; Ohio: Allen, Ashland, Ashtabula, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Cuyahoga, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Harrison, Huron, Jefferson, Knox, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, Pike, Portage, Preble, Richland, Ross, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood
Premium	\$0	\$111
Medical Deductible	\$0	\$0
Max OOP	\$5,100	\$3,400
PCP / Specialist	\$0 / \$45; No Referral Required	\$5 / \$25; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$225 Days 1-4
ASC / Outpatient	\$0 or \$375 / \$0 or \$375	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$225 Tiers 4-5; \$0/\$0/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Southwest Ohio/Northern Kentucky



Plan Name	AARP® Medicare Advantage Plan 6 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H5253-052-000  	H5253-109-002  	H8768-015-000   
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Kentucky: Boone, Campbell, Grant, Kenton, Pendleton; Ohio: Brown, Butler, Champaign, Clark, Clermont, Clinton, Greene, Hamilton, Miami, Montgomery, Pike, Preble, Ross, Warren	Kentucky: Boone, Campbell, Grant, Kenton, Pendleton; Ohio: Brown, Butler, Champaign, Clark, Clermont, Clinton, Greene, Hamilton, Miami, Montgomery, Pike, Preble, Ross, Warren	Kentucky: Boone, Campbell, Kenton; Ohio: Brown, Butler, Champaign, Clark, Clermont, Clinton, Greene, Hamilton, Miami, Montgomery, Pike, Preble, Ross, Warren
Premium	\$0	\$20	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$4,200	\$5,100
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$295 Days 1-5	\$375 Days 1-5
ASC / Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$295 / \$0 or \$295	\$0 or \$375 / \$0 or \$375
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 4-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Southwest Ohio/Northern Kentucky



Plan Name	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H5253-051-000  
Plan Highlights	High premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Kentucky: Boone, Campbell, Grant, Kenton, Pendleton; Ohio: Allen, Ashland, Ashtabula, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Cuyahoga, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Harrison, Huron, Jefferson, Knox, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, Pike, Portage, Preble, Richland, Ross, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood
Premium	\$111
Medical Deductible	\$0
Max OOP	\$3,400
PCP / Specialist	\$5 / \$25; No Referral Required
Inpatient Hospital	\$225 Days 1-4
ASC / Outpatient	\$0 or \$225 / \$0 or \$225
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



2022 Product Benefits

Toledo



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 7 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 8 (HMO)
Plan ID	H5253-049-000  	H5253-050-000  	H5253-115-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	New! Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Ohio: Allen, Ashland, Ashtabula, Belmont, Carroll, Columbiana, Cuyahoga, Erie, Fulton, Geauga, Hancock, Harrison, Huron, Jefferson, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Allen, Ashland, Ashtabula, Belmont, Carroll, Columbiana, Cuyahoga, Erie, Fulton, Geauga, Hancock, Harrison, Huron, Jefferson, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Allen, Ashland, Ashtabula, Belmont, Carroll, Columbiana, Cuyahoga, Erie, Fulton, Geauga, Hancock, Harrison, Huron, Jefferson, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood
Premium	\$0	\$19	\$25
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,500	\$4,200	\$3,900
PCP / Specialist	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$295 Days 1-4	\$295 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$175 Tiers 4-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline





Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 4 (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H8768-033-000  	H8768-006-000  	H5253-051-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries	High premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Ohio: Allen, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Hancock, Huron, Knox, Licking, Lucas, Madison, Marion, Morrow, Muskingum, Ottawa, Pickaway, Richland, Sandusky, Seneca, Union, Wood	Ohio: Allen, Erie, Fulton, Hancock, Huron, Lucas, Ottawa, Sandusky, Seneca, Wood	Kentucky: Boone, Campbell, Grant, Kenton, Pendleton; Ohio: Allen, Ashland, Ashtabula, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Cuyahoga, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Harrison, Huron, Jefferson, Knox, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, Pike, Portage, Preble, Richland, Ross, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood
Premium	\$0	\$19	\$111
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$3,900	\$3,400
PCP / Specialist	\$5 / \$45; No Referral Required	\$5 / \$40; No Referral Required	\$5 / \$25; No Referral Required
Inpatient Hospital	\$385 Days 1-5	\$325 Days 1-5	\$225 Days 1-4
ASC / Outpatient	\$0 or \$315 / \$0 or \$315	\$0 or \$325 / \$0 or \$325	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 4-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$170 Tiers 4-5; \$2/\$8/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Ohio MA Only



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-021-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Kentucky: Boone, Campbell, Kenton; Ohio: Allen, Ashland, Ashtabula, Belmont, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Cuyahoga, Delaware, Erie, Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Harrison, Huron, Jefferson, Knox, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, Pike, Portage, Preble, Richland, Ross, Sandusky, Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$4,500
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$275 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Ohio Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® LP (HMO D-SNP)	UnitedHealthcare Dual Complete® LP1 (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO-POS D-SNP)
Plan ID	H5253-059-000 	H8125-002-000 	H5322-028-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Ohio: Butler, Clark, Cuyahoga, Franklin, Greene, Hamilton, Madison, Mahoning, Montgomery, Stark, Summit, Trumbull, Warren</p>	<p>Ohio: Adams, Allen, Ashland, Ashtabula, Athens, Auglaize, Belmont, Brown, Carroll, Champaign, Clermont, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Fulton, Gallia, Geauga, Guernsey, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Marion, Medina, Meigs, Mercer, Miami, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Union, Van Wert, Vinton, Washington, Wayne, Williams, Wood, Wyandot</p>	<p>Ohio: Adams, Allen, Ashland, Ashtabula, Athens, Auglaize, Belmont, Brown, Carroll, Champaign, Clermont, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Fulton, Gallia, Geauga, Guernsey, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Marion, Medina, Meigs, Mercer, Miami, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Union, Van Wert, Vinton, Washington, Wayne, Williams, Wood, Wyandot</p>
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Oklahoma

Eligibles (as of May 2021)	719,086
Estimated Dual Eligibles²	115,747
YOY Eligible Growth	1.5%
MA Penetration	31.3%
YOY MA Enrollment Growth	22.7%
UHC Market Share	43.1%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 22,446 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

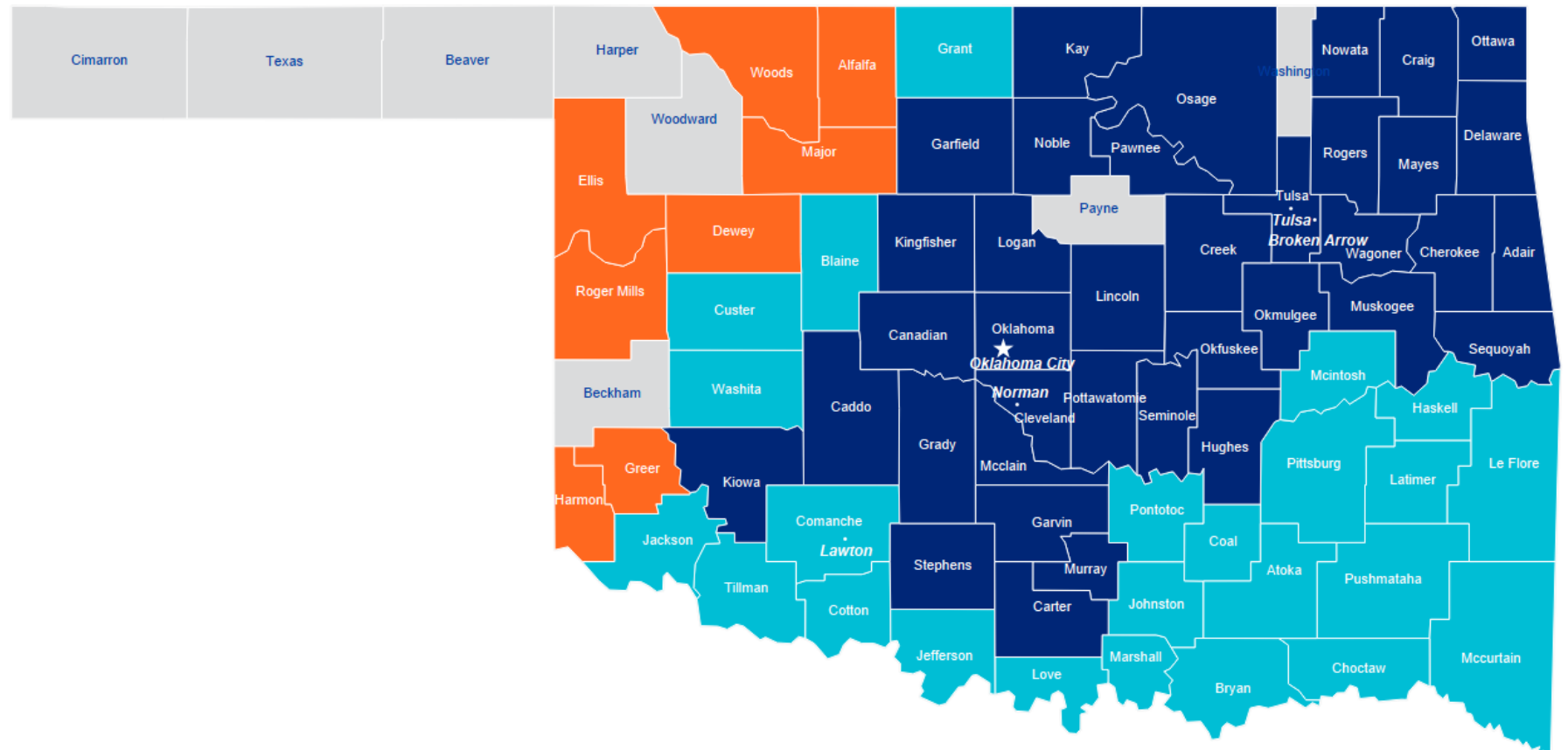
Adair, Caddo, Canadian, Carter, Cherokee, Cleveland, Craig, Creek, Delaware, Garfield, Garvin, Grady, Hughes, Kay, Kingfisher, Kiowa, Lincoln, Logan, Mayes, McClain, Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Pottawatomie, Rogers, Seminole, Sequoyah, Stephens, Tulsa, Wagoner

● Expansion Footprint

Atoka, Blaine, Bryan, Choctaw, Coal, Comanche, Cotton, Custer, Grant, Haskell, Jackson, Jefferson, Johnston, Latimer, Le Flore, Love, Marshall, McCurtain, McIntosh, Pittsburg, Pontotoc, Pushmataha, Tillman, Washita

● Dual Only Expansion

Alfalfa, Dewey, Ellis, Greer, Harmon, Major, Roger Mills, Woods

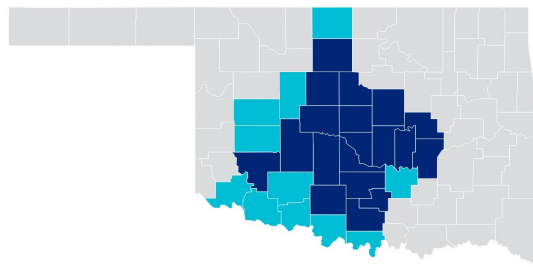


Oklahoma



Oklahoma City

Blaine, Caddo, Canadian, Carter, Cleveland, Comanche, Cotton, Custer, Garfield, Garvin, Grady, Grant, Hughes, Jackson, Jefferson, Kingfisher, Kiowa, Lincoln, Logan, Love, McClain, Murray, Okfuskee, Oklahoma, Pontotoc, Pottawatomie, Seminole, Stephens, Tillman, Washita

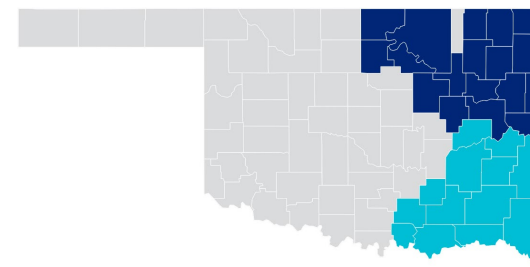


Market Landscape

Eligibles (as of May 2021)	367,452
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	22.1%
YOY MA Non-SNP Enrollment Growth	16.5%
UHC Non-SNP Market Share	48.2%

Tulsa

Adair, Atoka, Bryan, Cherokee, Choctaw, Coal, Craig, Creek, Delaware, Haskell, Johnston, Kay, Latimer, Le Flore, Marshall, Mayes, McCurtain, McIntosh, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg, Pushmataha, Rogers, Sequoyah, Tulsa, Wagoner

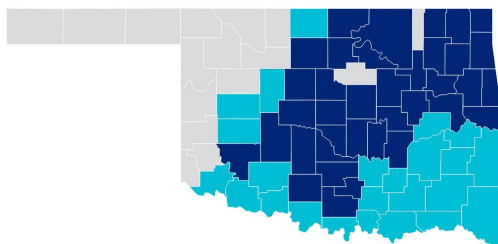


Market Landscape

Eligibles (as of May 2021)	342,553
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	27.5%
YOY MA Non-SNP Enrollment Growth	16.4%
UHC Non-SNP Market Share	32.3%

Oklahoma MA Only

Adair, Atoka, Blaine, Bryan, Caddo, Canadian, Carter, Cherokee, Choctaw, Cleveland, Coal, Comanche, Cotton, Craig, Creek, Custer, Delaware, Garfield, Garvin, Grady, Grant, Haskell, Hughes, Jackson, Jefferson, Johnston, Kay, Kingfisher, Kiowa, Latimer, Le Flore, Lincoln, Logan, Love, Marshall, Mayes, McClain, McCurtain, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Rogers, Seminole, Sequoyah, Stephens, Tillman, Tulsa, Wagoner, Washita

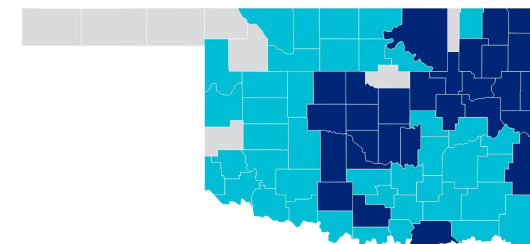


Market Landscape

Eligibles (as of May 2021)	710,005
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	24.7%
YOY MA Non-SNP Enrollment Growth	16.4%
UHC Non-SNP Market Share	39.7%

Oklahoma Dual

Adair, Alfalfa, Atoka, Blaine, Bryan, Caddo, Canadian, Carter, Cherokee, Choctaw, Cleveland, Coal, Comanche, Cotton, Craig, Creek, Custer, Delaware, Dewey, Ellis, Garfield, Garvin, Grady, Grant, Greer, Harmon, Haskell, Hughes, Jackson, Jefferson, Johnston, Kay, Kingfisher, Kiowa, Latimer, Le Flore, Lincoln, Logan, Love, Major, Marshall, Mayes, McClain, McCurtain, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Roger Mills, Rogers, Seminole, Sequoyah, Stephens, Tillman, Tulsa, Wagoner, Washita, Woods



Market Landscape

Est. D-SNP Eligibles	115,747
D-SNP Enrollees	16,225
D-SNP Penetration (All Plans)	14.0%
Total UHC D-SNP Enrollees	13,990
UHC D-SNP Market Share	86.2%



Oklahoma City









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H8768-016-000  	H8768-008-000  	H3749-001-000  
Plan Highlights	\$0 premium plan with popular ancillaries. Broad pharmacy access	Open access plan with low out-of-pocket costs and additional ancillaries	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	Oklahoma: Blaine, Caddo, Canadian, Carter, Cleveland, Comanche, Cotton, Custer, Garfield, Garvin, Grady, Grant, Hughes, Jackson, Jefferson, Kingfisher, Kiowa, Lincoln, Logan, Love, McClain, Murray, Okfuskee, Oklahoma, Pontotoc, Pottawatomie, Seminole, Stephens, Tillman, Washita	Oklahoma: Blaine, Caddo, Canadian, Carter, Cleveland, Comanche, Cotton, Custer, Garfield, Garvin, Grady, Grant, Hughes, Jackson, Jefferson, Kingfisher, Kiowa, Lincoln, Logan, Love, McClain, Murray, Okfuskee, Oklahoma, Pontotoc, Pottawatomie, Seminole, Stephens, Tillman, Washita	Oklahoma: Blaine, Caddo, Canadian, Carter, Cleveland, Comanche, Cotton, Custer, Garfield, Garvin, Grady, Grant, Hughes, Jackson, Jefferson, Kingfisher, Kiowa, Lincoln, Logan, Love, McClain, Murray, Okfuskee, Oklahoma, Pontotoc, Pottawatomie, Seminole, Stephens, Tillman, Washita
Premium	\$0	\$29	\$23
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$4,400	\$5,400
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$295 Days 1-5	\$245 Days 1-5
ASC / Outpatient	\$0 or \$300 / \$0 or \$350	\$0 or \$150 / \$0 or \$245	\$0 or \$195 / \$0 or \$245
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$175 Tiers 3-5; \$4/\$14/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$12/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



Oklahoma City



Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H3749-018-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	Oklahoma: Blaine , Caddo, Canadian, Carter, Cleveland, Comanche , Cotton , Custer , Garfield, Garvin, Grady, Grant , Hughes, Jackson , Jefferson , Kingfisher, Kiowa, Lincoln, Logan, Love , McClain, Murray, Okfuskee, Oklahoma, Pontotoc , Pottawatomie, Seminole, Stephens, Tillman , Washita
Premium	\$0
Medical Deductible	\$0
Max OOP	\$5,900
PCP / Specialist	\$5 / \$45; No Referral Required
Inpatient Hospital	\$310 Days 1-6
ASC / Outpatient	\$0 or \$260 / \$0 or \$310
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers ; \$0/\$14/\$47/\$95/33% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available



2022 Product Benefits

Tulsa









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H8768-009-000  	H3749-020-000  	H3749-017-000  
Plan Highlights	\$0 premium plan with popular ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	Oklahoma: Adair, Atoka , Bryan , Cherokee, Choctaw , Coal , Craig, Creek, Delaware, Haskell , Johnston , Kay, Latimer , Le Flore , Marshall , Mayes, McCurtain , McIntosh , Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg , Pushmataha , Rogers, Sequoyah, Tulsa, Wagoner	Oklahoma: Adair, Atoka , Bryan , Cherokee, Choctaw , Coal , Craig, Creek, Delaware, Haskell , Johnston , Kay, Latimer , Le Flore , Marshall , Mayes, McCurtain , McIntosh , Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg , Pushmataha , Rogers, Sequoyah, Tulsa, Wagoner	Oklahoma: Adair, Atoka , Bryan , Cherokee, Choctaw , Coal , Craig, Creek, Delaware, Haskell , Johnston , Kay, Latimer , Le Flore , Marshall , Mayes, McCurtain , McIntosh , Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg , Pushmataha , Rogers, Sequoyah, Tulsa, Wagoner
Premium	\$0	\$0	\$19
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$5,500	\$3,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$310 Days 1-5	\$245 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295	\$0 or \$245 / \$0 or \$245
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$95/33% ; Tier 1 Full Gap Coverage	\$0 All Tiers ; \$3/\$10/\$45/\$95/33% ; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



Oklahoma MA Only





Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-028-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Oklahoma: Adair, Atoka , Blaine , Bryan , Caddo, Canadian, Carter, Cherokee, Choctaw , Cleveland, Coal , Comanche , Cotton , Craig, Creek, Custer , Delaware, Garfield, Garvin, Grady, Grant , Haskell , Hughes, Jackson , Jefferson , Johnston , Kay, Kingfisher, Kiowa, Latimer , Le Flore , Lincoln, Logan, Love , Marshall , Mayes, McClain, McCurtain , McIntosh , Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg , Pontotoc , Pottawatomie, Pushmataha , Rogers, Seminole, Sequoyah, Stephens, Tillman , Tulsa, Wagoner, Washita
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$4,400
PCP / Specialist	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



Oklahoma Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® LP (HMO D-SNP)	UnitedHealthcare Dual Complete® LP1 (HMO D-SNP)
Plan ID	H5322-031-000 	H8125-003-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Oklahoma: Adair, Alfalfa, Atoka, Blaine, Bryan, Caddo, Canadian, Carter, Cherokee, Choctaw, Cleveland, Coal, Comanche, Cotton, Craig, Creek, Custer, Delaware, Dewey, Ellis, Garfield, Garvin, Grady, Grant, Greer, Harmon, Haskell, Hughes, Jackson, Jefferson, Johnston, Kay, Kingfisher, Kiowa, Latimer, Le Flore, Lincoln, Logan, Love, Major, Marshall, Mayes, McClain, McCurtain, McIntosh, Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Roger Mills, Rogers, Seminole, Sequoyah, Stephens, Tillman, Tulsa, Wagoner, Washita, Woods</p>	<p>Oklahoma: Adair, Bryan, Canadian, Carter, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Le Flore, Lincoln, Logan, Mayes, McClain, Muskogee, Oklahoma, Okmulgee, Osage, Ottawa, Pottawatomie, Rogers, Seminole, Sequoyah, Stephens, Tulsa, Wagoner</p>
Premium	\$0	\$0
Other Benefits	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit</p>	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic</p>

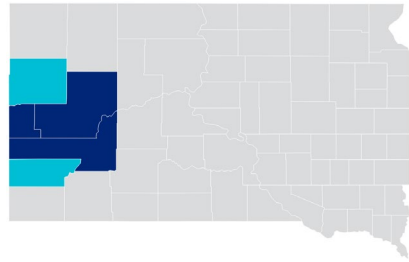


South Dakota

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Rapid City

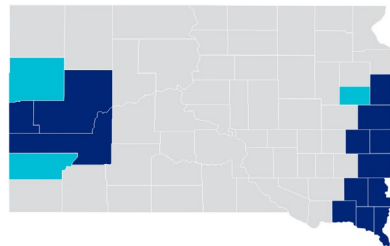
Butte, Custer, Lawrence, Meade, Pennington



Market Landscape	
Eligibles (as of May 2021)	45,195
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	25.2%
YOY MA Non-SNP Enrollment Growth	18.6%
UHC Non-SNP Market Share	9.3%

South Dakota MA Only

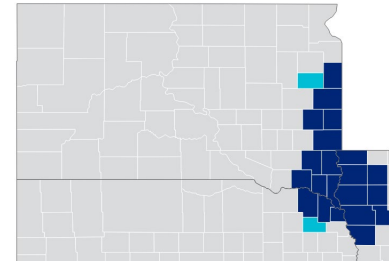
Brookings, Butte, Clay, Custer, Deuel, Hamlin, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Turner, Union, Yankton



Market Landscape	
Eligibles (as of May 2021)	115,004
YOY Eligible Growth	3.0%
MA Non-SNP Penetration	26.3%
YOY MA Non-SNP Enrollment Growth	16.6%
UHC Non-SNP Market Share	13.0%

Siouxland

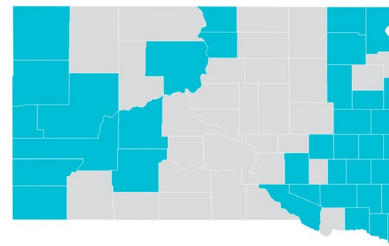
Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; **Nebraska:** Cedar, Dakota, Dixon, Wayne; **South Dakota:** Brookings, Clay, Deuel, Hamlin, Lake, Lincoln, Minnehaha, Moody, Turner, Union, Yankton



Market Landscape	
Eligibles (as of May 2021)	120,775
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	24.7%
YOY MA Non-SNP Enrollment Growth	14.9%
UHC Non-SNP Market Share	20.4%

South Dakota Dual

Aurora, Brookings, Butte, Campbell, Charles Mix, Clark, Clay, Custer, Day, Deuel, Dewey, Douglas, Fall River, Haakon, Hamlin, Hanson, Harding, Hutchinson, Jackson, Kingsbury, Lake, Lawrence, Lincoln, Marshall, McCook, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Sanborn, Turner, Union, Walworth, Yankton





Market Landscape	
Est. D-SNP Eligibles	14,589
D-SNP Enrollees	0
D-SNP Penetration (All Plans)	0.0%
Total UHC D-SNP Enrollees	0
UHC D-SNP Market Share	0.0%



Rapid City





Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H1278-009-000  	H0271-018-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	South Dakota: Butte, Custer, Lawrence, Meade, Pennington	South Dakota: Brookings, Butte, Clay, Custer, Deuel, Hamlin, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Turner, Union, Yankton
Premium	\$25	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$0 for Full Duals
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$0 for Full Duals
ASC / Outpatient	\$0 or \$350 / \$0 or \$450	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$4/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies by LIS Level
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit , Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



Siouxland



Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H1278-007-000  	H0271-018-000
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; Nebraska: Cedar, Dakota, Dixon, Knox; South Dakota: Brookings, Clay, Deuel, Hamlin, Lake, Lincoln, Minnehaha, Moody, Turner, Union, Yankton	South Dakota: Brookings, Butte, Clay, Custer, Deuel, Hamlin, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Turner, Union, Yankton
Premium	\$0	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$0 for Full Duals
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$300 / \$0 or \$400	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



South Dakota MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H1278-019-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; Nebraska: Cedar, Dakota, Dixon, Knox; South Dakota: Brookings, Butte, Clay, Custer, Deuel, Hamlin, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Turner, Union, Yankton
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$295
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



South Dakota Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)
Plan ID	H0271-037-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Service Area	South Dakota: Aurora, Brookings, Butte, Campbell, Charles Mix, Clark, Clay, Custer, Day, Deuel, Dewey, Douglas, Fall River, Haakon, Hamlin, Hanson, Harding, Hutchinson, Jackson, Kingsbury, Lake, Lawrence, Lincoln, Marshall, McCook, Meade, Miner, Minnehaha, Moody, Pennington, Roberts, Sanborn, Turner, Union, Walworth, Yankton
Premium	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 State Landscape¹

Texas

Eligibles (as of May 2021)	4,334,214
Estimated Dual Eligibles ²	743,852
YOY Eligible Growth	2.4%
MA Penetration	46.6%
YOY MA Enrollment Growth	11.5%
UHC Market Share	42.6%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 137,648 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state



Texas

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Austin

Bastrop, Blanco, Burnet, Caldwell, Gillespie, Gonzales, Hays, Llano, Milam, Travis, Williamson



Market Landscape	
Eligibles (as of May 2021)	328,337
YOY Eligible Growth	3.8%
MA Non-SNP Penetration	21.8%
YOY MA Non-SNP Enrollment Growth	14.4%
UHC Non-SNP Market Share	29.4%

Corpus Christi

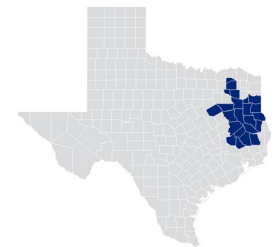
Aransas, Bee, Jim Wells, Kleberg, Nueces, San Patricio, Victoria



Market Landscape	
Eligibles (as of May 2021)	118,266
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	34.7%
YOY MA Non-SNP Enrollment Growth	3.8%
UHC Non-SNP Market Share	53.2%

East Texas

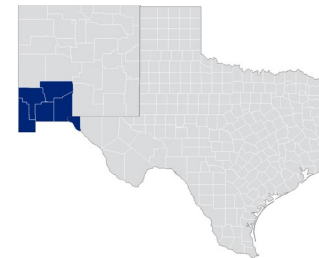
Anderson, Angelina, Cherokee, Delta, Gregg, Harrison, Henderson, Hopkins, Houston, Nacogdoches, Navarro, Panola, Polk, Rains, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker, Wood



Market Landscape	
Eligibles (as of May 2021)	269,514
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	24.6%
YOY MA Non-SNP Enrollment Growth	15.8%
UHC Non-SNP Market Share	36.5%

El Paso

New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; **Texas:** El Paso



Market Landscape	
Eligibles (as of May 2021)	198,432
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	36.6%
YOY MA Non-SNP Enrollment Growth	16.3%
UHC Non-SNP Market Share	52.8%

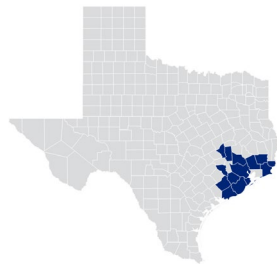


Texas

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Houston

Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton



Market Landscape	
Eligibles (as of May 2021)	1,021,287
YOY Eligible Growth	3.0%
MA Non-SNP Penetration	33.6%
YOY MA Non-SNP Enrollment Growth	10.1%
UHC Non-SNP Market Share	17.6%

North Texas

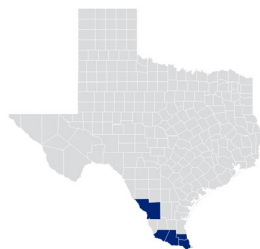
Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise



Market Landscape	
Eligibles (as of May 2021)	1,078,751
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	31.6%
YOY MA Non-SNP Enrollment Growth	10.1%
UHC Non-SNP Market Share	57.7%

Rio Grande Valley

Cameron, Hidalgo, Starr, Webb, Willacy



Market Landscape	
Eligibles (as of May 2021)	220,984
YOY Eligible Growth	0.8%
MA Non-SNP Penetration	29.8%
YOY MA Non-SNP Enrollment Growth	9.7%
UHC Non-SNP Market Share	29.5%

San Antonio

Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Kerr, Maverick, Medina, Wilson, Zavala



Market Landscape	
Eligibles (as of May 2021)	444,766
YOY Eligible Growth	2.5%
MA Non-SNP Penetration	28.5%
YOY MA Non-SNP Enrollment Growth	7.0%
UHC Non-SNP Market Share	47.4%



Texas

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Waco - Temple

Bell, Falls, Hill, McLennan

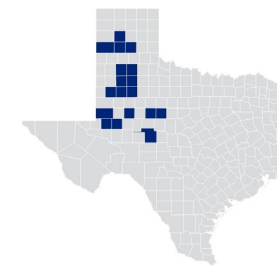


Market Landscape

Eligibles (as of May 2021)	112,760
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	30.6%
YOY MA Non-SNP Enrollment Growth	13.8%
UHC Non-SNP Market Share	28.9%

West Texas

Andrews, Armstrong, Crosby, Deaf Smith, Ector, Floyd, Garza, Hale, Howard, Lubbock, Lynn, Midland, Nolan, Potter, Randall, Taylor, Terry, Tom Green



Market Landscape

Eligibles (as of May 2021)	203,020
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	21.9%
YOY MA Non-SNP Enrollment Growth	20.6%
UHC Non-SNP Market Share	40.3%

Texas RPPO

All counties in state

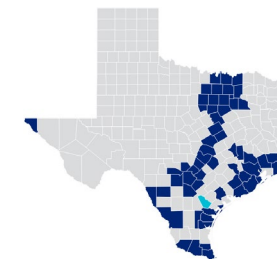


Market Landscape

Eligibles (as of May 2021)	4,334,214
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	28.9%
YOY MA Non-SNP Enrollment Growth	10.7%
UHC Non-SNP Market Share	37.5%

Texas MA Only

Aransas, Atascosa, Austin, Bandera, Bastrop, Bee, Bell, Bexar, Brazoria, Brazos, Cameron, Collin, Comal, Cooke, Dallas, Denton, El Paso, Ellis, Falls, Fannin, Fort Bend, Galveston, Grayson, Grimes, Guadalupe, Hardin, Harris, Hays, Hidalgo, Hill, Hood, Hunt, Jefferson, Jim Wells, Johnson, Kaufman, Kendall, Kleberg, Liberty, Matagorda, Maverick, McLennan, Medina, Montgomery, Nueces, Orange, Parker, Rockwall, San Patricio, Starr, Tarrant, Travis, Van Zandt, Victoria, Webb, Wharton, Willacy, Williamson, Wilson, Wise, Zavala



Market Landscape

Eligibles (as of May 2021)	3,391,849
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	31.3%
YOY MA Non-SNP Enrollment Growth	9.6%
UHC Non-SNP Market Share	38.3%

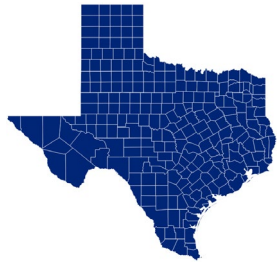


Texas

● Current Footprint ● Expansion Footprint ● No Footprint

Texas Dual

All counties in state



Market Landscape

Est. D-SNP Eligibles	743,852
D-SNP Enrollees	275,189
D-SNP Penetration (All Plans)	37.0%
Total UHC D-SNP Enrollees	158,051
UHC D-SNP Market Share	57.4%



2022 Product Benefits

Austin








Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H1278-004-000   	H4527-002-000 	H4527-039-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	Texas: Bastrop, Bell, Blanco, Burnet, Caldwell, Falls, Gillespie, Gonzales, Hays, Hill, Llano, McLennan, Milam, Travis, Williamson	Texas: Bastrop, Bell, Falls, Hays, Hill, McLennan, Travis, Williamson	Texas: Bastrop, Hays, Travis, Williamson
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,400	\$5,500	\$4,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$300 Days 1-5	\$260 Days 1-5	\$260 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$275	\$0 or \$225 / \$0 or \$260	\$0 or \$200 / \$0 or \$260
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$345 Tiers 4-5; \$0/\$0/\$47/\$100/27% (Preferred); Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$3/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit



Corpus Christi






Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)
Plan ID	H4527-001-000	H4590-025-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Texas: Aransas, Bee , Jim Wells, Kleberg, Nueces, San Patricio, Victoria	Texas: Bee, Jim Wells, Nueces, San Patricio, Victoria
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,400	\$3,700
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$50 Days 1-5	\$100 Days 1-5
ASC / Outpatient	\$0 or \$30 / \$0 or \$50	\$0 or \$50 / \$0 or \$100
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$355 Tiers 3-5; \$3/\$14/\$47/\$100/27%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation , PERS, Meal Benefit	Dental Level 2 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit , Platinum Dental Rider Available



Corpus Christi



Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H1278-016-000  	H4527-041-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Includes additional ancillaries	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	Texas: Aransas, Bee, Jim Wells, Kleberg, Nueces, San Patricio, Victoria	Texas: Aransas, Bee , Jim Wells , Kleberg, Nueces, San Patricio, Victoria
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$3,400
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$325 Days 1-5	\$50 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$295	\$0 or \$30 / \$0 or \$50
Lab	\$0	\$0
Rx Ded.; Copays	\$245 Tiers 4-5; \$3/\$10/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available	Dental Level 4 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation , PERS, Meal Benefit



East Texas



Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H4590-042-000	H1278-015-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Texas: Anderson, Angelina, Cherokee, Delta, Gregg, Harrison, Henderson, Hopkins, Houston, Nacogdoches, Navarro, Panola, Polk, Rains, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker, Wood	Texas: Anderson, Angelina, Cherokee, Delta, Gregg, Harrison, Henderson, Hopkins, Houston, Nacogdoches, Navarro, Panola, Polk, Rains, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker, Wood
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$325 Days 1-6
ASC / Outpatient	\$0 or \$225 / \$0 or \$295	\$0 or \$285 / \$0 or \$325
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

El Paso







Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H2228-023-000  	H4527-005-000 	H4527-040-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; Texas: El Paso	Texas: El Paso	Texas: El Paso
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,700	\$3,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$20; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$225 Days 1-5	\$125 Days 1-5	\$100 Days 1-5
ASC / Outpatient	\$0 or \$175 / \$0 or \$200	\$0 or \$75 / \$0 or \$125	\$0 or \$75 / \$0 or \$100
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$2/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit



Houston



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H4527-037-000	H1278-014-000	H4514-007-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only. Passport included	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included
Service Area	Texas: Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton	Texas: Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery
Premium	\$0	\$10	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$6,700	\$5,900
PCP / Specialist	\$0 / \$35; Referral Required	\$0 / \$40; No Referral Required	\$5 / \$45; Referral Required
Inpatient Hospital	\$350 per admit	\$325 Days 1-5	\$335 Days 1-5
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$325 / \$0 or \$325	\$0 or \$335 / \$0 or \$335
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 4-5; \$3/\$14/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$245 Tiers 3-5; \$3/\$10/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$195 Tiers 4-5; \$3/\$14/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available



Houston



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Ally (HMO-POS)	UnitedHealthcare® Chronic Complete Ally (HMO-POS C-SNP)
Plan ID	H4514-014-000	H4514-015-000
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only. Passport included	New! Plan designed to help individuals manage chronic conditions. POS for dental only. Passport Included
Service Area	Texas: Fort Bend, Harris	Texas: Fort Bend, Harris
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$3,900
PCP / Specialist	\$0 / \$30; Referral Required	\$0 / \$25; Referral Required
Inpatient Hospital	\$350 per admit	\$300 per admit
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$100 / \$0 or \$200
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$9/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



North Texas



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H4590-012-000	H4590-043-000	H1278-013-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,900	\$6,700
PCP / Specialist	\$0 / \$30; Referral Required	\$0 / \$20; Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$250 Days 1-5	\$325 Days 1-5	\$325 Days 1-6
ASC / Outpatient	\$0 or \$125 / \$0 or \$225	\$0 or \$225 / \$0 or \$275	\$0 or \$250 / \$0 or \$325
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$2/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$260 Tiers 3-5; \$3/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



North Texas



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Ally (HMO-POS C-SNP)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO-POS)	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H4590-044-000	H4590-041-000	H4590-027-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. POS for dental only	Higher premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only
Service Area	Texas: Collin, Cooke, Dallas, Denton, Ellis , Johnson, Parker , Rockwall, Tarrant	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise
Premium	\$0	\$73	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,700	\$3,200	\$5,400
PCP / Specialist	\$0 / \$20; Referral Required	\$0 / \$20; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$350 per admit	\$150 per admit	\$275 Days 1-5
ASC / Outpatient	\$0 or \$75 / \$0 or \$100	\$0 or \$125 / \$0 or \$150	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	Not Covered
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Rio Grande Valley



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H4527-013-000	H1278-010-000	H4527-042-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes additional ancillaries	\$0 premium plan for those who are cost conscious, but want provider choice. Includes popular ancillaries	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Cameron, Hidalgo, Starr, Willacy
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$5,900	\$3,400
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$35; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$300 per admit	\$300 Days 1-5	\$250 per admit
ASC / Outpatient	\$0 or \$100 / \$0 or \$150	\$0 or \$250 / \$0 or \$275	\$0 or \$75 / \$0 or \$125
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$255 Tiers 4-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit



San Antonio



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H4590-010-000	H4590-045-000	H1278-005-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan with popular ancillaries. Broad pharmacy access
Service Area	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Kerr , Medina, Wilson	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Kerr , Medina, Wilson	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Kerr , Medina, Wilson
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,900	\$6,400
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$100 Days 1-5	\$150 Days 1-5	\$300 Days 1-6
ASC / Outpatient	\$0 or \$75 / \$0 or \$95	\$0 or \$125 / \$0 or \$145	\$0 or \$250 / \$0 or \$275
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	\$270 Tiers 3-5; \$2/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available



San Antonio



Plan Name	UnitedHealthcare® Chronic Complete (HMO C-SNP)	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H4590-037-000	H4590-029-000
Plan Highlights	\$0 premium plan designed to help individuals manage chronic conditions	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
Premium	\$0	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$5,400
PCP / Specialist	\$0 / \$20; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$75 Days 1-5	\$195 Days 1-5
ASC / Outpatient	\$0 or \$50 / \$0 or \$70	\$0 or \$100 / \$0 or \$150
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



San Antonio



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H4527-013-000	H1278-010-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,400	\$5,900
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$300 per admit	\$300 Days 1-5
ASC / Outpatient	\$0 or \$100 / \$0 or \$150	\$0 or \$250 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$255 Tiers 4-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available



Waco - Temple



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H4527-002-000	H1278-004-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Texas: Bastrop, Bell, Falls, Hays, Hill, McLennan, Travis, Williamson	Texas: Bastrop, Bell, Blanco, Burnet, Caldwell, Falls, Gillespie, Gonzales, Hays, Hill, Llano, McLennan, Milam, Travis, Williamson
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$5,500	\$6,400
PCP / Specialist	\$0 / \$35; Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$260 Days 1-5	\$300 Days 1-5
ASC / Outpatient	\$0 or \$225 / \$0 or \$260	\$0 or \$250 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$345 Tiers 4-5 ; \$0/\$0/\$47/\$100/27% (Preferred); Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available



West Texas



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-003-000  
Plan Highlights	\$0 premium plan with popular ancillaries
Service Area	Texas: Andrews, Armstrong, Crosby, Deaf Smith, Ector, Floyd, Garza, Hale, Howard, Lubbock, Lynn, Midland, Nolan, Potter, Randall, Taylor, Terry, Tom Green
Premium	\$0
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$290 Days 1-6
ASC / Outpatient	\$0 or \$275 / \$0 or \$275
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$2/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available



Texas RPO






Walgreens Preferred



National Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Choice (Regional PPO)	UnitedHealthcare® Medicare Gold (Regional PPO C-SNP)	UnitedHealthcare® Medicare Silver (Regional PPO C-SNP)
Plan ID	R6801-012-000  	R6801-009-000  	R6801-008-000
Plan Highlights	Open access plan for those seeking statewide provider choice	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. Open access plan for those seeking statewide provider choice	Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals. Open access plan for those seeking statewide provider choice
Service Area	Texas: All counties in state	Texas: All counties in state	Texas: All counties in state
Premium	\$49	\$29	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$7,550	\$6,700	\$0 for Full Duals
PCP / Specialist	\$10 / \$50; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$260 Days 1-7	\$0 for Full Duals
ASC / Outpatient	\$0 or \$390 / \$0 or \$390	\$0 or \$260 / \$0 or \$260	\$0 for Full Duals
Lab	\$0	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$395 Tiers 3-5; \$4/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$295 Tiers 4-5; \$4/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	Varies by LIS Level
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



Texas MA Only



Walgreens Preferred



National Network






\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H4527-024-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only
Service Area	Texas: Aransas, Austin, Bastrop, Bee , Bell, Brazoria, Brazos, Cameron, El Paso, Falls, Fort Bend, Galveston, Grimes, Hardin, Harris, Hays, Hidalgo, Hill, Jefferson, Jim Wells, Kleberg, Liberty, Matagorda, Maverick, McLennan, Montgomery, Nueces, Orange, San Patricio, Starr, Travis, Victoria, Webb, Wharton, Willacy, Williamson, Zavala
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$35; Referral Required
Inpatient Hospital	\$225 Days 1-5
ASC / Outpatient	\$0 or \$150 / \$0 or \$200
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Platinum Dental Rider Available



Texas Dual







NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Ally (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H4514-013-001 	H4514-016-000 	H4514-013-002 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	Texas: Brazoria, Fort Bend, Galveston, Harris, Jefferson, Liberty, Montgomery, Polk, Waller	Texas: Fort Bend, Harris	Texas: Bastrop, Burnet, Caldwell, Hays, Travis, Williamson
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit



Texas Dual




 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)		UnitedHealthcare Dual Complete® (HMO D-SNP)		UnitedHealthcare Dual Complete® (HMO D-SNP)	
Plan ID	H4514-013-003 	H4590-020-000 	H4590-020-000 	H4590-022-000 	H4590-022-000 	H4590-022-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid		Plan designed for those with both Medicare and Medicaid		Plan designed for those with both Medicare and Medicaid	
Service Area	Texas: Henderson, Smith, Van Zandt, Wood		Texas: Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwall, Tarrant		Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson	
Premium	\$0		\$0		\$0	
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit		Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit		Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , PERS, Meal Benefit	



Texas Dual




 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)	UnitedHealthcare Dual Complete® Focus (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)
Plan ID	H4590-033-000 	H4527-003-000 	H4527-004-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	Texas: Bee, Jim Wells, Kleberg, Nueces, San Patricio	Texas: Hays, Travis, Williamson	Texas: Aransas, Kleberg, Nueces, San Patricio
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS






Texas Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice Premier (PPO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H4527-015-000 	H2228-041-000 	H4527-006-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	Texas: Cameron, Hidalgo, Willacy	Texas: El Paso	Texas: El Paso
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Texas Dual

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
Plan ID	H5322-025-000 	H5322-026-000 	R6801-011-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Texas: Anderson, Andrews, Angelina, Archer, Armstrong, Austin, Bandera, Baylor, Bell, Blanco, Bosque, Brazos, Cass, Cherokee, Clay, Cooke, Coryell, Delta, DeWitt, Dimmit, Duval, Eastland, Ector, Erath, Falls, Fannin, Frio, Gillespie, Gonzales, Gray, Grayson, Gregg, Grimes, Hale, Hardin, Harrison, Hill, Hockley, Hood, Hopkins, Houston, Howard, Hunt, Jasper, Jones, Karnes, Kerr, Lavaca, Limestone, Llano, Lubbock, Matagorda, Maverick, McLennan, Medina, Midland, Milam, Montague, Morris, Nacogdoches, Navarro, Nolan, Orange, Palo Pinto, Panola, Parker, Potter, Rains, Randall, Red River, Roberts, Rusk, San Augustine, San Jacinto, Shelby, Starr, Taylor, Titus, Tom Green, Trinity, Tyler, Upshur, Uvalde, Victoria, Walker, Washington, Webb, Wharton, Wise, Zavala</p>	<p>Texas: Cameron, Hidalgo, Willacy</p>	All counties in state
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 1, Routine Eye Exam, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



2022 State Landscape¹

Wisconsin

Eligibles (as of May 2021) 1,189,207

Estimated Dual Eligibles² 175,851

YOY Eligible Growth 2.3%

MA Penetration 49.5%

YOY MA Enrollment Growth 8.6%

UHC Market Share 40.2%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 12,295 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

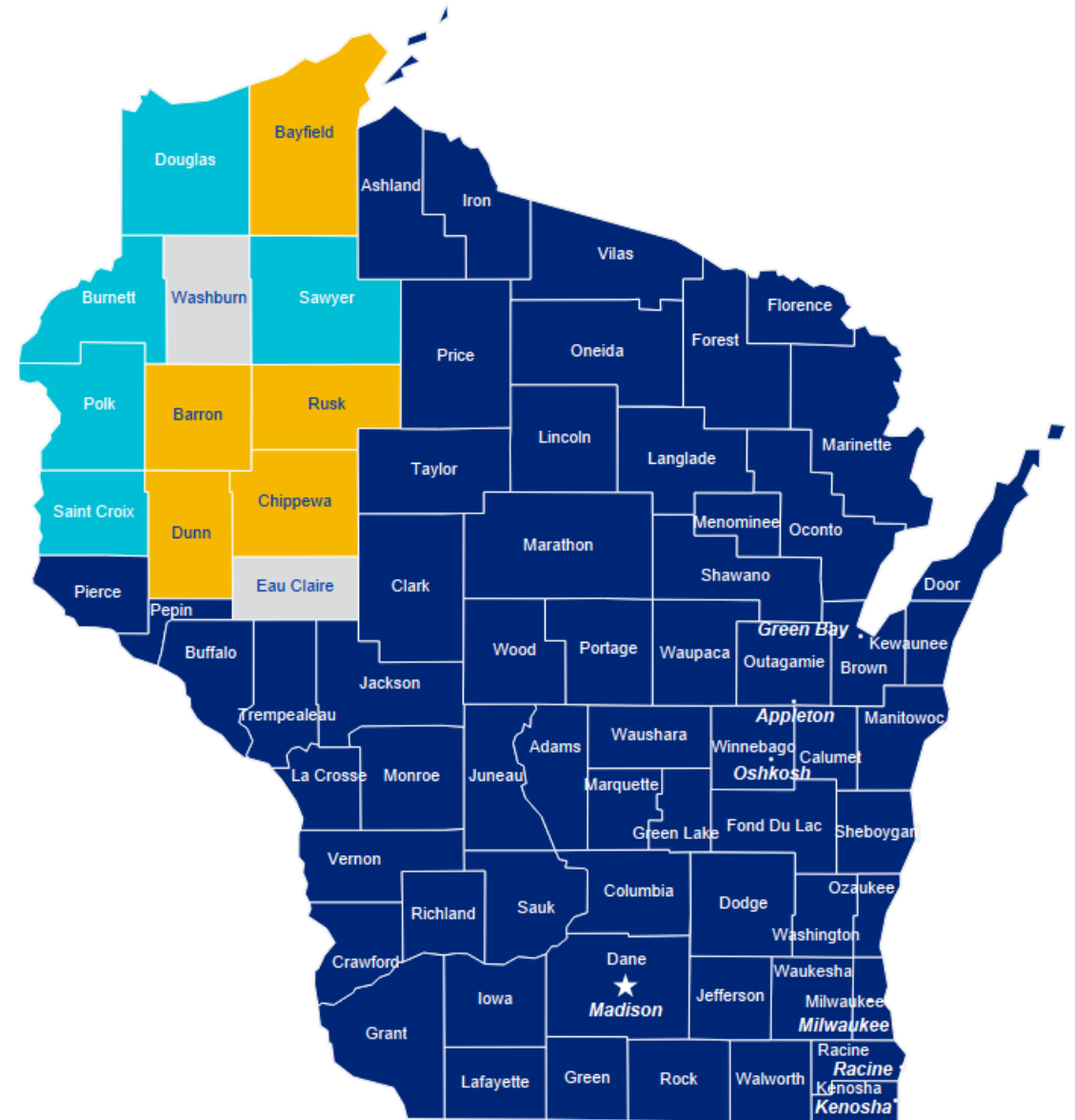
Adams, Ashland, Brown, Buffalo, Calumet, Clark, Columbia, Crawford, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Portage, Price, Racine, Richland, Rock, Sauk, Shawano, Sheboygan, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood

● Expansion Footprint

Burnett, Douglas, Polk, Sawyer, St. Croix

● Dual Only Footprint

Barron, Bayfield, Chippewa, Dunn, Rusk

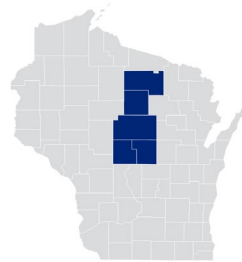


Wisconsin

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Central Wisconsin

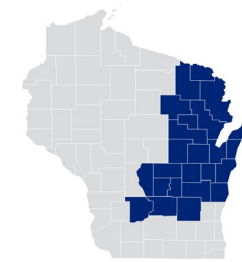
Lincoln, Marathon, Oneida, Portage, Wood



Market Landscape	
Eligibles (as of May 2021)	81,457
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	45.7%
YOY MA Non-SNP Enrollment Growth	6.8%
UHC Non-SNP Market Share	14.2%

Green Bay

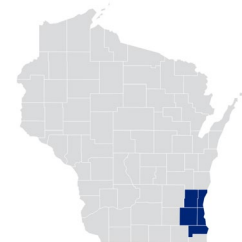
Adams, Brown, Calumet, Columbia, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Marquette, Menominee, Oconto, Outagamie, Sauk, Shawano, Sheboygan, Waupaca, Waushara, Winnebago



Market Landscape	
Eligibles (as of May 2021)	337,467
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	47.1%
YOY MA Non-SNP Enrollment Growth	5.8%
UHC Non-SNP Market Share	37.5%

Milwaukee

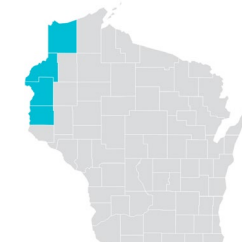
Milwaukee, Ozaukee, Racine, Washington, Waukesha



Market Landscape	
Eligibles (as of May 2021)	339,428
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	37.8%
YOY MA Non-SNP Enrollment Growth	8.7%
UHC Non-SNP Market Share	68.2%

Northwest Wisconsin

Burnett, Douglas, Polk, St. Croix



Market Landscape	
Eligibles (as of May 2021)	43,614
YOY Eligible Growth	3.3%
MA Non-SNP Penetration	40.3%
YOY MA Non-SNP Enrollment Growth	5.1%
UHC Non-SNP Market Share	0.0%



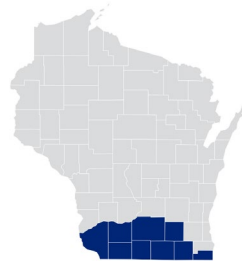
2022 Market Landscape

Wisconsin

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Southern Wisconsin

Dane, Grant, Green, Iowa, Jefferson, Kenosha, Lafayette, Rock, Walworth

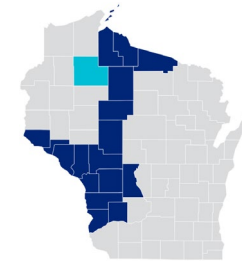


Market Landscape

Eligibles (as of May 2021)	224,799
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	25.6%
YOY MA Non-SNP Enrollment Growth	9.7%
UHC Non-SNP Market Share	22.4%

West Wisconsin

Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Monroe, Pepin, Pierce, Price, Richland, Sawyer, Taylor, Trempealeau, Vernon, Vilas

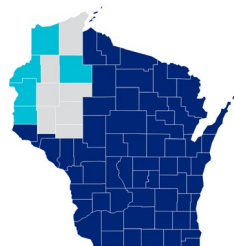


Market Landscape

Eligibles (as of May 2021)	117,409
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	34.4%
YOY MA Non-SNP Enrollment Growth	7.3%
UHC Non-SNP Market Share	11.6%

Wisconsin Chronic

Adams, Ashland, Brown, Buffalo, Burnett, Calumet, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Sauk, Sawyer, Shawano, Sheboygan, St. Croix, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood

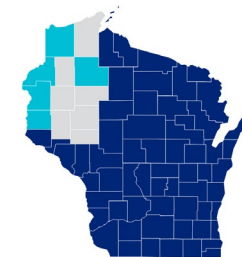


Market Landscape

Eligibles (as of May 2021)	1,144,174
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	38.5%
YOY MA Non-SNP Enrollment Growth	7.3%
UHC Non-SNP Market Share	38.6%

Wisconsin MA Only

Adams, Ashland, Brown, Buffalo, Burnett, Calumet, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Sauk, Sawyer, Shawano, Sheboygan, St. Croix, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood



Market Landscape

Eligibles (as of May 2021)	1,144,174
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	38.5%
YOY MA Non-SNP Enrollment Growth	7.3%
UHC Non-SNP Market Share	38.6%

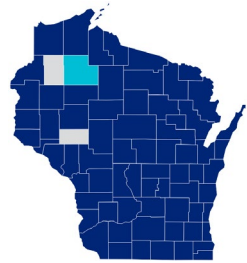


Wisconsin

● Current Footprint ● Expansion Footprint ● No Footprint

Wisconsin Dual

Adams, Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Rusk, Sauk, **Sawyer**, Shawano, Sheboygan, St. Croix, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood



Market Landscape

Est. D-SNP Eligibles	175,851
D-SNP Enrollees	52,947
D-SNP Penetration (All Plans)	30.1%
Total UHC D-SNP Enrollees	29,860
UHC D-SNP Market Share	56.4%



Central Wisconsin







Walgreens Preferred



National Network






\$35 Insulin

Plan Name	AARP® Medicare Advantage Value (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H5253-072-000  	H5253-073-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood	Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood
Premium	\$0	\$29
Medical Deductible	\$0	\$0
Max OOP	\$6,400	\$4,500
PCP / Specialist	\$15 / \$50; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$320 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$355 Tiers 3-5; \$4/\$14/\$47/\$100/27%; Tier 1 Full Gap Coverage	\$245 Tiers 4-5; \$2/\$14/\$47/\$100/29% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Central Wisconsin



Plan Name	AARP® Medicare Advantage Open (PPO)	AARP® Medicare Advantage Open Premier (PPO)
Plan ID	H0294-011-000  	H0294-012-000  
Plan Highlights	Open access plan for those seeking maximum coverage	Open access plan with low out-of-pocket costs and additional benefits
Service Area	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer , Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer , Taylor, Trempealeau, Vernon, Vilas, Wood
Premium	\$41	\$112
Medical Deductible	\$0	\$0
Max OOP	\$5,700	\$4,200
PCP / Specialist	\$10 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$225 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$195 / \$0 or \$195
Lab	\$0	\$0
Rx Ded.; Copays	\$385 Tiers 3-5; \$3/\$14/\$47/\$100/26% ; Tier 1 Full Gap Coverage	\$100 Tiers 4-5; \$3/\$12/\$47/\$100/31% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



2022 Product Benefits

Green Bay








Plan Name	AARP® Medicare Advantage Value (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H5253-034-000  	H5253-011-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
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
Premium	\$0	\$27
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$4,200
PCP / Specialist	\$10 / \$50; No Referral Required	\$5 / \$50; No Referral Required
Inpatient Hospital	\$420 Days 1-4	\$295 Days 1-5
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$355 Tiers 4-5; \$0/\$14/\$47/\$100/27%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 Product Benefits

Green Bay



Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Open Plan 1 (PPO)
Plan ID	H0294-015-000   	H0294-004-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan for those seeking maximum coverage
Service Area	Wisconsin: Brown, Calumet, Dodge , Fond du Lac, Green Lake , Kewaunee, Manitowoc, Marinette , Menominee , Oconto , Outagamie, Shawano , Sheboygan, Waupaca , Waushara , Winnebago	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$0	\$47
Medical Deductible	\$0	\$0
Max OOP	\$4,700	\$5,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$375 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$335 / \$0 or \$335
Lab	\$0	\$0
Rx Ded.; Copays	\$245 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage	\$325 Tiers 3-5; \$3/\$14/\$47/\$100/27%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



2022 Product Benefits

Milwaukee









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Value (HMO-POS)	AARP® Medicare Advantage Open Plan 1 (PPO)
Plan ID	H5253-004-000  	H5253-033-000  	H0294-004-000  
Plan Highlights	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Open access plan for those seeking maximum coverage
Service Area	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$27	\$0	\$47
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,500	\$4,900	\$5,900
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$285 Days 1-6	\$295 Days 1-6	\$375 Days 1-5
ASC / Outpatient	\$0 or \$260 / \$0 or \$260	\$0 or \$280 / \$0 or \$280	\$0 or \$335 / \$0 or \$335
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$250 Tiers 4-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$325 Tiers 3-5; \$3/\$14/\$47/\$100/27%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Northwest Wisconsin







NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0294-023-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice
Service Area	<i>Wisconsin:</i> Burnett, Douglas, Polk, St. Croix
Premium	\$0
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$15 / \$45; No Referral Required
Inpatient Hospital	\$450 Days 1-4
ASC / Outpatient	\$0 or \$350 / \$0 or \$450
Lab	\$0
Rx Ded.; Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/26%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available



Southern Wisconsin







Plan Name	AARP® Medicare Advantage Value (HMO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H5253-097-000  	H5253-030-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with low out-of-pocket costs and extra benefits. POS for dental only
Service Area	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth	Wisconsin: Grant, Green, Jefferson, Kenosha, Rock, Walworth
Premium	\$0	\$29
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,900
PCP / Specialist	\$15 / \$50; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$310 Days 1-6	\$275 Days 1-6
ASC / Outpatient	\$0 or \$300 / \$0 or \$300	\$0 or \$255 / \$0 or \$255
Lab	\$0	\$0
Rx Ded.; Copays	\$405 Tiers 4-5; \$4/\$14/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$295 Tiers 4-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Southern Wisconsin







Plan Name	AARP® Medicare Advantage Open Plan 2 (PPO)	AARP® Medicare Advantage Open Plan 1 (PPO)
Plan ID	H0294-016-000  	H0294-004-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Broad pharmacy access	Open access plan for those seeking maximum coverage
Service Area	Wisconsin: Dane, Green, Iowa, Jefferson, Lafayette, Rock, Sauk	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$29	\$47
Medical Deductible	\$0	\$0
Max OOP	\$4,200	\$5,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$290 Days 1-6	\$375 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$335 / \$0 or \$335
Lab	\$0	\$0
Rx Ded.; Copays	\$290 Tiers 3-5; \$0/\$10/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$325 Tiers 3-5; \$3/\$14/\$47/\$100/27% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



West Wisconsin







Plan Name	AARP® Medicare Advantage Open (PPO)	AARP® Medicare Advantage Open Premier (PPO)
Plan ID	H0294-011-000  	H0294-012-000  
Plan Highlights	Open access plan for those seeking maximum coverage	Open access plan with low out-of-pocket costs and additional benefits
Service Area	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer , Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sawyer , Taylor, Trempealeau, Vernon, Vilas, Wood
Premium	\$41	\$112
Medical Deductible	\$0	\$0
Max OOP	\$5,700	\$4,200
PCP / Specialist	\$10 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$225 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$195 / \$0 or \$195
Lab	\$0	\$0
Rx Ded.; Copays	\$385 Tiers 3-5; \$3/\$14/\$47/\$100/26% ; Tier 1 Full Gap Coverage	\$100 Tiers 4-5; \$3/\$12/\$47/\$100/31% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Wisconsin Chronic



Plan Name	UnitedHealthcare® Medicare Advantage Assist (PPO C-SNP)	UnitedHealthcare® Medicare Advantage Assist (PPO C-SNP)
Plan ID	H0294-002-000  	H0294-010-000  
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago	Wisconsin: Ashland, Buffalo, Burnett , Clark, Crawford, Douglas , Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Polk , Portage, Price, Richland, Sawyer , St. Croix , Taylor, Trempealeau, Vernon, Vilas, Wood
Premium	\$14	\$28
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$5,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$350 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$300 Tiers 4-5; \$4/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$345 Tiers 4-5; \$0/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Wisconsin MA Only



Plan Name	AARP® Medicare Advantage Patriot Plan 1 (PPO)	AARP® Medicare Advantage Patriot Plan 2 (HMO-POS)
Plan ID	H0294-014-000	H5253-021-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only
Service Area	Wisconsin: Adams, Ashland, Buffalo, Burnett , Clark, Columbia, Crawford, Dane, Douglas , Iowa, Iron, Jackson, Juneau, La Crosse, Lafayette, Lincoln, Marathon, Marquette, Monroe, Oneida, Pepin, Pierce, Polk , Portage, Price, Richland, Sauk, Sawyer , St. Croix , Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$0; Part B Rebate: up to \$30	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$4,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Wisconsin Dual

 \$0 Rx Copays

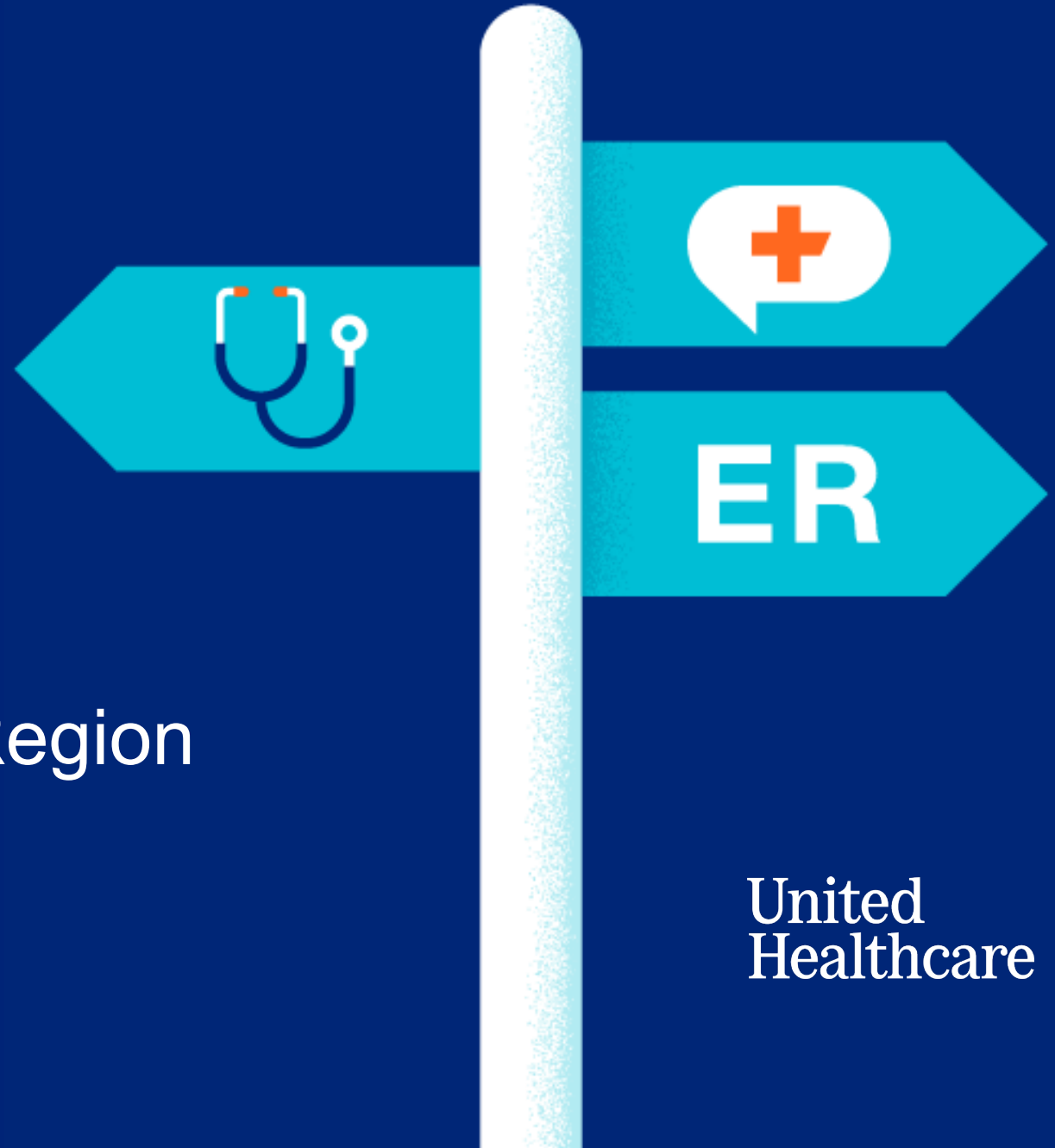
Plan Name	UnitedHealthcare Dual Complete® LP1 (HMO D-SNP)	UnitedHealthcare Dual Complete® LP (HMO D-SNP)
Plan ID	H3794-002-000 	H5253-024-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Wisconsin: Adams, Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Rusk, Sauk, Sawyer, Shawano, Sheboygan, St. Croix, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood</p>	<p>Wisconsin: Brown, Calumet, Green Lake, Kewaunee, La Crosse, Milwaukee, Monroe, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Trempealeau, Vernon, Washington, Waukesha, Waupaca, Waushara, Winnebago</p>
Premium	\$0	\$0
Other Benefits	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit</p>	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit</p>





2022 Medicare Advantage

First Look – Southeast Region



United
Healthcare



2022 Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

For final 2022 plan details, refer to the 2022 Summary of Benefits.

United
Healthcare

Unmatched and industry leading

#1

Medicare Advantage insurer by enrollment

12.6M

Proud to serve over 12.6M Medicare beneficiaries, more than any other insurer



FORTUNE
500

Ranked 5th on Fortune's 2021 ranking of the 500 largest U.S. companies



AARP[®]

The only company to offer Medicare plans with the AARP[®] name



FORTUNE
WORLD'S MOST
ADMIRED
COMPANIES

Recognized by Fortune as one of the world's most admired companies for the eleventh consecutive year





**Robust
Portfolio**



**Valued
Benefits**



**Special
Needs**



UnitedHealthcare offers a robust portfolio of Medicare products with affordable Medicare Advantage plans designed to fit different needs.



Robust Portfolio



Take advantage of our large footprint – reaching 94% of eligibles, more than any other carrier – with more plans to sell in 2022.



Growing D-SNP footprint – reaching more than three quarters of dual eligibles.



Adding more than 90 new plans to our expansive product portfolio.



All Patriot MA Only plans offer a monthly Part B premium rebate, with many giving more back than last year.

Now, there's even more opportunity to grow your book of business.



Our plans are designed to be affordable and easy to use with a focus on providing benefits members want.



Valued Benefits



The largest Medicare Advantage network gives members seamless access to over one million providers in our national network at network costs.



Prescription drug coverage that's more comprehensive than many stand-alone Part D plans with an improved formulary, \$35 or less for insulin, lower deductibles, more access to \$0 Tier 1 retail copays, and more access to \$0 Tier 2 copays at Walgreens retail pharmacies.



Lower specialist and PT/OT/ST copays on many plans. Plus, broad access to \$0 premiums, \$0 primary care, \$0 labs, \$0 virtual visits, \$0 diagnostic colonoscopies and mammograms, \$0 worldwide ER, and \$0 cardiac rehab.



And members have exclusive access to benefits and experiences only available through our UnitedHealth Group partners such as Renew Active, UnitedHealthcare Dental, UnitedHealthcare Hearing, UnitedHealthcare Vision, and UnitedHealthcare Global.



Industry leader serving those with special needs including dual eligibles and those with chronic conditions.



Special Needs



Nearly all D-SNP members will have access to a monthly credit to buy healthy food and over-the-counter products – giving more flexibility to meet important needs.



\$0 Rx copays across nearly all Dual special needs plans.



Additional formulary enhancements for Chronic special needs plans with insulin supplies available on Tier 2 – giving members access to \$0 supplies through mail order.



Personal navigator support to help duals with complex care needs – from answering questions to scheduling appointments and more.

UnitedHealthcare's vision is to deliver the most affordable coverage, simplest experience, and highest quality, supported care.

Differentiators that drive value



Walgreens Preferred

Access to **lower drug copays at Walgreens**, the preferred retail pharmacy for select plans



National Network

Members can **visit any provider** in our national Medicare network for network costs on select plans without the hassles of activation or time limits



\$35 Insulin

Affordable and stable insulin copays through the coverage gap on most non-SNP and Chronic plans to give peace of mind and lower member's Rx costs



\$0 Rx Costs

No annual deductible and \$0 Rx copays for **all covered drugs** on most D-SNPs





Now, what you've been waiting for

There's so much more to take advantage of



Southeast Region

2022 Medicare Advantage Plans

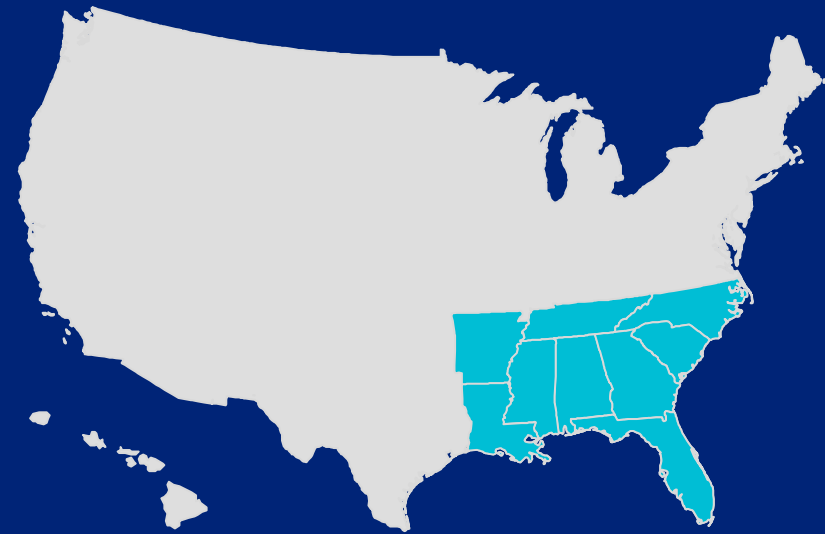


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North Carolina	86
South Carolina	98
Tennessee	109



2022 State Landscape¹

Alabama

Eligibles (as of May 2021)	907,372
Estimated Dual Eligibles²	182,501
YOY Eligible Growth	1.1%
MA Penetration	51.6%
YOY MA Enrollment Growth	10.7%
UHC Market Share	30.9%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 49,454 partial duals who may or may not be eligible).

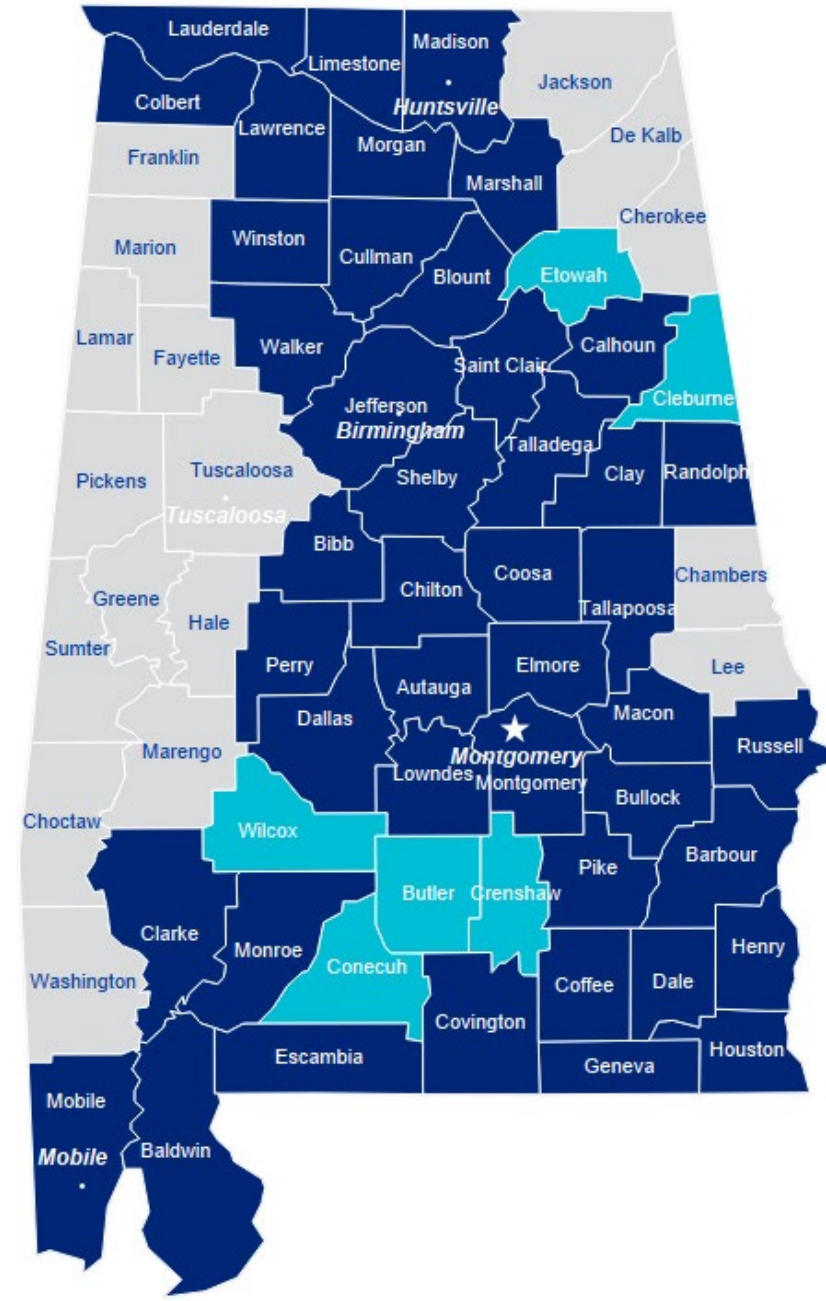
2022 Medicare Advantage Service Area

● Current Footprint

Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Calhoun, Chilton, Clarke, Clay, Coffee, Colbert, Coosa, Covington, Cullman, Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Madison, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pike, Randolph, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Walker, Winston

● Expansion Footprint

Butler, Cleburne, Conecuh, Crenshaw, Etowah, Wilcox

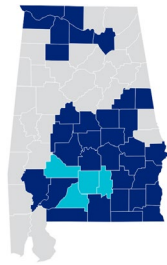


Alabama

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Greater Alabama

Autauga, Barbour, Bibb, Bullock, [Butler](#), Chilton, Clarke, Clay, Coffee, Colbert, [Conecuh](#), Coosa, Covington, [Crenshaw](#), Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Marshall, Monroe, Montgomery, Morgan, Perry, Pike, Randolph, Russell, Tallapoosa, [Wilcox](#), Winston

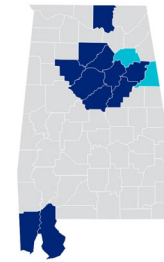


Market Landscape

Eligibles (as of May 2021)	378,129
YOY Eligible Growth	0.7%
MA Non-SNP Penetration	26.1%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	25.7%

Metro Alabama

Baldwin, Blount, Calhoun, [Cleburne](#), Cullman, [Etowah](#), Jefferson, Madison, Mobile, Shelby, St. Clair, Talladega, Walker

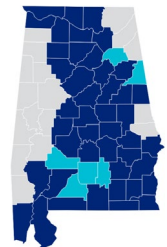


Market Landscape

Eligibles (as of May 2021)	529,243
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	32.5%
YOY MA Non-SNP Enrollment Growth	8.5%
UHC Non-SNP Market Share	25.7%

Alabama MA Only

Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, [Butler](#), Calhoun, Chilton, Clarke, Clay, [Cleburne](#), Coffee, Colbert, [Conecuh](#), Coosa, Covington, [Crenshaw](#), Cullman, Dale, Dallas, Elmore, Escambia, [Etowah](#), Geneva, Henry, Houston, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Madison, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pike, Randolph, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Walker, [Wilcox](#), Winston

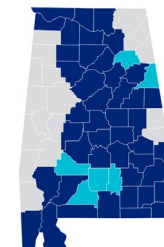


Market Landscape

Eligibles (as of May 2021)	907,372
YOY Eligible Growth	1.1%
MA Non-SNP Penetration	29.8%
YOY MA Non-SNP Enrollment Growth	11.1%
UHC Non-SNP Market Share	25.7%

Alabama Dual

Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, [Butler](#), Calhoun, Chilton, Clarke, Clay, [Cleburne](#), Coffee, Colbert, [Conecuh](#), Coosa, Covington, [Crenshaw](#), Cullman, Dale, Dallas, Elmore, Escambia, [Etowah](#), Geneva, Henry, Houston, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Madison, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pike, Randolph, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Walker, [Wilcox](#), Winston



Market Landscape

Est. D-SNP Eligibles	182,501
D-SNP Enrollees	83,488
D-SNP Penetration (All Plans)	45.7%
Total UHC D-SNP Enrollees	40,040
UHC D-SNP Market Share	48.0%



Greater Alabama









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H0432-003-000  	H0432-004-000  	H2802-041-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits	Mid premium plan for those shopping on value and lower out-of-pocket costs	\$0 premium plan with rich ancillary benefits
Service Area	Alabama: Autauga, Barbour, Bibb, Bullock, Butler , Chilton, Clarke, Clay, Coffee, Colbert, Conecuh , Coosa, Covington, Crenshaw , Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Marshall, Monroe, Montgomery, Morgan, Perry, Pike, Randolph, Russell, Tallapoosa, Wilcox , Winston	Alabama: Autauga, Barbour, Bibb, Bullock, Butler , Chilton, Clarke, Clay, Coffee, Colbert, Conecuh , Coosa, Covington, Crenshaw , Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Marshall, Monroe, Montgomery, Morgan, Perry, Pike, Randolph, Russell, Tallapoosa, Wilcox , Winston	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker
Premium	\$0	\$46	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$3,900	\$5,000
PCP / Specialist	\$0 / \$25; No Referral Required	\$0 / \$20; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$250 Days 1-5	\$195 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$200 / \$0 or \$250	\$0 or \$145 / \$0 or \$195	\$0 or \$245 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Greater Alabama



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H6528-033-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Alabama: Autauga , Baldwin, Barbour, Bibb , Blount , Bullock, Butler , Calhoun , Chilton , Clarke, Clay , Cleburne , Coffee, Colbert , Conecuh , Coosa , Covington, Crenshaw , Cullman , Dale, Dallas , Elmore , Escambia, Etowah , Geneva, Henry, Houston, Jefferson , Lauderdale , Lawrence , Limestone , Lowndes , Macon , Madison , Marshall , Mobile, Monroe, Montgomery , Morgan , Perry , Pike , Randolph , Russell, Shelby , St. Clair , Talladega, Tallapoosa, Walker, Wilcox , Winston
Premium	\$0
Medical Deductible	\$0
Max OOP	\$5,900
PCP / Specialist	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC / Outpatient	\$0 or \$200 / \$0 or \$250
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 Product Benefits

Metro Alabama










Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0432-010-000   	H2802-041-000  	H6528-033-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	\$0 premium plan with rich ancillary benefits	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Alabama: Baldwin, Blount, Calhoun, Cleburne , Cullman, Etowah , Jefferson, Madison, Mobile, 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, Barbour, Bibb , Blount , Bullock, Butler , Calhoun , Chilton , Clarke, Clay , Cleburne , Coffee, Colbert , Conecuh , Coosa , Covington, Crenshaw , Cullman , Dale, Dallas , Elmore , Escambia, Etowah , Geneva, Henry, Houston, Jefferson , Lauderdale , Lawrence , Limestone , Lowndes , Macon , Madison , Marshall , Mobile, Monroe, Montgomery , Morgan , Perry , Pike, Randolph , Russell, Shelby , St. Clair, Talladega, Tallapoosa, Walker, Wilcox , Winston
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,500	\$5,000	\$5,900
PCP / Specialist	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$295 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$245 / \$0 or \$295	\$0 or \$200 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$55 Tiers 4-5; \$0/\$3/\$47/\$100/32% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Alabama MA Only






Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0432-012-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Alabama: Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Butler , Calhoun, Chilton, Clarke, Clay, Cleburne , Coffee, Colbert, Conecuh , Coosa, Covington, Crenshaw , Cullman, Dale, Dallas, Elmore, Escambia, Etowah , Geneva, Henry, Houston, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Madison, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pike, Randolph, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Walker, Wilcox , Winston
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,000
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC / Outpatient	\$0 or \$245 / \$0 or \$295
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Alabama Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)	UnitedHealthcare Dual Complete® Select (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID	H0432-009-000 	H0432-013-000 	H2802-044-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	Alabama: Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, Butler, Calhoun, Chilton, Clarke, Clay, Cleburne, Coffee, Colbert, Conecuh, Coosa, Covington, Crenshaw, Cullman, Dale, Dallas, Elmore, Escambia, Etowah, Geneva, Henry, Houston, Jefferson, Lauderdale, Lawrence, Limestone, Lowndes, Macon, Madison, Marshall, Mobile, Monroe, Montgomery, Morgan, Perry, Pike, Randolph, Russell, Shelby, St. Clair, Talladega, Tallapoosa, Walker, Wilcox, Winston	Alabama: Barbour, Bullock, Butler, Calhoun, Clarke, Clay, Cleburne, Coffee, Colbert, Conecuh, Coosa, Covington, Crenshaw, Dale, Dallas, Elmore, Etowah, Geneva, Henry, Lauderdale, Lawrence, Limestone, Marshall, Monroe, Morgan, Perry, Pike, Randolph, Tallapoosa, Wilcox, Winston	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 State Landscape¹

Arkansas

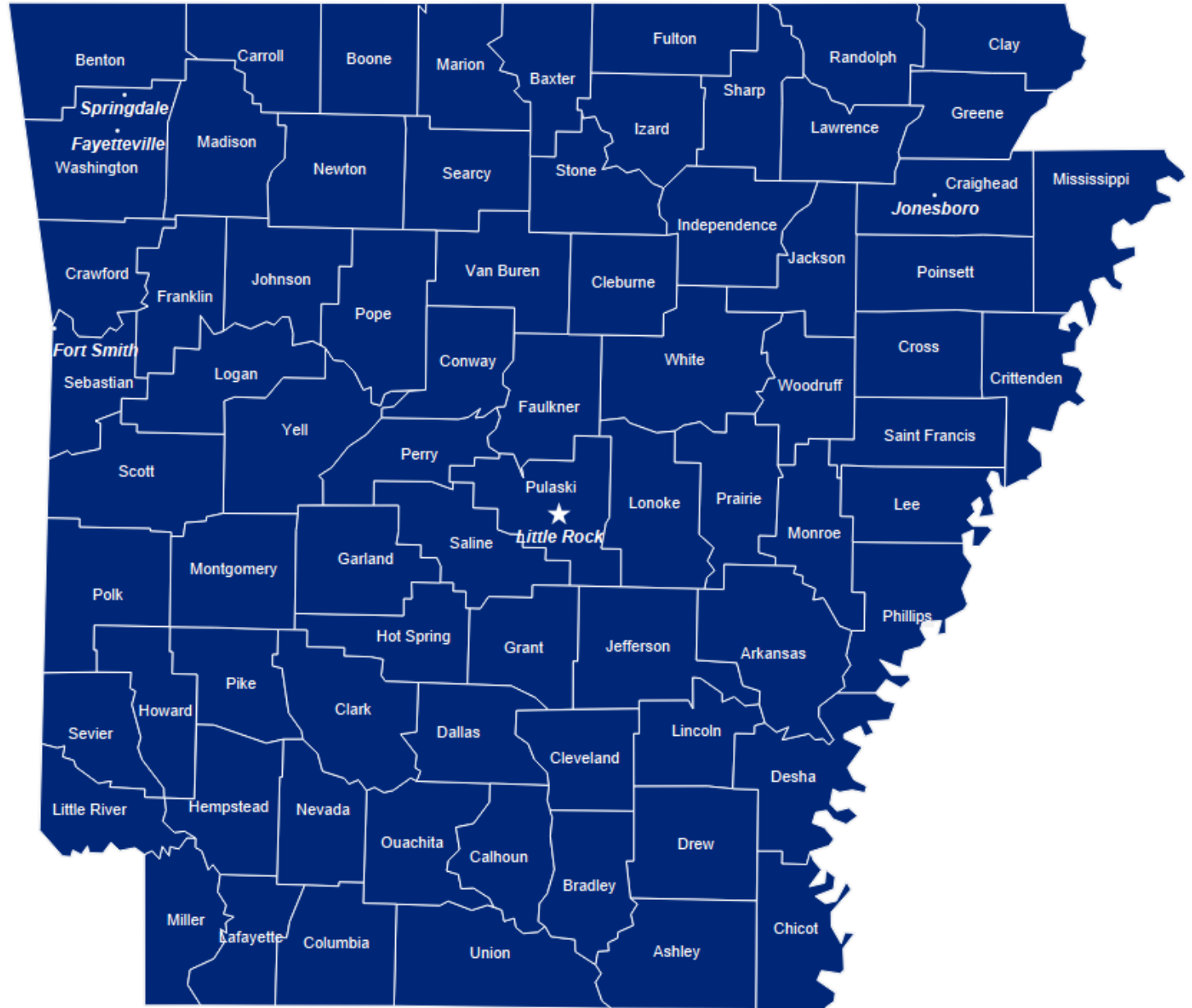
Eligibles (as of May 2021)	648,603
Estimated Dual Eligibles ²	134,507
YOY Eligible Growth	1.3%
MA Penetration	34.0%
YOY MA Enrollment Growth	15.5%
UHC Market Share	33.4%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 34,063 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- **Current Footprint**
All counties in state

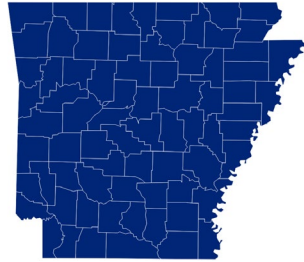


Arkansas

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Arkansas

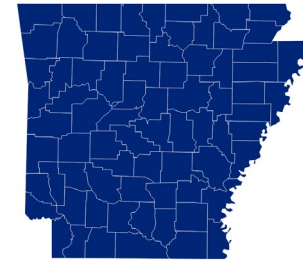
Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Faulkner, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Logan, Lonoke, Madison, Marion, Miller, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell



Market Landscape	
Eligibles (as of May 2021)	648,603
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	24.1%
YOY MA Non-SNP Enrollment Growth	13.9%
UHC Non-SNP Market Share	24.0%

Arkansas RPPO

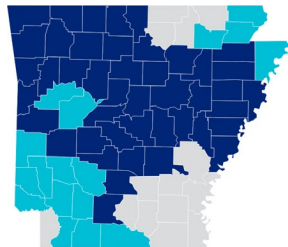
All counties in state



Market Landscape	
Eligibles (as of May 2021)	648,603
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	24.1%
YOY MA Non-SNP Enrollment Growth	13.9%
UHC Non-SNP Market Share	24.0%

Arkansas MA Only

Baxter, Benton, Boone, Carroll, Clark, Clay, Cleburne, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Faulkner, Franklin, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Little River, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Saline, Scott, Searcy, Sebastian, Sevier, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell



Market Landscape	
Eligibles (as of May 2021)	594,791
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	24.7%
YOY MA Non-SNP Enrollment Growth	13.6%
UHC Non-SNP Market Share	24.0%

Arkansas Dual

Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Faulkner, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, Izard, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell



Market Landscape	
Est. D-SNP Eligibles	134,507
D-SNP Enrollees	33,230
D-SNP Penetration (All Plans)	24.7%
Total UHC D-SNP Enrollees	17,197
UHC D-SNP Market Share	51.8%



2022 Product Benefits

Arkansas









Walgreens Preferred



National Network





\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H6528-031-000  	H3464-001-000  	H3464-002-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs and rich ancillaries
Service Area	Arkansas: Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Desha, Drew, Faulkner, Franklin, Fulton, Grant, Greene, Hempstead, Howard, Independence, IZARD, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell	Arkansas: Baxter, Benton, Boone, Carroll, Clark, Clay, Cleburne, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Faulkner, Franklin, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Little River, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Saline, Scott, Searcy, Sebastian, Sevier, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell	Arkansas: Baxter, Benton, Boone, Carroll, Clark, Clay, Cleburne, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Faulkner, Franklin, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Little River, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Saline, Scott, Searcy, Sebastian, Sevier, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell
Premium	\$0	\$0	\$27
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$5,900	\$4,500
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$295 Days 1-5	\$225 Days 1-8
ASC / Outpatient	\$0 or \$200 / \$0 or \$250	\$0 or \$200 / \$0 or \$250	\$0 or \$125 / \$0 or \$225
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$250 Tiers 4-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



Arkansas RPP0







Plan Name	UnitedHealthcare® Medicare Silver (Regional PPO C-SNP)	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)
Plan ID	R3444-008-000	R3444-023-000  
Plan Highlights	Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals. Includes rich ancillaries. Open access plan for those seeking statewide provider choice	Open access plan for those seeking statewide provider choice
Service Area	Arkansas: All counties in state	Arkansas: All counties in state
Premium	\$0 for Full Duals	\$19
Medical Deductible	\$0	\$1,000
Max OOP	\$0 for Full Duals	\$6,700
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$325 Days 1-5
ASC / Outpatient	\$0 for Full Duals	\$0 or \$325 / \$0 or \$325
Lab	\$0 for Full Duals	\$0
Rx Ded.; Copays	Varies by LIS Level	\$245 Tiers 3-5; \$4/\$15/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 5 , Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , PERS	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Arkansas RPO



Plan Name	UnitedHealthcare® Medicare Gold (Regional PPO C-SNP)	UnitedHealthcare® Medicare Advantage Choice Plan 2 (Regional PPO)
Plan ID	R3444-009-000  	R3444-012-000  
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. Open access plan for those seeking statewide provider choice	Open access plan for those seeking statewide provider choice
Service Area	Arkansas: All counties in state	Arkansas: All counties in state
Premium	\$19	\$55
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$10 / \$45; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$370 Days 1-5
ASC / Outpatient	\$0 or \$335 / \$0 or \$335	\$0 or \$370 / \$0 or \$370
Lab	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 4-5; \$4/\$15/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$4/\$15/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Arkansas MA Only




Walgreens Preferred



National Network



\$35 Insulin



Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H3464-007-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Arkansas: Baxter, Benton, Boone, Carroll, Clark , Clay , Cleburne, Columbia , Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Faulkner, Franklin, Garland, Grant, Greene , Hempstead , Hot Spring, Howard , Independence, Jackson, Jefferson, Johnson, Lafayette , Lawrence , Lee, Little River , Logan , Lonoke, Madison, Marion, Mississippi , Monroe, Montgomery, Nevada , Newton, Ouachita, Perry, Phillips, Pike , Poinsett, Polk , Pope, Prairie, Pulaski, Saline, Scott, Searcy, Sebastian, Sevier , St. Francis, Stone, Union , Van Buren, Washington, White, Woodruff, Yell
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$4,500
PCP / Specialist	\$0 / \$25; No Referral Required
Inpatient Hospital	\$225 Days 1-8
ASC / Outpatient	\$0 or \$125 / \$0 or \$225
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Arkansas Dual

NEW PLAN

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)	UnitedHealthcare Dual Complete® Choice Select (PPO D-SNP)
Plan ID	H0271-023-000 	H0271-024-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid (previously R3444-011-000)	New! Plan designed for those with both Medicare and Medicaid
Service Area	<p>Arkansas: Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Faulkner, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, IZard, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell</p>	<p>Arkansas: Arkansas, Ashley, Baxter, Benton, Boone, Bradley, Calhoun, Carroll, Chicot, Clark, Clay, Cleburne, Cleveland, Columbia, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Desha, Drew, Faulkner, Franklin, Fulton, Garland, Grant, Greene, Hempstead, Hot Spring, Howard, Independence, IZard, Jackson, Jefferson, Johnson, Lafayette, Lawrence, Lee, Lincoln, Little River, Logan, Lonoke, Madison, Marion, Mississippi, Monroe, Montgomery, Nevada, Newton, Ouachita, Perry, Phillips, Pike, Poinsett, Polk, Pope, Prairie, Pulaski, Randolph, Saline, Scott, Searcy, Sebastian, Sevier, Sharp, St. Francis, Stone, Union, Van Buren, Washington, White, Woodruff, Yell</p>
Premium	\$0	\$0
Other Benefits	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit</p>	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit</p>

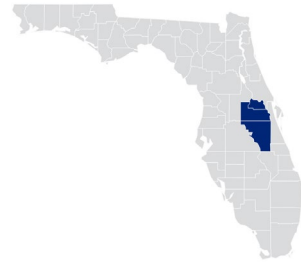


North Florida

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Florida Central

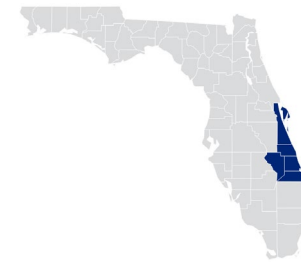
Orange, Osceola, Seminole



Market Landscape	
Eligibles (as of May 2021)	343,388
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	35.4%
YOY MA Non-SNP Enrollment Growth	8.2%
UHC Non-SNP Market Share	21.6%

Florida East

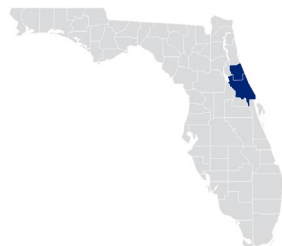
Brevard, Indian River, Martin, Okeechobee, St. Lucie



Market Landscape	
Eligibles (as of May 2021)	358,059
YOY Eligible Growth	3.0%
MA Non-SNP Penetration	32.8%
YOY MA Non-SNP Enrollment Growth	8.3%
UHC Non-SNP Market Share	23.5%

Florida Mid State (Flagler/Volusia)

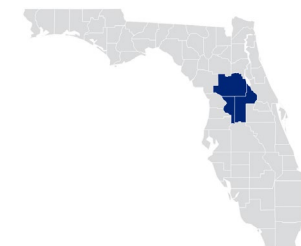
Flagler, Volusia



Market Landscape	
Eligibles (as of May 2021)	194,099
YOY Eligible Growth	3.3%
MA Non-SNP Penetration	41.4%
YOY MA Non-SNP Enrollment Growth	6.0%
UHC Non-SNP Market Share	18.3%

Florida Mid State (Villages)

Lake, Marion, Sumter



Market Landscape	
Eligibles (as of May 2021)	305,171
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	33.5%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	47.1%

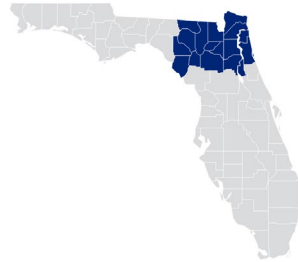


North Florida

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Florida North

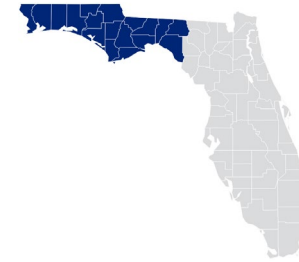
Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Gilchrist, Hamilton, Lafayette, Nassau, Putnam, St. Johns, Suwannee, Union



Market Landscape	
Eligibles (as of May 2021)	422,419
YOY Eligible Growth	3.2%
MA Non-SNP Penetration	28.9%
YOY MA Non-SNP Enrollment Growth	10.3%
UHC Non-SNP Market Share	32.4%

Florida Northwest

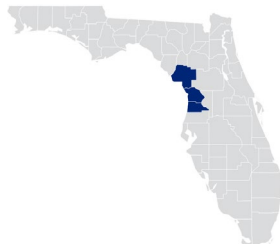
Bay, Calhoun, Escambia, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, Washington



Market Landscape	
Eligibles (as of May 2021)	316,710
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	28.0%
YOY MA Non-SNP Enrollment Growth	10.5%
UHC Non-SNP Market Share	34.1%

Greater Tampa FL (Gulf)

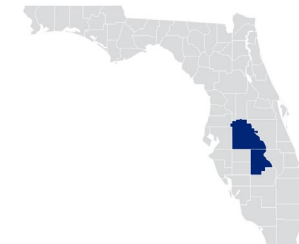
Citrus, Hernando, Levy



Market Landscape	
Eligibles (as of May 2021)	133,889
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	34.2%
YOY MA Non-SNP Enrollment Growth	7.2%
UHC Non-SNP Market Share	20.0%

Greater Tampa FL (Polk/Highlands)

Highlands, Polk



Market Landscape	
Eligibles (as of May 2021)	196,991
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	38.9%
YOY MA Non-SNP Enrollment Growth	8.5%
UHC Non-SNP Market Share	26.3%

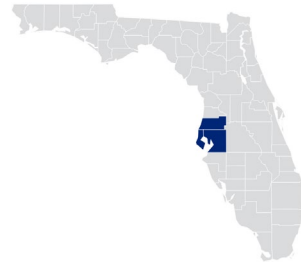


North Florida

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Greater Tampa FL (Tampa)

Hillsborough, Pasco, Pinellas

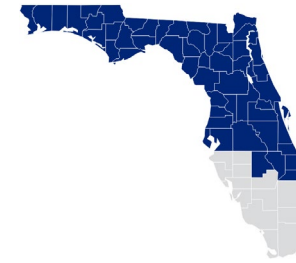


Market Landscape

Eligibles (as of May 2021)	634,866
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	38.8%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	22.7%

Florida RPPO

All counties in state

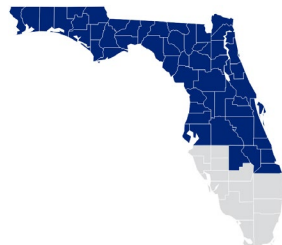


Market Landscape

Eligibles (as of May 2021)	2,905,592
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	34.5%
YOY MA Non-SNP Enrollment Growth	8.1%
UHC Non-SNP Market Share	27.1%

Florida Dual

Alachua, Baker, Bay, Bradford, Brevard, Calhoun, Citrus, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Lake, Leon, Levy, Liberty, Madison, Marion, Martin, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, Washington



Market Landscape

Est. D-SNP Eligibles	487,281
D-SNP Enrollees	247,190
D-SNP Penetration (All Plans)	50.7%
Total UHC D-SNP Enrollees	84,428
UHC D-SNP Market Share	34.2%



Florida Central






Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO-POS)	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-030-000  	H1045-048-001   	H2406-010-000  
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium plan designed to help individuals manage chronic conditions	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Brevard, Orange, Osceola, Seminole, Volusia	Florida: Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,900	\$5,900
PCP / Specialist	\$0 / \$20; Referral Required	\$0 / \$25; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$195 Days 1-5	\$175 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$100 / \$0 or \$195	\$0 or \$75 / \$0 or \$175	\$0 or \$150 / \$0 or \$270
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida East



Walgreens Preferred



National Network





\$35 Insulin

Plan Name	AARP® Medicare Advantage Focus (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1045-036-000	H1045-028-000	H1045-030-000
Plan Highlights	\$0 premium plan designed around St. Lucie for coordinated care, low out-of-pocket costs, access to statewide network of hospitals and specialists. POS for dental only. Passport included	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only
Service Area	Florida: Indian River, Martin, Okeechobee , St. Lucie	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$4,900	\$3,900
PCP / Specialist	\$0 / \$25; No Referral Required	\$0 / \$35; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$250 Days 1-6	\$280 Days 1-6	\$195 Days 1-5
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$195 / \$0 or \$250	\$0 or \$100 / \$0 or \$195
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida East







Plan Name	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)
Plan ID	H1045-048-001   
Plan Highlights	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	<i>Florida:</i> Brevard, Orange, Osceola, Seminole, Volusia
Premium	\$0
Medical Deductible	\$0
Max OOP	\$3,900
PCP / Specialist	\$0 / \$25; Referral Required
Inpatient Hospital	\$175 Days 1-6
ASC / Outpatient	\$0 or \$75 / \$0 or \$175
Lab	\$0
Rx Ded.; Copays	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Florida East



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2406-017-000  	H2406-010-000  
Plan Highlights	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Indian River, Martin, Okeechobee, St. Lucie	Florida: Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$5,900
PCP / Specialist	\$5 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$270	\$0 or \$150 / \$0 or \$270
Lab	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida Mid State (Flagler/Volusia)










Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO-POS)	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-026-000  	H1045-048-001   	H2406-013-000  
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium plan designed to help individuals manage chronic conditions	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Baker, Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Brevard, Orange, Osceola, Seminole, Volusia	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,700	\$3,900	\$5,900
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$25; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$280 Days 1-6	\$175 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$75 / \$0 or \$175	\$0 or \$150 / \$0 or \$270
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 3 , Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida Mid State (Villages)










Walgreens Preferred



National Network







\$35 Insulin

Plan Name	UnitedHealthcare® The Villages® Medicare Advantage (HMO)	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-025-000  	H1045-048-004   	H2406-016-000  
Plan Highlights	\$0 premium plan with access to the statewide network and rich ancillary benefits	\$0 premium plan designed to help individuals manage chronic conditions	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$2,900	\$2,900	\$5,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; Referral Required	\$5 / \$40; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$225 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$50 / \$0 or \$225	\$0 or \$125 / \$0 or \$270
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$7/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida North



Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO)
Plan ID	H1045-026-000  	H1045-033-000  
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits
Service Area	Florida: Baker, Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Suwannee, Union
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,700	\$4,900
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$280 Days 1-6	\$250 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$125 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida North



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2406-013-000  	H2406-014-000  
Plan Highlights	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Alachua, Baker, Bradford, Columbia, Dixie , Gilchrist , Hamilton, Lafayette, Suwannee, Union
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,900
PCP / Specialist	\$5 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$270	\$0 or \$150 / \$0 or \$270
Lab	\$0	\$0
Rx Ded.; Copays	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3 , Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida Northwest









Walgreens Preferred



National Network






\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1045-031-000  	H1045-032-000  	H1045-041-000  
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only
Service Area	Florida: Escambia, Okaloosa, Santa Rosa	Florida: Bay, Walton	Florida: Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla, Washington
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$4,900	\$3,500
PCP / Specialist	\$0 / \$15; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$240 Days 1-6	\$240 Days 1-6	\$195 Days 1-6
ASC / Outpatient	\$0 or \$125 / \$0 or \$200	\$0 or \$125 / \$0 or \$200	\$0 or \$125 / \$0 or \$195
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



Florida Northwest



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2406-008-000  	H2406-012-000  
Plan Highlights	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Bay, Escambia, Okaloosa, Santa Rosa, Walton	Florida: Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla, Washington
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$4,900
PCP / Specialist	\$5 / \$40; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$145 / \$0 or \$250	\$0 or \$150 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Greater Tampa FL (Gulf)







Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-043-000  	H2406-015-000  
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	<i>Florida:</i> Citrus, Levy	<i>Florida:</i> Citrus, Levy
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$4,900
PCP / Specialist	\$0 / \$20; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$195 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$125 / \$0 or \$195	\$0 or \$150 / \$0 or \$270
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Greater Tampa FL (Gulf)










Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)
Plan ID	H1045-028-000  	H2406-011-000  	H1045-048-003   
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk	Florida: Citrus, Hernando, Hillsborough, Pasco, Pinellas, Polk
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$5,500	\$3,900
PCP / Specialist	\$0 / \$35; Referral Required	\$5 / \$35; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$280 Days 1-6	\$295 Days 1-5	\$175 Days 1-6
ASC / Outpatient	\$0 or \$195 / \$0 or \$250	\$0 or \$150 / \$0 or \$270	\$0 or \$50 / \$0 or \$175
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3 , Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Greater Tampa FL (Polk/Highlands)



Walgreens Preferred



National Network







\$35 Insulin

Plan Name	AARP® Medicare Advantage Focus (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)
Plan ID	H1045-045-000	H2406-011-000	H1045-048-003
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care, low out-of-pocket costs, access to statewide network of hospitals and specialists. POS for dental only. Passport included	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	Florida: Hillsborough, Pasco, Pinellas, Polk	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk	Florida: Citrus, Hernando, Hillsborough, Pasco, Pinellas, Polk
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$5,500	\$3,900
PCP / Specialist	\$0 / \$20; Referral Required	\$5 / \$35; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$195 Days 1-4	\$295 Days 1-5	\$175 Days 1-6
ASC / Outpatient	\$0 or \$145 / \$0 or \$175	\$0 or \$150 / \$0 or \$270	\$0 or \$50 / \$0 or \$175
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Greater Tampa FL (Polk/Highlands)



Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-042-000  	H2406-019-000  
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: DeSoto, Hardee, Highlands	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,400	\$5,900
PCP / Specialist	\$0 / \$20; Referral Required	\$10 / \$35; No Referral Required
Inpatient Hospital	\$195 Days 1-5	\$280 Days 1-6
ASC / Outpatient	\$0 or \$125 / \$0 or \$225	\$0 or \$175 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Greater Tampa FL (Tampa)



Walgreens Preferred



National Network






\$35 Insulin

Plan Name	AARP® Medicare Advantage Focus (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-045-000	H1045-028-000	H2406-011-000
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care, low out-of-pocket costs, access to statewide network of hospitals and specialists. POS for dental only. Passport included	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Hillsborough, Pasco, Pinellas, Polk	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$4,900	\$5,500
PCP / Specialist	\$0 / \$20; Referral Required	\$0 / \$35; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$195 Days 1-4	\$280 Days 1-6	\$295 Days 1-5
ASC / Outpatient	\$0 or \$145 / \$0 or \$175	\$0 or \$195 / \$0 or \$250	\$0 or \$150 / \$0 or \$270
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Greater Tampa FL (Tampa)



Plan Name	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)
Plan ID	H1045-048-003   
Plan Highlights	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	<i>Florida:</i> Citrus, Hernando, Hillsborough, Pasco, Pinellas, Polk
Premium	\$0
Medical Deductible	\$0
Max OOP	\$3,900
PCP / Specialist	\$0 / \$20; Referral Required
Inpatient Hospital	\$175 Days 1-6
ASC / Outpatient	\$0 or \$50 / \$0 or \$175
Lab	\$0
Rx Ded.; Copays	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Florida RPP0





Plan Name	AARP® Medicare Advantage Choice Plan 2 (Regional PPO)	AARP® Medicare Advantage Patriot (Regional PPO)
Plan ID	R0759-001-000  	R0759-002-000 
Plan Highlights	\$0 premium plan with open-access for those seeking statewide provider choice	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	North Florida: All counties in state	North Florida: All counties in state
Premium	\$0	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$10 / \$50; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/26%; Tier 1 Full Gap Coverage	Not Covered
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Florida Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® LP (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)
Plan ID	H1045-039-000 	H1889-002-001 	R0759-003-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Florida: Brevard, Charlotte, Clay, Collier, Duval, Flagler, Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Volusia</p>	<p>Florida: Alachua, Baker, Bay, Bradford, Brevard, Calhoun, Citrus, Clay, Columbia, Dixie, Duval, Escambia, Flagler, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Hernando, Highlands, Hillsborough, Holmes, Indian River, Jackson, Jefferson, Lafayette, Lake, Leon, Levy, Liberty, Madison, Marion, Martin, Nassau, Okaloosa, Okeechobee, Orange, Osceola, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Seminole, St. Johns, St. Lucie, Sumter, Suwannee, Taylor, Union, Volusia, Wakulla, Walton, Washington</p>	All counties in state
Premium	\$0	\$0	\$0
Other Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

South Florida

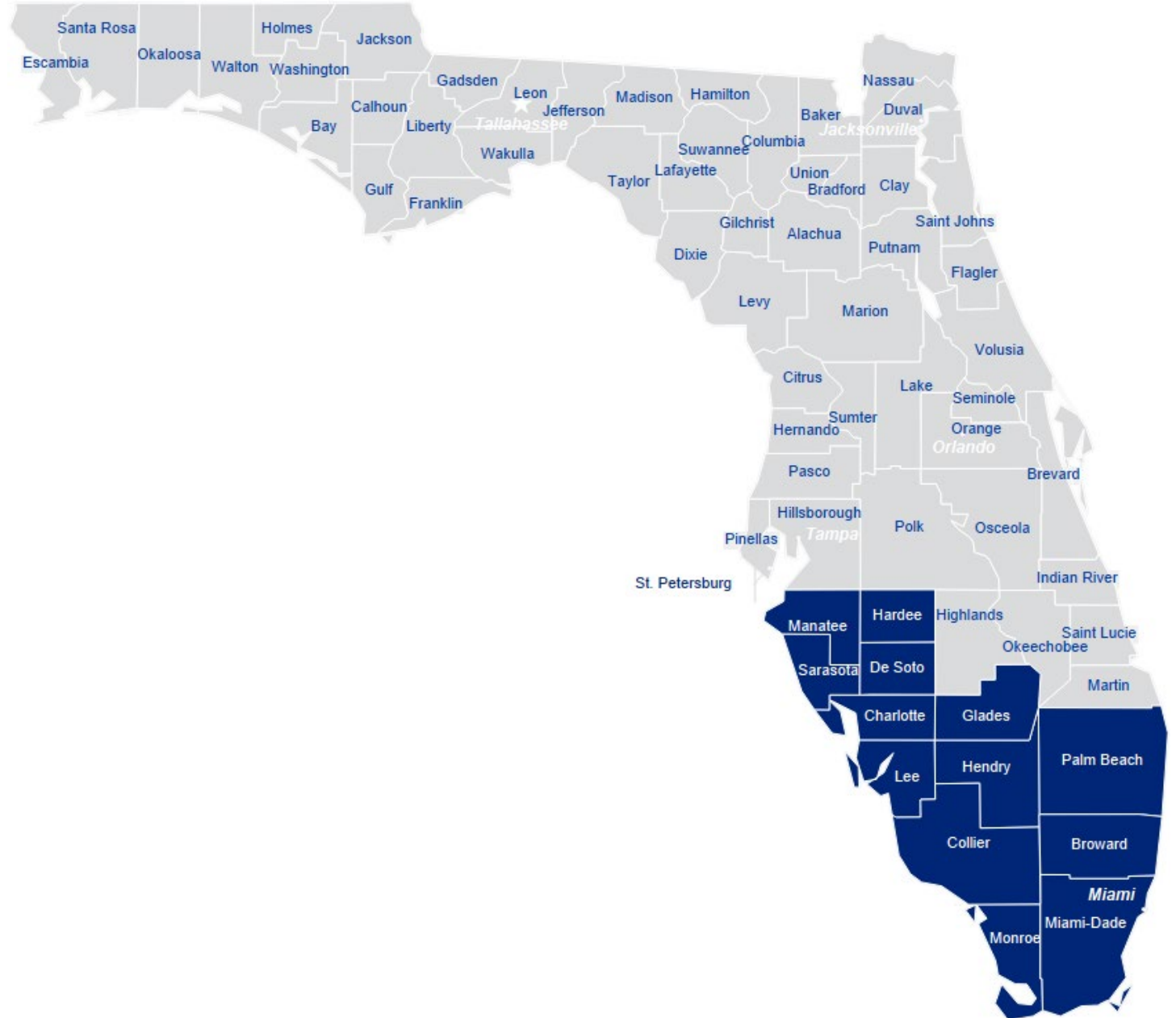
Eligibles (as of May 2021)	1,836,430
Estimated Dual Eligibles²	410,090
YOY Eligible Growth	2.5%
MA Penetration	53.1%
YOY MA Enrollment Growth	6.7%
UHC Market Share	26.0%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 69,498 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- **Current Footprint**
All counties in state

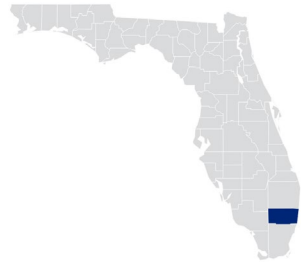


South Florida

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Broward

Broward

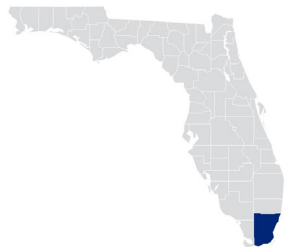


Market Landscape

Eligibles (as of May 2021)	336,396
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	46.8%
YOY MA Non-SNP Enrollment Growth	3.6%
UHC Non-SNP Market Share	18.1%

Miami-Dade

Miami-Dade

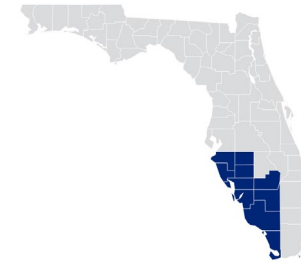


Market Landscape

Eligibles (as of May 2021)	479,878
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	50.8%
YOY MA Non-SNP Enrollment Growth	-0.8%
UHC Non-SNP Market Share	23.7%

Florida Southwest

Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Lee, Manatee, Monroe, Sarasota

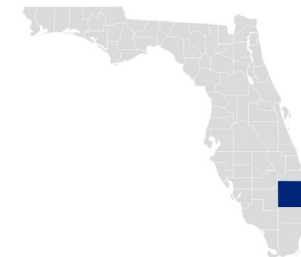


Market Landscape

Eligibles (as of May 2021)	684,420
YOY Eligible Growth	3.7%
MA Non-SNP Penetration	27.2%
YOY MA Non-SNP Enrollment Growth	11.7%
UHC Non-SNP Market Share	36.5%

Palm Beach

Palm Beach



Market Landscape

Eligibles (as of May 2021)	335,736
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	33.6%
YOY MA Non-SNP Enrollment Growth	6.1%
UHC Non-SNP Market Share	21.8%



South Florida

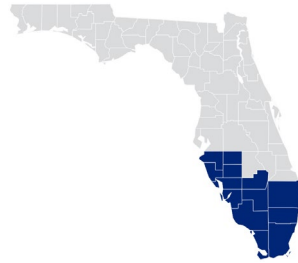
● Current Footprint
 ● Expansion Footprint
 ● No Footprint

South Florida RPPO

All counties in state

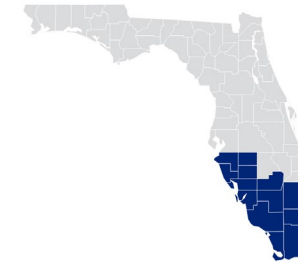
South Florida Dual

Broward, Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Lee, Manatee, Miami-Dade, Monroe, Palm Beach, Sarasota



Market Landscape

Eligibles (as of May 2021)	1,836,430
YOY Eligible Growth	2.5%
MA Non-SNP Penetration	38.1%
YOY MA Non-SNP Enrollment Growth	4.4%
UHC Non-SNP Market Share	25.5%



Market Landscape

Est. D-SNP Eligibles	410,090
D-SNP Enrollees	183,424
D-SNP Penetration (All Plans)	44.7%
Total UHC D-SNP Enrollees	50,706
UHC D-SNP Market Share	27.6%



2022 Product Benefits

Broward







Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	Preferred Choice Broward (HMO)	MedicareMax (HMO)
Plan ID	H2406-018-000  	H1045-005-000 	H5420-003-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits
Service Area	Florida: Broward, Miami-Dade, Palm Beach	Florida: Broward	Florida: Broward
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$2,900	\$3,400
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$10; No Referral Required	\$0 / \$15; Referral Required
Inpatient Hospital	\$280 Days 1-6	\$0 per admit	\$0 Days 1-5; \$100 Days 6-20
ASC / Outpatient	\$0 or \$150 / \$0 or \$275	\$0 or \$75 / \$0 or \$150	\$0 or \$75 / \$0 or \$170
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Preventive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida Southwest









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1045-034-000  	H1045-028-000  	H1045-042-000  
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 Rx deductible and rich ancillary benefits	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only
Service Area	Florida: Charlotte, Collier, Glades , Hendry , Lee, Manatee, Sarasota	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$2,900	\$4,900	\$3,400
PCP / Specialist	\$0 / \$20; Referral Required	\$0 / \$35; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$195 Days 1-6	\$280 Days 1-6	\$195 Days 1-5
ASC / Outpatient	\$0 or \$145 / \$0 or \$175	\$0 or \$195 / \$0 or \$250	\$0 or \$125 / \$0 or \$225
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$45/\$95/33% ; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$3/\$10/\$45/\$95/33% ; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Florida Southwest









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-048-002   	H2406-009-000  	H2406-019-000  
Plan Highlights	\$0 premium plan designed to help individuals manage chronic conditions	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium, open access plan for those who are cost conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Charlotte, Collier, Lee, Manatee, Sarasota	Florida: Charlotte, Collier, Glades, Hendry, Lee, Manatee, Sarasota	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$4,900	\$5,900
PCP / Specialist	\$0 / \$20; Referral Required	\$10 / \$35; No Referral Required	\$10 / \$35; No Referral Required
Inpatient Hospital	\$175 Days 1-6	\$280 Days 1-6	\$280 Days 1-6
ASC / Outpatient	\$0 or \$50 / \$0 or \$175	\$0 or \$175 / \$0 or \$250	\$0 or \$175 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3 , Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



2022 Product Benefits

Miami-Dade







Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	MedicareMax (HMO)	Preferred Choice Dade (HMO)
Plan ID	H2406-018-000  	H5420-001-000  \$20 Insulin	H1045-001-000  \$0 Insulin
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits
Service Area	Florida: Broward, Miami-Dade, Palm Beach	Florida: Miami-Dade	Florida: Miami-Dade
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$3,400	\$2,900
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; No Referral Required
Inpatient Hospital	\$280 Days 1-6	\$0 per admit	\$0 per admit
ASC / Outpatient	\$0 or \$150 / \$0 or \$275	\$0 or \$50 / \$0 or \$150	\$0 or \$25 / \$0 or \$75
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$20/\$65/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$0/\$40/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Preventive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



Miami-Dade



Plan Name	Preferred Special Care Miami-Dade (HMO C-SNP)
Plan ID	H1045-018-000  \$15 Insulin
Plan Highlights	\$0 premium plan designed to help individuals manage chronic conditions
Service Area	<i>Florida:</i> Miami-Dade
Premium	\$0
Medical Deductible	\$0
Max OOP	\$3,400
PCP / Specialist	\$0 / \$0; No Referral Required
Inpatient Hospital	\$0 per admit
ASC / Outpatient	\$0 or \$25 / \$0 or \$75
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$15/\$45/33%; Tiers 1-3 Full Gap Coverage
Other Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



2022 Product Benefits

Palm Beach



Walgreens Preferred








National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	Preferred Choice Palm Beach (HMO)	AARP® Medicare Advantage (HMO)
Plan ID	H2406-018-000  	H1045-037-000 	H1045-055-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan with rich ancillary benefits	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Florida: Broward, Miami-Dade, Palm Beach	Florida: Palm Beach	Florida: Palm Beach
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$3,400	\$3,400
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$10; No Referral Required	\$0 / \$10; No Referral Required
Inpatient Hospital	\$280 Days 1-6	\$150 Days 1-9	\$150 Days 1-5
ASC / Outpatient	\$0 or \$150 / \$0 or \$275	\$0 or \$75 / \$0 or \$150	\$0 or \$50 / \$0 or \$100
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Preventive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



South Florida RPP0



Plan Name	AARP® Medicare Advantage Choice Plan 2 (Regional PPO)	AARP® Medicare Advantage Patriot (Regional PPO)
Plan ID	R0759-001-000  	R0759-002-000 
Plan Highlights	\$0 premium plan with open-access for those seeking statewide provider choice	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	South Florida: All counties in state	South Florida: All counties in state
Premium	\$0	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$10 / \$50; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/26%; Tier 1 Full Gap Coverage	Not Covered
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



South Florida Dual

 \$0 Rx Copays

Plan Name	Preferred Medicare Assist Plan 1 (HMO D-SNP)	Preferred Medicare Assist Palm Beach (HMO D-SNP)	MedicareMax Plus 1 (HMO D-SNP)
Plan ID	H1045-012-000	H1045-038-000 	H5420-006-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<i>Florida:</i> Broward, Miami-Dade	<i>Florida:</i> Palm Beach	<i>Florida:</i> Broward, Miami-Dade
Premium	\$0	\$0	\$0
Other Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, In-Home Support Services	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



South Florida Dual

 \$0 Rx Copays



NEW PLAN

Plan Name	Preferred Medicare Assist Plan 2 (HMO D-SNP)	MedicareMax Plus 2 (HMO D-SNP)
Plan ID	H1045-053-000 	H5420-013-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid
Service Area	<i>Florida:</i> Broward, Miami-Dade	<i>Florida:</i> Broward , Miami-Dade
Premium	\$0	\$0
Other Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, In-Home Support Services	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, In-Home Support Services



South Florida Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® LP (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)
Plan ID	H1045-039-000 	H1889-002-002 	R0759-003-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	Florida: Brevard, Charlotte, Clay, Collier , Duval, Flagler, Hernando, Hillsborough, Indian River, Lake , Lee, Manatee, Marion , Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns, St. Lucie , Sumter , Volusia	Florida: Broward, Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Lee, Manatee, Miami-Dade, Palm Beach, Sarasota	All counties in state
Premium	\$0	\$0	\$0
Other Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Preventive & Comprehensive Dental , Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Georgia

Eligibles (as of May 2021)	1,792,877
Estimated Dual Eligibles ²	328,518
YOY Eligible Growth	2.4%
MA Penetration	47.3%
YOY MA Enrollment Growth	12.5%
UHC Market Share	25.1%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 85,211 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state

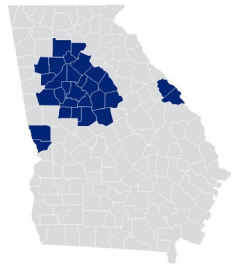


Georgia

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Atlanta

Butts, Cherokee, Clayton, Cobb, Columbia, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Harris, Henry, Jasper, Jones, Lamar, Monroe, Morgan, Muscogee, Newton, Paulding, Pike, Putnam, Richmond, Rockdale, Spalding, Walton

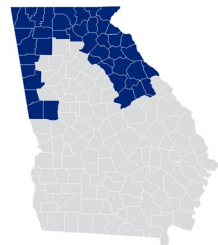


Market Landscape

Eligibles (as of May 2021)	928,621
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	29.5%
YOY MA Non-SNP Enrollment Growth	10.3%
UHC Non-SNP Market Share	10.8%

North Georgia

Banks, Barrow, Bartow, Carroll, Catoosa, Chattooga, Clarke, Dade, Dawson, Elbert, Fannin, Floyd, Franklin, Gilmer, Gordon, Greene, Habersham, Hall, Hancock, Haralson, Hart, Heard, Jackson, Lincoln, Lumpkin, Madison, McDuffie, Meriwether, Murray, Oconee, Oglethorpe, Pickens, Polk, Rabun, Stephens, Taliaferro, Towns, Troup, Union, Walker, Warren, White, Whitfield, Wilkes

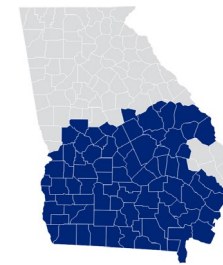


Market Landscape

Eligibles (as of May 2021)	397,808
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	23.4%
YOY MA Non-SNP Enrollment Growth	13.8%
UHC Non-SNP Market Share	13.6%

Macon/South Georgia

Appling, Atkinson, Bacon, Baker, Baldwin, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Burke, Calhoun, Camden, Candler, Charlton, Chattahoochee, Clay, Clinch, Coffee, Colquitt, Cook, Crawford, Crisp, Decatur, Dodge, Dooly, Dougherty, Early, Echols, Emanuel, Glascock, Glynn, Grady, Houston, Irwin, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Lee, Liberty, Long, Lowndes, Macon, Marion, McIntosh, Miller, Mitchell, Montgomery, Peach, Pierce, Pulaski, Quitman, Randolph, Schley, Screven, Seminole, Stewart, Sumter, Talbot, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Ware, Washington, Wayne, Webster, Wheeler, Wilcox, Wilkinson, Worth

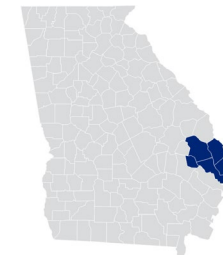


Market Landscape

Eligibles (as of May 2021)	385,118
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	18.8%
YOY MA Non-SNP Enrollment Growth	14.5%
UHC Non-SNP Market Share	24.4%

Savannah Metro

Bryan, Bulloch, Chatham, Effingham, Evans



Market Landscape

Eligibles (as of May 2021)	81,330
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	27.2%
YOY MA Non-SNP Enrollment Growth	10.0%
UHC Non-SNP Market Share	14.4%



Georgia

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Georgia RPPO

All counties in state

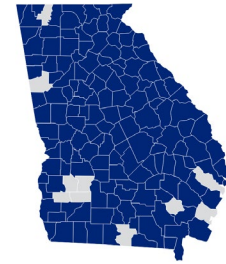


Market Landscape

Eligibles (as of May 2021)	1,792,877
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	25.8%
YOY MA Non-SNP Enrollment Growth	11.6%
UHC Non-SNP Market Share	13.7%

Georgia Dual

All counties in state excluding Calhoun, Carroll, Dougherty, Glynn, Lee, Liberty, Lowndes, Pierce, Terrell, Whitfield








Market Landscape

Est. D-SNP Eligibles	328,518
D-SNP Enrollees	117,125
D-SNP Penetration (All Plans)	35.7%
Total UHC D-SNP Enrollees	37,849
UHC D-SNP Market Share	32.3%



Atlanta



Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Walgreens (HMO)
Plan ID	H6528-006-000  	H1111-011-000   
Plan Highlights	\$0 LPPO premium plan with lower out-of-pocket costs and coverage outside of the network	\$0 premium plan for those who are cost conscious. Includes extra ancillaries
Service Area	<p>Georgia: Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Gilmer, Glascock, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lee, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, White, Wilcox, Wilkes, Wilkinson, Worth</p>	<p>Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond</p>
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$10 / \$40; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-7	\$335 Days 1-6
ASC / Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$285 / \$0 or \$335
Lab	\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$275 Tiers 3-5; \$0/\$0/\$47/\$95/28% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available



Atlanta







Walgreens Preferred



National Network








\$35 Insulin

Plan Name	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)
Plan ID	H8748-008-000  	H8748-009-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Plan offers coverage outside of the network for certain services	Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers coverage outside of the network for certain services
Service Area	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, Colquitt, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Gwinnett, Habersham, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Newton, Oconee, Paulding, Peach, Pulaski, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson, Worth	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, Colquitt, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Gwinnett, Habersham, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Newton, Oconee, Paulding, Peach, Pulaski, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson, Worth
Premium	\$0	\$49
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$4,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$265 Days 1-7
ASC / Outpatient	\$0 or \$320 / \$0 or \$370	\$0 or \$215 / \$0 or \$265
Lab	\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$175 Tiers 4-5; \$0/\$10/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available



Macon/South Georgia





Plan Name	AARP® Medicare Advantage Walgreens (HMO)	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)
Plan ID	H1111-011-000   	H8748-008-000  
Plan Highlights	\$0 premium plan for those who are cost conscious. Includes extra ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Plan offers coverage outside of the network for certain services
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, Colquitt, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Gwinnett, Habersham, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Newton, Oconee, Paulding, Peach, Pulaski, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson, Worth
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$335 Days 1-6	\$370 Days 1-5
ASC / Outpatient	\$0 or \$285 / \$0 or \$335	\$0 or \$320 / \$0 or \$370
Lab	\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$0/\$47/\$95/28% (Preferred); Tier 1 Full Gap Coverage	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Macon/South Georgia





Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)
Plan ID	H6528-006-000  	H8748-009-000  
Plan Highlights	\$0 premium plan for those shopping on value and lower out-of-pocket costs with coverage outside of the network	Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers coverage outside of the network for certain services
Service Area	<p>Georgia: Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Gilmer, Glascock, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lee, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, White, Wilcox, Wilkes, Wilkinson, Worth</p>	<p>Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, Colquitt, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Gwinnett, Habersham, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Newton, Oconee, Paulding, Peach, Pulaski, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson, Worth</p>
Premium	\$0	\$49
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$4,900
PCP / Specialist	\$10 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 Days 1-7	\$265 Days 1-7
ASC / Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$215 / \$0 or \$265
Lab	\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$175 Tiers 4-5; \$0/\$10/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available



North Georgia







Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H6528-006-000  
Plan Highlights	\$0 LPPO premium plan with lower out-of-pocket costs and coverage outside of the network
Service Area	Georgia: Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Gilmer, Glascock, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lee, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, White, Wilcox, Wilkes, Wilkinson, Worth
Premium	\$0
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-7
ASC / Outpatient	\$0 or \$245 / \$0 or \$295
Lab	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



North Georgia








Plan Name	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)
Plan ID	H8748-008-000  	H8748-009-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Plan offers coverage outside of the network for certain services	Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers coverage outside of the network for certain services
Service Area	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, Colquitt, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Gwinnett, Habersham, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Newton, Oconee, Paulding, Peach, Pulaski, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson, Worth	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, Colquitt, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Gwinnett, Habersham, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Newton, Oconee, Paulding, Peach, Pulaski, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson, Worth
Premium	\$0	\$49
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$4,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$265 Days 1-7
ASC / Outpatient	\$0 or \$320 / \$0 or \$370	\$0 or \$215 / \$0 or \$265
Lab	\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$175 Tiers 4-5; \$0/\$10/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available



Savannah Metro





Plan Name	AARP® Medicare Advantage Walgreens (HMO)	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)
Plan ID	H1111-011-000   	H8748-008-000  
Plan Highlights	\$0 premium plan for those who are cost conscious. Includes extra ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Plan offers coverage outside of the network for certain services
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, Colquitt, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Gwinnett, Habersham, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Newton, Oconee, Paulding, Peach, Pulaski, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson, Worth
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$335 Days 1-6	\$370 Days 1-5
ASC / Outpatient	\$0 or \$285 / \$0 or \$335	\$0 or \$320 / \$0 or \$370
Lab	\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$0/\$47/\$95/28% (Preferred); Tier 1 Full Gap Coverage	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Savannah Metro






Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)
Plan ID	H6528-006-000  	H8748-009-000  
Plan Highlights	\$0 premium plan for those shopping on value and lower out-of-pocket costs with coverage outside of the network	Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers coverage outside of the network for certain services
Service Area	<p>Georgia: Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Calhoun, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Gilmer, Glascock, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lee, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Terrell, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, White, Wilcox, Wilkes, Wilkinson, Worth</p>	<p>Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, Colquitt, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Gwinnett, Habersham, Hall, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Newton, Oconee, Paulding, Peach, Pulaski, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson, Worth</p>
Premium	\$0	\$49
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$4,900
PCP / Specialist	\$10 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 Days 1-7	\$265 Days 1-7
ASC / Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$215 / \$0 or \$265
Lab	\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$175 Tiers 4-5; \$0/\$10/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

Georgia RPP0





Plan Name	UnitedHealthcare® Medicare Advantage Choice (Regional PPO)	UnitedHealthcare® Medicare Advantage Patriot (Regional PPO)
Plan ID	R2604-001-000  	R2604-005-000 
Plan Highlights	Open access plan for those seeking statewide provider choice	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Georgia: All counties in state	Georgia: All counties in state
Premium	\$49	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$335 / \$0 or \$335
Lab	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	Not Covered
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Georgia RPP0



Plan Name	UnitedHealthcare® Medicare Silver (Regional PPO C-SNP)	UnitedHealthcare® Medicare Gold (Regional PPO C-SNP)
Plan ID	R2604-002-000	R2604-003-000  
Plan Highlights	Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals. Open access plan for those seeking statewide provider choice	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. Open access plan for those seeking statewide provider choice
Service Area	Georgia: All counties in state	Georgia: All counties in state
Premium	\$0 for Full Duals	\$19
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$6,700
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$335 Days 1-5
ASC / Outpatient	\$0 for Full Duals	\$0 or \$335 / \$0 or \$335
Lab	\$0 for Full Duals	\$0
Rx Ded.; Copays	Varies by LIS Level	\$210 Tiers 4-5; \$4/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Georgia Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (HMO-POS D-SNP)

Plan ID H5322-030-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid



Service Area *Georgia:* Appling, Atkinson, [Baldwin](#), Barrow, Bartow, Ben Hill, Berrien, [Bibb](#), [Bleckley](#), Brooks, Bryan, Bulloch, Burke, Butts, [Candler](#), Catoosa, Chatham, Chattahoochee, Chattooga, [Cherokee](#), Clarke, [Clayton](#), [Cobb](#), Columbia, [Coweta](#), [Crawford](#), Crisp, Dade, Decatur, [DeKalb](#), [Dodge](#), Dooly, Douglas, Echols, Effingham, Elbert, [Emanuel](#), [Evans](#), Fayette, Floyd, [Forsyth](#), [Fulton](#), [Glascock](#), Grady, Greene, [Gwinnett](#), Hall, Hancock, Haralson, Harris, Hart, Henry, Houston, Jackson, [Jasper](#), Jeff Davis, Jefferson, [Jenkins](#), Johnson, [Jones](#), [Lamar](#), [Laurens](#), Macon, Madison, McDuffie, [McIntosh](#), Meriwether, Mitchell, [Monroe](#), Montgomery, [Morgan](#), Muscogee, Newton, Paulding, Peach, [Pike](#), [Polk](#), [Pulaski](#), [Putnam](#), Richmond, Rockdale, [Screven](#), Spalding, Talbot, Taliaferro, Tattnall, [Telfair](#), Thomas, Tift, Toombs, Treutlen, Turner, [Twiggs](#), Upson, Walker, Walton, Warren, Washington, Wilcox, [Wilkinson](#)

Premium \$0

Other Benefits [Dental Level 4](#), Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit

Georgia Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice Select LP (PPO D-SNP)	UnitedHealthcare Dual Complete® Choice LP (PPO D-SNP)
Plan ID	H3256-002-000 	H3256-001-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Georgia: Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Cobb, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, DeKalb, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Glascock, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattall, Taylor, Telfair, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Wilcox, Wilkes, Wilkinson, Worth</p>	<p>Georgia: Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Berrien, Bibb, Bleckley, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Camden, Candler, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clay, Clayton, Clinch, Cobb, Coffee, Colquitt, Columbia, Cook, Coweta, Crawford, Crisp, Dade, Dawson, Decatur, DeKalb, Dodge, Dooly, Douglas, Early, Echols, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Floyd, Forsyth, Franklin, Fulton, Gilmer, Glascock, Gordon, Grady, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Lanier, Laurens, Lincoln, Long, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Miller, Mitchell, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Randolph, Richmond, Rockdale, Schley, Screven, Seminole, Spalding, Stephens, Stewart, Sumter, Talbot, Taliaferro, Tattall, Taylor, Telfair, Thomas, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walker, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Wilcox, Wilkes, Wilkinson, Worth</p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Georgia Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (PPO D-SNP)

Plan ID H2228-044-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Georgia:* Baldwin, Bibb, Clayton, Cobb, Coweta, DeKalb, Fulton, Gwinnett, Laurens

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, [Eyewear Allowance](#), OTC Catalog, Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Louisiana

Eligibles (as of May 2021)	605,227
Estimated Dual Eligibles²	159,359
YOY Eligible Growth	1.7%
MA Penetration	48.5%
YOY MA Enrollment Growth	12.6%
UHC Market Share	29.4%

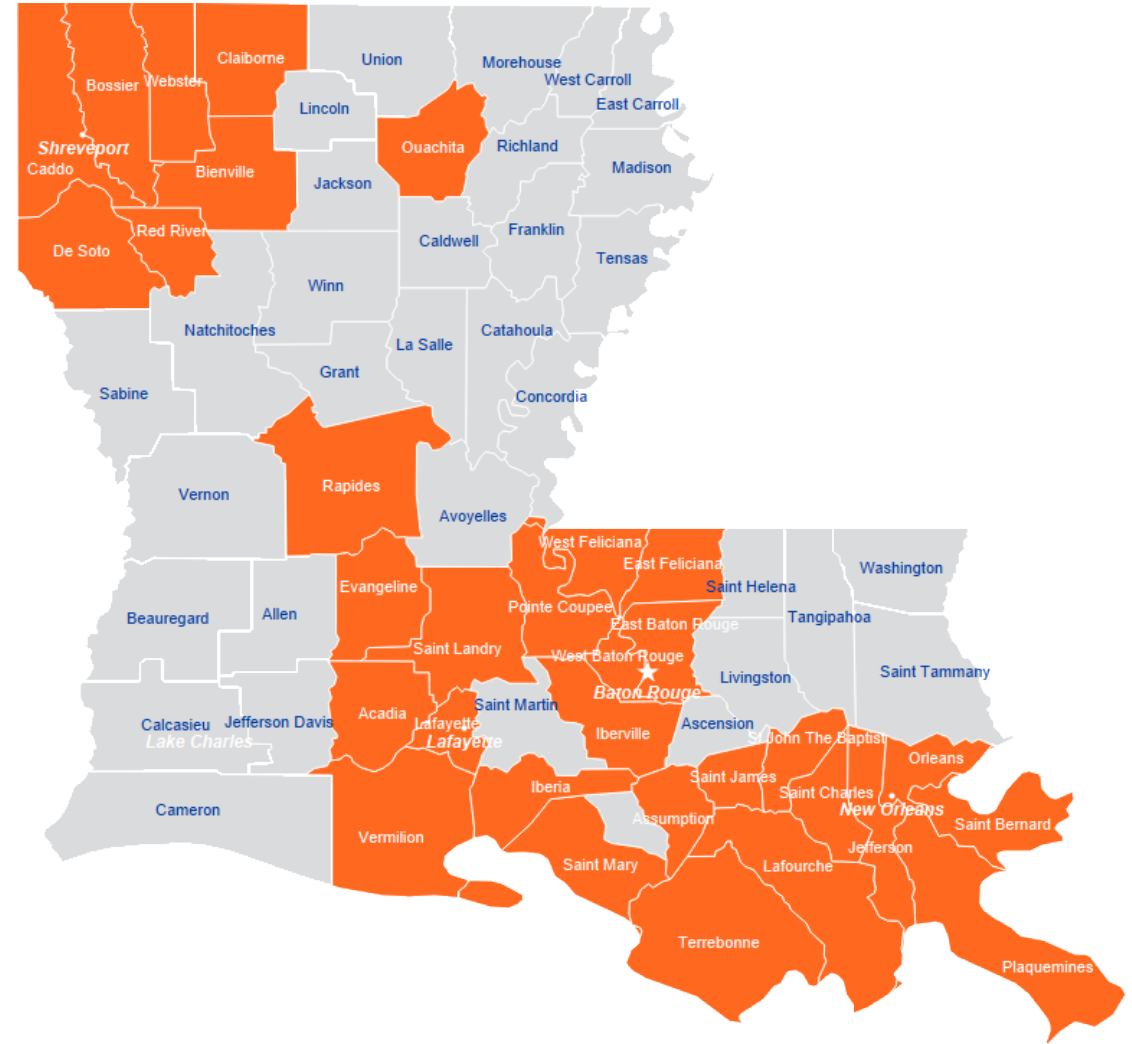
¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 33,850 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Dual Only Footprint

Acadia, Assumption, Bienville, Bossier, Caddo, Claiborne, De Soto, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson, Lafayette, Lafourche, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Landry, St. Mary, Terrebonne, Vermilion, Webster, West Baton Rouge, West Feliciana

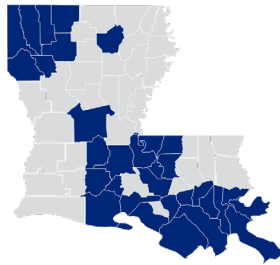


Louisiana

● Current Footprint ● Expansion Footprint ● No Footprint

Louisiana Dual

Acadia, Assumption, Bienville, Bossier, Caddo, Claiborne, De Soto, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson, Lafayette, Lafourche, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Landry, St. Mary, Terrebonne, Vermilion, Webster, West Baton Rouge, West Feliciana



Market Landscape

Est. D-SNP Eligibles	159,359
D-SNP Enrollees	72,425
D-SNP Penetration (All Plans)	45.4%
Total UHC D-SNP Enrollees	32,934
UHC D-SNP Market Share	45.5%



Louisiana Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (HMO D-SNP)

Plan ID H5008-010-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Louisiana:* Acadia, Assumption, Bienville, Bossier, Caddo, Claiborne, De Soto, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson, Lafayette, Lafourche, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Landry, St. Mary, Terrebonne, Vermilion, Webster, West Baton Rouge, West Feliciana

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, Eyewear Allowance, [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <Transportation, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Mississippi

Eligibles (as of May 2021)	570,523
Estimated Dual Eligibles²	153,558
YOY Eligible Growth	1.1%
MA Penetration	29.4%
YOY MA Enrollment Growth	26.2%
UHC Market Share	13.9%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 33,064 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

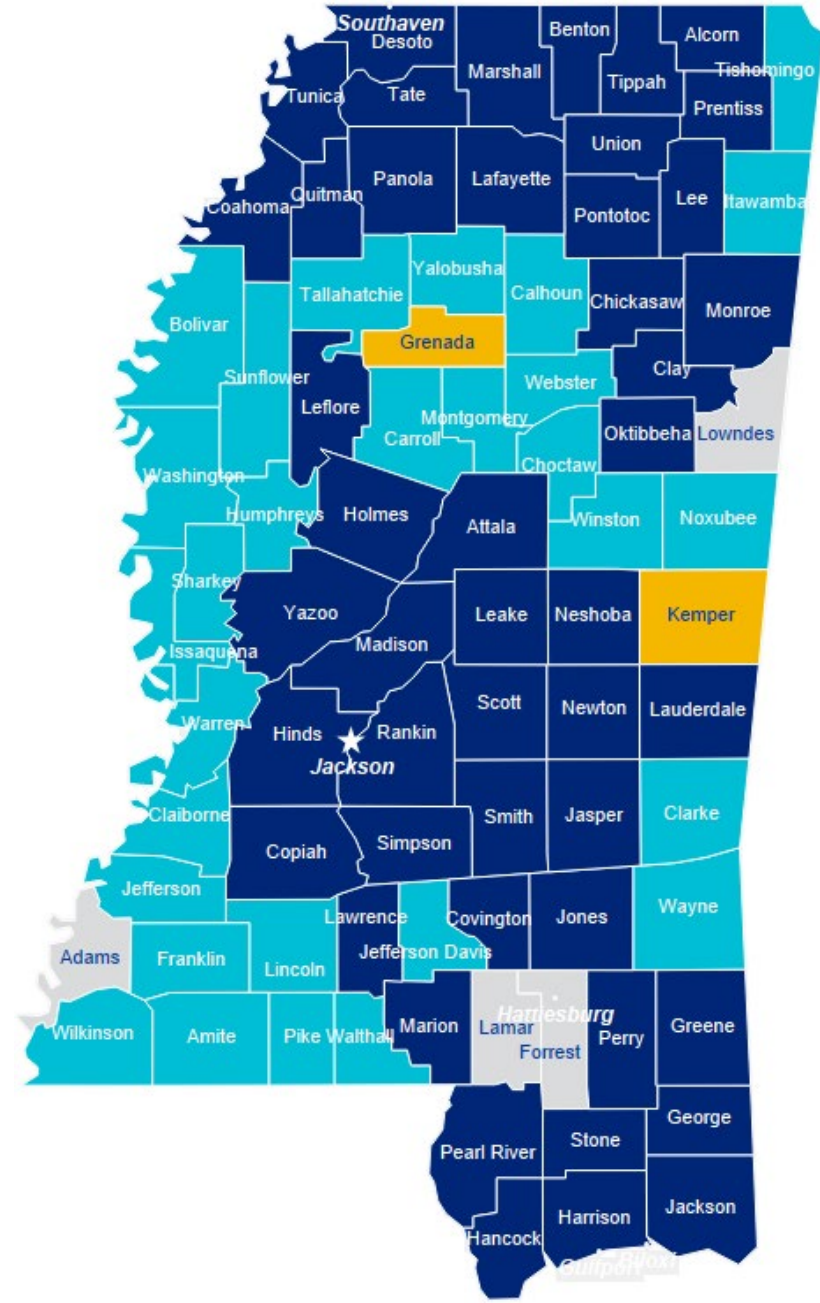
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● Expansion Footprint

Amite, Bolivar, Calhoun, Carroll, Choctaw, Claiborne, Clarke, Franklin, Humphreys, Issaquena, Itawamba, Jefferson, Jefferson Davis, Lincoln, Montgomery, Noxubee, Pike, Sharkey, Sunflower, Tallahatchie, Tishomingo, Walthall, Warren, Washington, Wayne, Webster, Wilkinson, Winston, Yalobusha

● Dual Only Footprint

Grenada, Kemper

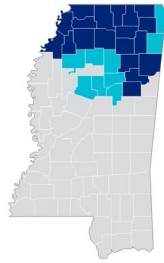


Mississippi



Mississippi North

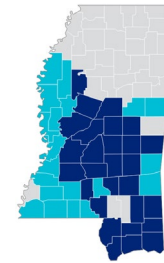
Alcorn, Benton, [Calhoun](#), [Carroll](#), Chickasaw, [Choctaw](#), Clay, Coahoma, DeSoto, [Itawamba](#), Lafayette, Lee, Marshall, Monroe, [Montgomery](#), Oktibbeha, Panola, Pontotoc, Prentiss, Quitman, [Tallahatchie](#), Tate, Tippah, [Tishomingo](#), Tunica, Union, [Webster](#), [Yalobusha](#)



Market Landscape	
Eligibles (as of May 2021)	176,037
YOY Eligible Growth	1.0%
MA Non-SNP Penetration	15.1%
YOY MA Non-SNP Enrollment Growth	45.4%
UHC Non-SNP Market Share	18.5%

Mississippi South

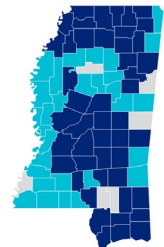
[Amite](#), Attala, [Bolivar](#), [Claiborne](#), [Clarke](#), Copiah, Covington, [Franklin](#), George, Greene, Hancock, Harrison, Hinds, Holmes, [Humphreys](#), [Issaquena](#), Jackson, Jasper, [Jefferson](#), [Jefferson Davis](#), Jones, Lauderdale, Lawrence, Leake, Leflore, [Lincoln](#), Madison, Marion, Neshoba, Newton, [Noxubee](#), Pearl River, Perry, [Pike](#), Rankin, Scott, [Sharkey](#), Simpson, Smith, Stone, [Sunflower](#), [Walthall](#), [Warren](#), [Washington](#), [Wayne](#), [Wilkinson](#), [Winston](#), Yazoo



Market Landscape	
Eligibles (as of May 2021)	386,940
YOY Eligible Growth	1.1%
MA Non-SNP Penetration	23.2%
YOY MA Non-SNP Enrollment Growth	16.9%
UHC Non-SNP Market Share	3.7%

Mississippi MA Only

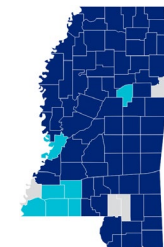
Alcorn, [Amite](#), Attala, Benton, [Bolivar](#), [Calhoun](#), [Carroll](#), Chickasaw, [Choctaw](#), [Claiborne](#), [Clarke](#), Clay, Coahoma, Copiah, Covington, DeSoto, [Franklin](#), George, Greene, Hancock, Harrison, Hinds, Holmes, [Humphreys](#), [Issaquena](#), [Itawamba](#), Jackson, Jasper, [Jefferson](#), [Jefferson Davis](#), Jones, Lafayette, Lauderdale, Lawrence, Leake, Lee, Leflore, [Lincoln](#), Madison, Marion, Marshall, Monroe, [Montgomery](#), Neshoba, Newton, [Noxubee](#), Oktibbeha, Panola, Pearl River, Perry, [Pike](#), Pontotoc, Prentiss, Quitman, Rankin, Scott, [Sharkey](#), Simpson, Smith, Stone, [Sunflower](#), [Tallahatchie](#), Tate, Tippah, [Tishomingo](#), Tunica, Union, [Walthall](#), [Warren](#), [Washington](#), [Wayne](#), [Webster](#), [Wilkinson](#), [Winston](#), [Yalobusha](#), Yazoo



Market Landscape	
Eligibles (as of May 2021)	562,977
YOY Eligible Growth	1.1%
MA Non-SNP Penetration	20.7%
YOY MA Non-SNP Enrollment Growth	22.4%
UHC Non-SNP Market Share	7.1%

Mississippi Dual

Alcorn, [Amite](#), Attala, Benton, [Bolivar](#), [Calhoun](#), [Carroll](#), Chickasaw, [Choctaw](#), [Claiborne](#), [Clarke](#), Clay, Coahoma, Copiah, Covington, DeSoto, [Franklin](#), George, Greene, Grenada, Hancock, Harrison, Hinds, Holmes, [Humphreys](#), [Issaquena](#), [Itawamba](#), Jackson, Jasper, [Jefferson](#), [Jefferson Davis](#), Jones, Kemper, Lafayette, Lauderdale, Lawrence, Leake, Lee, Leflore, [Lincoln](#), Madison, Marion, Marshall, Monroe, [Montgomery](#), Neshoba, Newton, [Noxubee](#), Oktibbeha, Panola, Pearl River, Perry, [Pike](#), Pontotoc, Prentiss, Quitman, Rankin, Scott, [Sharkey](#), Simpson, Smith, Stone, [Sunflower](#), [Tallahatchie](#), Tate, Tippah, [Tishomingo](#), Tunica, Union, [Walthall](#), [Warren](#), [Washington](#), [Wayne](#), [Webster](#), [Wilkinson](#), [Winston](#), [Yalobusha](#), Yazoo







Market Landscape	
Est. D-SNP Eligibles	153,558
D-SNP Enrollees	38,421
D-SNP Penetration (All Plans)	25.0%
Total UHC D-SNP Enrollees	13,449
UHC D-SNP Market Share	35.0%



Mississippi North







Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2196-001-000  	H8768-029-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those who are cost conscious, but want provider choice
Service Area	Mississippi: Alcorn, Benton, Calhoun , Carroll , Chickasaw, Choctaw , Clay, Coahoma, DeSoto, Itawamba , Lafayette, Lee, Marshall, Monroe, Montgomery , Oktibbeha, Panola, Pontotoc, Prentiss, Quitman, Tallahatchie , Tate, Tippah, Tishomingo , Tunica, Union, Webster , Yalobusha	Mississippi: Alcorn, Benton, Calhoun , Carroll , Chickasaw, Choctaw , Clay, Coahoma, DeSoto, Itawamba , Lafayette, Lee, Marshall, Monroe, Montgomery , Oktibbeha, Panola, Pontotoc, Prentiss, Quitman, Tallahatchie , Tate, Tippah, Tishomingo , Tunica, Union, Webster , Yalobusha
Premium	\$0	\$35
Medical Deductible	\$0	\$0
Max OOP	\$6,400	\$6,700
PCP / Specialist	\$0 / \$30; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$275 Days 1-7
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Mississippi South



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2196-002-000  	H8768-030-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Mississippi: Amite, Attala, Bolivar, Claiborne, Clarke, Copiah, Covington, Franklin, George, Greene, Hancock, Harrison, Hinds, Holmes, Humphreys, Issaquena, Jackson, Jasper, Jefferson, Jefferson Davis, Jones, Lauderdale, Lawrence, Leake, Leflore, Lincoln, Madison, Marion, Neshoba, Newton, Noxubee, Pearl River, Perry, Pike, Rankin, Scott, Sharkey, Simpson, Smith, Stone, Sunflower, Walthall, Warren, Washington, Wayne, Wilkinson, Winston, Yazoo	Mississippi: Amite, Attala, Bolivar, Claiborne, Clarke, Copiah, Covington, Franklin, George, Greene, Hancock, Harrison, Hinds, Holmes, Humphreys, Issaquena, Jackson, Jasper, Jefferson, Jefferson Davis, Jones, Lauderdale, Lawrence, Leake, Leflore, Lincoln, Madison, Marion, Neshoba, Newton, Noxubee, Pearl River, Perry, Pike, Rankin, Scott, Sharkey, Simpson, Smith, Stone, Sunflower, Walthall, Warren, Washington, Wayne, Wilkinson, Winston, Yazoo
Premium	\$0	\$20
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-7	\$275 Days 1-6
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Mississippi MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-031-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Mississippi:</i> Alcorn, Amite, Attala, Benton, Bolivar, Calhoun, Carroll, Chickasaw, Choctaw, Claiborne, Clarke, Clay, Coahoma, Copiah, Covington, DeSoto, Franklin, George, Greene, Hancock, Harrison, Hinds, Holmes, Humphreys, Issaquena, Itawamba, Jackson, Jasper, Jefferson, Jefferson Davis, Jones, Lafayette, Lauderdale, Lawrence, Leake, Lee, Leflore, Lincoln, Madison, Marion, Marshall, Monroe, Montgomery, Neshoba, Newton, Noxubee, Oktibbeha, Panola, Pearl River, Perry, Pike, Pontotoc, Prentiss, Quitman, Rankin, Scott, Sharkey, Simpson, Smith, Stone, Sunflower, Tallahatchie, Tate, Tippah, Tishomingo, Tunica, Union, Walthall, Warren, Washington, Wayne, Webster, Wilkinson, Winston, Yalobusha, Yazoo
Premium	\$0; Part B Rebate: up to \$60
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$195 Days 1-6
ASC / Outpatient	\$0 or \$195 / \$0 or \$195
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Mississippi Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (HMO D-SNP)

Plan ID H5008-011-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Mississippi:* Alcorn, [Amite](#), Attala, Benton, Bolivar, Calhoun, Carroll, Chickasaw, [Choctaw](#), Claiborne, Clarke, Clay, Coahoma, Copiah, Covington, DeSoto, [Franklin](#), George, Greene, Grenada, Hancock, Harrison, Hinds, Holmes, Humphreys, Issaquena, Itawamba, Jackson, Jasper, Jefferson, Jefferson Davis, Jones, Kemper, Lafayette, Lauderdale, Lawrence, Leake, Lee, Leflore, [Lincoln](#), Madison, Marion, Marshall, Monroe, Montgomery, Neshoba, Newton, Noxubee, Oktibbeha, Panola, Pearl River, Perry, [Pike](#), Pontotoc, Prentiss, Quitman, Rankin, Scott, Sharkey, Simpson, Smith, Stone, Sunflower, Tallahatchie, Tate, Tippah, [Tishomingo](#), Tunica, Union, Walthall, [Warren](#), Washington, Wayne, Webster, [Wilkinson](#), Winston, Yalobusha, Yazoo

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, Eyewear Allowance, [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

North Carolina

Eligibles (as of May 2021) 2,057,506

Estimated Dual Eligibles² 341,260

YOY Eligible Growth 2.4%

MA Penetration 44.6%

YOY MA Enrollment Growth 12.5%

UHC Market Share 38.3%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 74,004 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

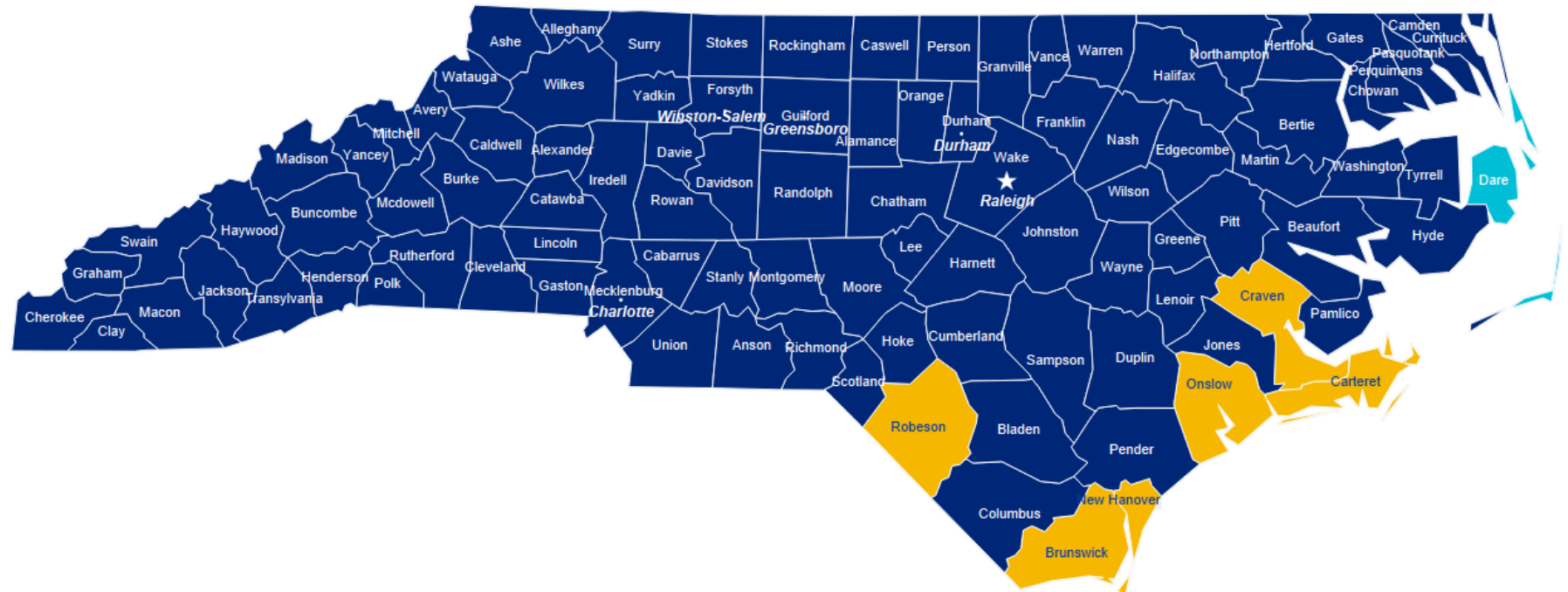
Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Beaufort, Bertie, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Camden, Caswell, Catawba, Chatham, Cherokee, Chowan, Clay, Cleveland, Columbus, Cumberland, Currituck, Davidson, Davie, Duplin, Durham, Edgecombe, Forsyth, Franklin, Gaston, Gates, Graham, Granville, Greene, Guilford, Halifax, Harnett, Haywood, Henderson, Hertford, Hoke, Hyde, Iredell, Jackson, Johnston, Jones, Lee, Lenoir, Lincoln, Macon, Madison, Martin, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Nash, Northampton, Orange, Pamlico, Pasquotank, Pender, Perquimans, Person, Pitt, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Sampson, Scotland, Stanly, Stokes, Surry, Swain, Transylvania, Tyrrell, Union, Vance, Wake, Warren, Washington, Watauga, Wayne, Wilkes, Wilson, Yadkin, Yancey

● Expansion Footprint

Dare

● Dual Only Footprint

Brunswick, Carteret, Craven, New Hanover, Onslow, Robeson

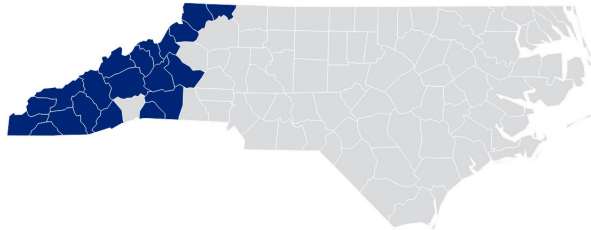


North Carolina

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Blue Ridge

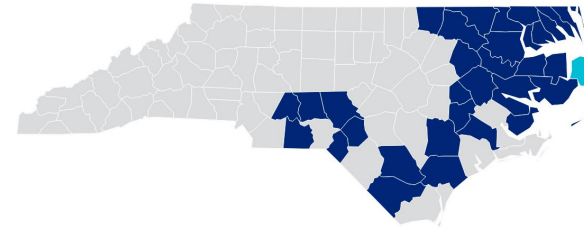
Alleghany, Ashe, Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Yancey



Market Landscape	
Eligibles (as of May 2021)	230,947
YOY Eligible Growth	2.1%
MA Non-SNP Penetration	25.8%
YOY MA Non-SNP Enrollment Growth	14.4%
UHC Non-SNP Market Share	28.6%

Coastal Plains/Sandhills

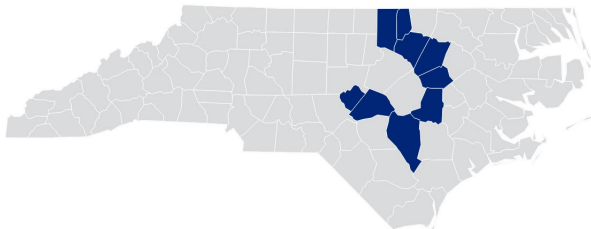
Anson, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, Dare, Duplin, Edgecombe, Gates, Greene, Halifax, Hertford, Hoke, Hyde, Jones, Lenoir, Martin, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Scotland, Stanly, Tyrrell, Warren, Washington



Market Landscape	
Eligibles (as of May 2021)	279,521
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	20.3%
YOY MA Non-SNP Enrollment Growth	33.0%
UHC Non-SNP Market Share	25.6%

Greater Triangle

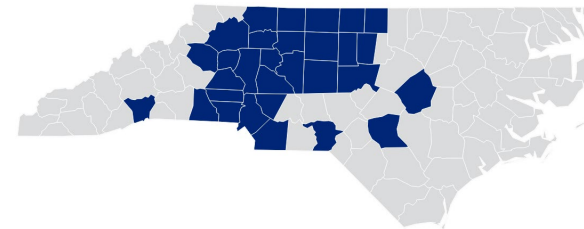
Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson



Market Landscape	
Eligibles (as of May 2021)	148,638
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	23.8%
YOY MA Non-SNP Enrollment Growth	22.8%
UHC Non-SNP Market Share	28.2%

Piedmont/Charlotte/Cape Fear

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, Surry, Union, Wilkes, Yadkin



Market Landscape	
Eligibles (as of May 2021)	998,729
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	36.9%
YOY MA Non-SNP Enrollment Growth	9.3%
UHC Non-SNP Market Share	37.8%

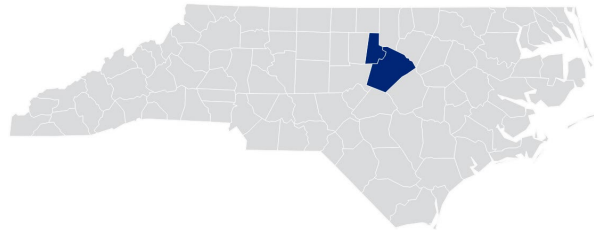


North Carolina

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Raleigh/Durham

Durham, Wake

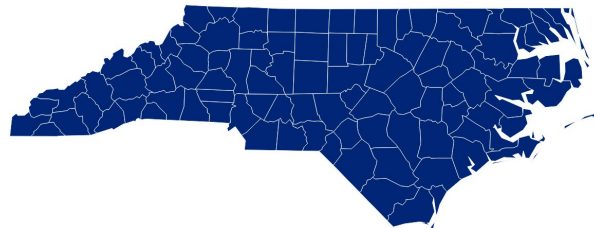


Market Landscape

Eligibles (as of May 2021)	203,047
YOY Eligible Growth	3.8%
MA Non-SNP Penetration	25.1%
YOY MA Non-SNP Enrollment Growth	14.4%
UHC Non-SNP Market Share	26.9%

North Carolina Dual

All counties in state

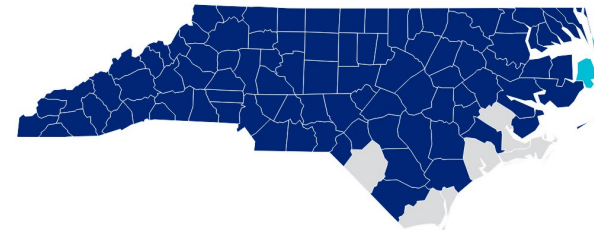


Market Landscape

Est. D-SNP Eligibles	341,260
D-SNP Enrollees	103,926
D-SNP Penetration (All Plans)	30.5%
Total UHC D-SNP Enrollees	74,497
UHC D-SNP Market Share	71.7%

North Carolina MA Only

Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Beaufort, Bertie, Bladen, Buncombe, Burke, Cabarrus, Caldwell, Camden, Caswell, Catawba, Chatham, Cherokee, Chowan, Clay, Cleveland, Columbus, Cumberland, Currituck, Dare, Davidson, Davie, Duplin, Durham, Edgecombe, Forsyth, Franklin, Gaston, Gates, Graham, Granville, Greene, Guilford, Halifax, Harnett, Haywood, Henderson, Hertford, Hoke, Hyde, Iredell, Jackson, Johnston, Jones, Lee, Lenoir, Lincoln, Macon, Madison, Martin, McDowell, Mecklenburg, Mitchell, Montgomery, Moore, Nash, Northampton, Orange, Pamlico, Pasquotank, Pender, Perquimans, Person, Pitt, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Sampson, Scotland, Stanly, Stokes, Surry, Swain, Transylvania, Tyrrell, Union, Vance, Wake, Warren, Washington, Watauga, Wayne, Wilkes, Wilson, Yadkin, Yancey



Market Landscape





Eligibles (as of May 2021)	1,860,882
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	30.7%
YOY MA Non-SNP Enrollment Growth	13.0%
UHC Non-SNP Market Share	34.0%



2022 Product Benefits

Blue Ridge



Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H5253-079-000  	H5253-080-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes rich ancillary benefits. POS for dental only	Mid premium, open access plan for those shopping on value and lower out-of-pocket costs. Includes additional ancillaries. POS for dental only
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	\$0	\$43
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$345 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370	\$0 or \$225 / \$0 or \$325
Lab	\$0	\$0
Rx Ded.; Copays	\$170 Tiers 3-5; \$0/\$10/\$47/\$100/30% ; Tier 1 Full Gap Coverage	\$0 All Tiers ; \$0/\$8/\$47/\$100/33% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit , Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 Product Benefits

Blue Ridge







Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Walgreens (HMO-POS)
Plan ID	H2577-016-000  	H5253-105-000   
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	North Carolina: Alleghany, Ashe, Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Yancey	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
Premium	\$0	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$430 Days 1-4
ASC / Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$295 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	\$250 Tiers 3-5; \$0/\$10/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$435 Tiers 3-5; \$0/\$5/\$47/\$100/25% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



Coastal Plains/Sandhills



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2577-004-000  	H2577-018-000  
Plan Highlights	\$0 premium plan with popular ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	North Carolina: Anson, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, Dare, Duplin, Edgecombe, Gates, Greene, Halifax, Hertford, Hoke, Hyde, Jones, Lenoir, Martin, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Scotland, Stanly, Tyrrell, Warren, Washington	North Carolina: Anson, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, Dare, Duplin, Edgecombe, Gates, Greene, Halifax, Hertford, Hoke, Hyde, Jones, Lenoir, Martin, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Scotland, Stanly, Tyrrell, Warren, Washington
Premium	\$0	\$26
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$5,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$320 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$220 / \$0 or \$320
Lab	\$0	\$0
Rx Ded.; Copays	\$95 Tiers 4-5; \$0/\$10/\$47/\$100/31%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit , Platinum Dental Rider Available



Greater Triangle









Walgreens Preferred



National Network






\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-103-000  	H5253-104-000  	H2577-017-000  
Plan Highlights	\$0 premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	Mid premium, open access plan for those shopping on value and lower out-of-pocket costs. Includes additional ancillaries. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	North Carolina: Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson	North Carolina: Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson	North Carolina: Cumberland, Durham, Franklin, Granville, Harnett, Johnston, Lee, Nash, Sampson, Vance, Wake, Wayne, Wilson
Premium	\$0	\$48	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$4,900	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$345 Days 1-5	\$395 Days 1-5
ASC / Outpatient	\$0 or \$245 / \$0 or \$345	\$0 or \$195 / \$0 or \$295	\$0 or \$295 / \$0 or \$395
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$170 Tiers 4-5; \$0/\$10/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$0/\$10/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Piedmont/Charlotte/Cape Fear








Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H5253-038-000  	H5253-037-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes rich ancillary benefits. POS for dental only	Low premium, open access plan for those shopping on value and lower out-of-pocket costs. POS for dental only
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, Surry, 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, Surry, Union, Wilkes, Yadkin
Premium	\$0	\$27
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$3,600
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$95 Tiers 3-5; \$0/\$10/\$47/\$100/31%; Tier 1 Full Gap Coverage	\$0 All Tiers ; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Piedmont/Charlotte/Cape Fear



Plan Name	AARP® Medicare Advantage Walgreens (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-110-000   	H2228-018-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	North Carolina: Alamance, Davidson, Forsyth, Guilford, Mecklenburg, Randolph, Rockingham, Rowan	North Carolina: Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
Premium	\$0; Part B Rebate: up to \$50	\$38
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$3,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$430 Days 1-4	\$295 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$435 Tiers 3-5; \$0/\$0/\$47/\$100/25% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 Product Benefits

Raleigh/Durham









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-039-000  	H5253-102-000  	H2577-017-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes rich ancillary benefits. POS for dental only	Mid premium, open access plan for those shopping on value and lower out-of-pocket costs. Includes additional ancillaries. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	<i>North Carolina:</i> Durham, Wake	<i>North Carolina:</i> Durham, Wake	<i>North Carolina:</i> Cumberland, Durham, Franklin, Granville, Harnett, Johnston, Lee, Nash, Sampson, Vance, Wake, Wayne, Wilson
Premium	\$0	\$38	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,400	\$4,900	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$295 Days 1-6	\$395 Days 1-5
ASC / Outpatient	\$0 or \$245 / \$0 or \$345	\$0 or \$145 / \$0 or \$245	\$0 or \$295 / \$0 or \$395
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$170 Tiers 4-5; \$0/\$10/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$0 All Tiers ; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$0/\$10/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



North Carolina MA Only





Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H5253-040-000	H2577-019-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	North Carolina: Alamance, Alexander, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, Franklin, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Nash, Orange, Person, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Sampson, Stokes, Surry, Swain, Transylvania, Union, Vance, Wake, Wayne, Wilkes, Wilson, Yadkin, Yancey	North Carolina: Alleghany, Anson, Ashe, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, Dare , Duplin, Edgecombe, Gates, Greene, Halifax, Hertford, Hoke, Hyde, Jones, Lenoir, Martin, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Scotland, Stanly, Tyrrell, Warren, Washington, Watauga
Premium	\$0; Part B Rebate: up to \$50	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$3,600	\$3,600
PCP / Specialist	\$0 / \$25; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$195 / \$0 or \$295	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



North Carolina Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO-POS D-SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)
Plan ID	H5253-041-000 	R1548-001-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid. POS for dental only	Plan designed for those with both Medicare and Medicaid
Service Area	North Carolina: Alamance, Buncombe, Caswell, Catawba, Chatham, Cumberland, Davidson, Davie, Durham, Forsyth, Guilford, Henderson, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Wake, Wilkes, Yadkin	All counties in state
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

South Carolina

Eligibles (as of May 2021)	1,118,353
Estimated Dual Eligibles ²	168,137
YOY Eligible Growth	2.6%
MA Penetration	37.2%
YOY MA Enrollment Growth	15.0%
UHC Market Share	35.4%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 28,908 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state

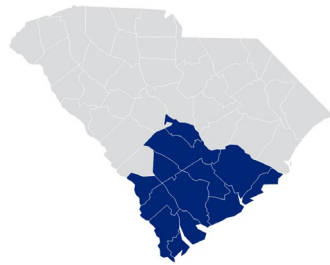


South Carolina

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

South Carolina Low Country

Allendale, Bamberg, Beaufort, Berkeley, Calhoun, Charleston, Colleton, Dorchester, Hampton, Jasper, Orangeburg

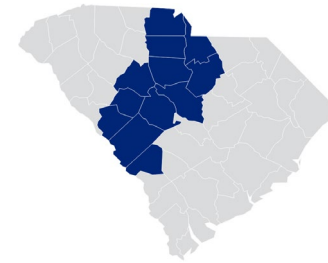


Market Landscape

Eligibles (as of May 2021)	251,569
YOY Eligible Growth	3.0%
MA Non-SNP Penetration	19.8%
YOY MA Non-SNP Enrollment Growth	22.5%
UHC Non-SNP Market Share	35.2%

South Carolina Midlands

Aiken, Barnwell, Chester, Edgefield, Fairfield, Kershaw, Lancaster, Lexington, Newberry, Richland, Saluda, York

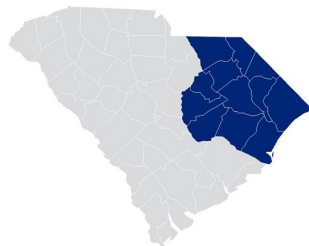


Market Landscape

Eligibles (as of May 2021)	293,377
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	22.7%
YOY MA Non-SNP Enrollment Growth	21.3%
UHC Non-SNP Market Share	27.3%

South Carolina Pee Dee

Chesterfield, Clarendon, Darlington, Dillon, Florence, Georgetown, Horry, Lee, Marion, Marlboro, Sumter, Williamsburg

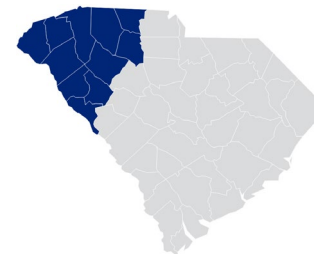


Market Landscape

Eligibles (as of May 2021)	247,428
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	20.6%
YOY MA Non-SNP Enrollment Growth	33.0%
UHC Non-SNP Market Share	39.4%

South Carolina Upstate

Abbeville, Anderson, Cherokee, Greenville, Greenwood, Laurens, McCormick, Oconee, Pickens, Spartanburg, Union



Market Landscape

Eligibles (as of May 2021)	325,979
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	32.7%
YOY MA Non-SNP Enrollment Growth	10.7%
UHC Non-SNP Market Share	15.7%

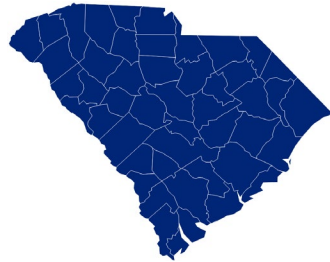


South Carolina

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

South Carolina PPO

Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Greenwood, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York

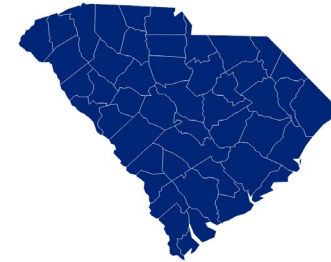


Market Landscape

Eligibles (as of May 2021)	1,118,353
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	24.5%
YOY MA Non-SNP Enrollment Growth	19.0%
UHC Non-SNP Market Share	26.4%

South Carolina MA Only

Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Greenwood, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York

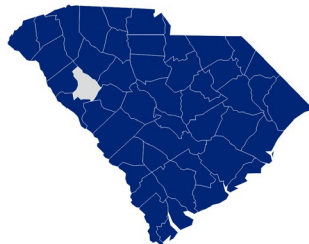


Market Landscape

Eligibles (as of May 2021)	1,118,353
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	24.5%
YOY MA Non-SNP Enrollment Growth	19.0%
UHC Non-SNP Market Share	26.4%

South Carolina Dual

Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York







Market Landscape

Est. D-SNP Eligibles	168,137
D-SNP Enrollees	51,425
D-SNP Penetration (All Plans)	30.6%
Total UHC D-SNP Enrollees	27,640
UHC D-SNP Market Share	53.7%



South Carolina Low Country







Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H8748-002-000  	H8748-025-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York
Premium	\$0	\$24
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,500
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



South Carolina Midlands







Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H8748-002-000  	H8748-025-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York
Premium	\$0	\$24
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,500
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



South Carolina Pee Dee



Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H8748-002-000  	H8748-025-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York
Premium	\$0	\$24
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,500
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



South Carolina Upstate







Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H8748-002-000  	H2577-005-000   	H8748-025-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	\$0 premium plan designed for those who are cost conscious, but want provider choice	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York	South Carolina: Cherokee, Greenville, Pickens, Spartanburg	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York
Premium	\$0	\$0; Part B Rebate: up to \$30	\$24
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$6,700	\$4,500
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$350 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$250 / \$0 or \$350	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$95 Tiers 3-5; \$0/\$0/\$47/\$100/31% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4 , Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



South Carolina PPO



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2577-006-000  	H2577-026-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Includes popular ancillaries	New! \$0 premium plan for Full Low Income Subsidy (LIS) members with rich ancillary benefits with low out-of-pocket costs
Service Area	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York
Premium	\$0	\$29 (Varies by LIS level)
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$6,900
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$325 Days 1-5
ASC / Outpatient	\$0 or \$235 / \$0 or \$335	\$0 or \$225 / \$0 or \$325
Lab	\$0	\$0
Rx Ded.; Copays	\$95 Tiers 3-5; \$0/\$14/\$47/\$100/31%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



South Carolina PPO






Walgreens Preferred



National Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Silver (Regional PPO C-SNP)	UnitedHealthcare® Medicare Gold (Regional PPO C-SNP)	UnitedHealthcare® Medicare Advantage Choice (Regional PPO)
Plan ID	R2604-002-000	R2604-003-000  	R2604-001-000  
Plan Highlights	Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals. Open access plan for those seeking statewide provider choice	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. Open access plan for those seeking statewide provider choice	Open access plan for those seeking statewide provider choice
Service Area	South Carolina: All counties in state	South Carolina: All counties in state	South Carolina: All counties in state
Premium	\$0 for Full Duals	\$19	\$49
Medical Deductible	\$0	\$0	\$0
Max OOP	\$0 for Full Duals	\$6,700	\$6,700
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$335 Days 1-5	\$395 Days 1-4
ASC / Outpatient	\$0 for Full Duals	\$0 or \$335 / \$0 or \$335	\$0 or \$395 / \$0 or \$395
Lab	\$0 for Full Duals	\$0	\$0
Rx Ded.; Copays	Varies by LIS Level	\$210 Tiers 4-5; \$4/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Platinum Dental Rider Available



South Carolina MA Only



Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)	UnitedHealthcare® Medicare Advantage Patriot (Regional PPO)
Plan ID	H8748-019-000	R2604-005-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	South Carolina: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York	South Carolina: All counties in state
Premium	\$0; Part B Rebate: up to \$40	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$6,700
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$395 Days 1-4
ASC / Outpatient	\$0 or \$195 / \$0 or \$295	\$0 or \$335 / \$0 or \$335
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



South Carolina Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (PPO D-SNP)

Plan ID H0271-016-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area **South Carolina:** Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York

Premium \$0

Other Benefits [Dental Level 4](#), [Routine Eye Exam](#), [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), [Routine Hearing Exam](#), [Hearing Aids](#), [Fitness Program](#), [Virtual Medical Visits](#), [Virtual Mental Health Visits](#), [Nurseline](#), [Transportation](#), [PERS](#), [Meal Benefit](#)



2022 State Landscape¹

Tennessee

Eligibles (as of May 2021)	1,392,978
Estimated Dual Eligibles²	270,166
YOY Eligible Growth	1.8%
MA Penetration	45.7%
YOY MA Enrollment Growth	8.7%
UHC Market Share	24.2%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 52,251 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

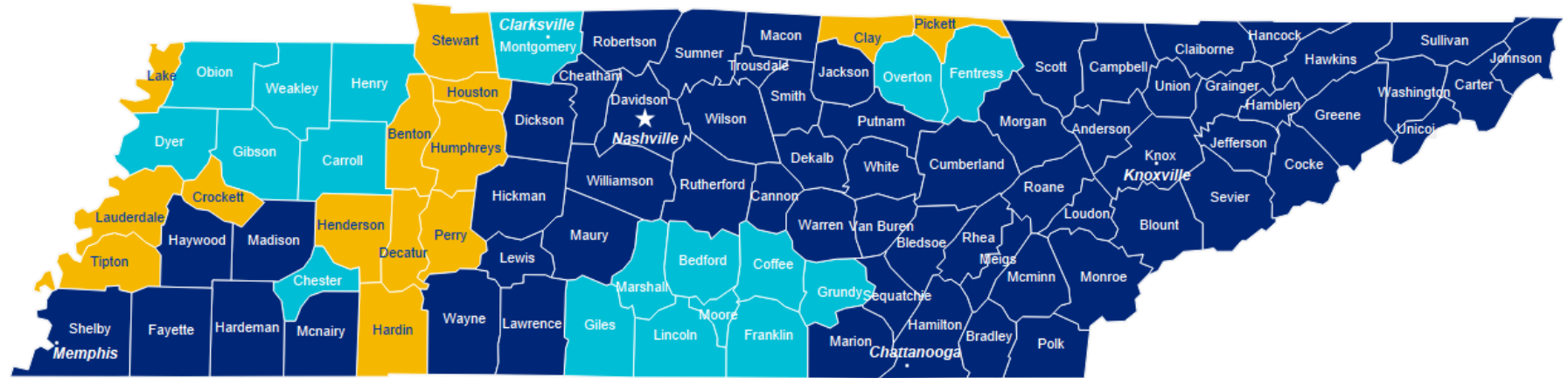
Anderson, Bledsoe, Blount, Bradley, Campbell, Cannon, Carter, Cheatham, Claiborne, Cocke, Cumberland, Davidson, DeKalb, Dickson, Fayette, Grainger, Greene, Hamblen, Hamilton, Hancock, Hardeman, Hawkins, Haywood, Hickman, Jackson, Jefferson, Johnson, Knox, Lawrence, Lewis, Loudon, Macon, Madison, Marion, Maury, McMinn, McNairy, Meigs, Monroe, Morgan, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Sullivan, Sumner, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, White, Williamson, Wilson

● Expansion Footprint

Bedford, Carroll, Chester, Coffee, Dyer, Fentress, Franklin, Gibson, Giles, Grundy, Henry, Lincoln, Marshall, Montgomery, Moore, Obion, Overton, Weakley

● Dual Only Footprint

Benton, Clay, Crockett, Decatur, Hardin, Henderson, Houston, Humphreys, Lake, Lauderdale, Perry, Pickett, Stewart, Tipton

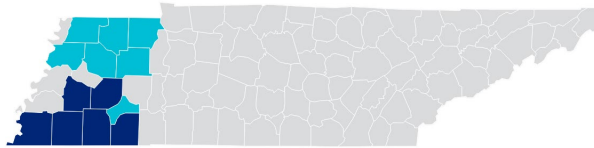


Tennessee

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Memphis

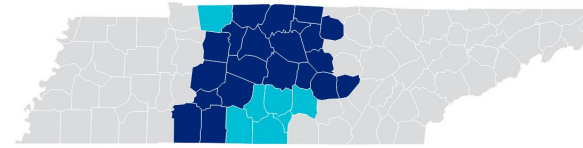
Carroll, Chester, Dyer, Fayette, Gibson, Hardeman, Haywood, Henry, Madison, McNairy, Obion, Shelby, Weakley



Market Landscape	
Eligibles (as of May 2021)	261,263
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	22.7%
YOY MA Non-SNP Enrollment Growth	13.9%
UHC Non-SNP Market Share	8.5%

Nashville

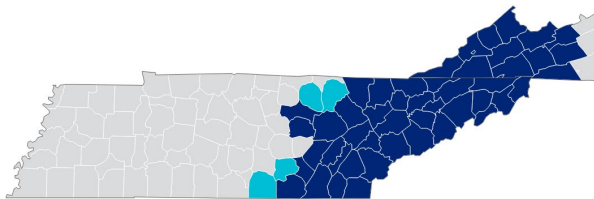
Bedford, Cannon, Cheatham, Coffee, Davidson, DeKalb, Dickson, Giles, Hickman, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Montgomery, Moore, Robertson, Rutherford, Smith, Sumner, Trousdale, Wayne, Williamson, Wilson



Market Landscape	
Eligibles (as of May 2021)	417,274
YOY Eligible Growth	2.5%
MA Non-SNP Penetration	32.2%
YOY MA Non-SNP Enrollment Growth	8.0%
UHC Non-SNP Market Share	8.2%

Tennessee/Virginia

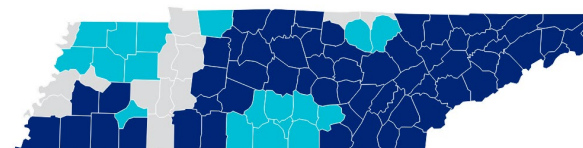
Tennessee: Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Fentress, Franklin, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, Overton, Polk, Putnam, Rhea, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Van Buren, Warren, Washington, White;
Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe



Market Landscape	
Eligibles (as of May 2021)	755,369
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	37.9%
YOY MA Non-SNP Enrollment Growth	6.7%
UHC Non-SNP Market Share	28.1%

Tennessee MA Only

Tennessee: Anderson, Bedford, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Claiborne, Cocke, Coffee, Cumberland, Davidson, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hawkins, Haywood, Henry, Hickman, Jackson, Jefferson, Johnson, Knox, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Morgan, Montgomery, Moore, Morgan, Obion, Overton, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Sullivan, Sumner, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, Weakley, White, Williamson, Wilson;
Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe



Market Landscape	
Eligibles (as of May 2021)	1,433,906
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	33.5%
YOY MA Non-SNP Enrollment Growth	7.9%
UHC Non-SNP Market Share	20.1%

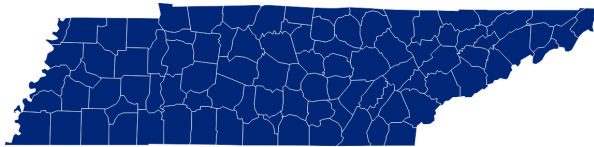


Tennessee

● Current Footprint ● Expansion Footprint ● No Footprint

Tennessee Dual

All counties in state



Market Landscape

Est. D-SNP Eligibles	270,166
D-SNP Enrollees	125,516
D-SNP Penetration (All Plans)	46.5%
Total UHC D-SNP Enrollees	63,586
UHC D-SNP Market Share	50.7%



2022 Product Benefits

Memphis










Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2577-008-000   	H5253-081-000  	H5253-082-000  
Plan Highlights	\$0 premium LPPO with flexibility and choice expanding into 7 counties	\$0 premium HMO expanding into 7 counties offering enhanced plan extras	Premium HMO plan with lower out-of-pocket costs and extra ancillaries
Service Area	Tennessee: Carroll, Chester, Dyer, Fayette, Gibson, Hardeman, Haywood, Henry, Madison, McNairy, Obion, Shelby, Weakley	Tennessee: Carroll, Chester, Dyer, Fayette, Gibson, Hardeman, Haywood, Henry, Madison, McNairy, Obion, Shelby, Weakley	Tennessee: Carroll, Chester, Dyer, Fayette, Gibson, Hardeman, Haywood, Henry, Madison, McNairy, Obion, Shelby, Weakley
Premium	\$0	\$0	\$31
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$5,900	\$4,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$295 Days 1-5	\$250 Days 1-5
ASC / Outpatient	\$0 or \$200 / \$0 or \$250	\$0 or \$225 / \$0 or \$275	\$0 or \$175 / \$0 or \$225
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 Product Benefits

Nashville










Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2577-007-000   	H5253-083-000  	H5253-084-000  
Plan Highlights	\$0 premium LPPO with flexibility and choice expanding into 7 counties	\$0 premium HMO expanding into 7 counties offering enhanced plan extras	Premium HMO plan with lower out-of-pocket costs and extra ancillaries
Service Area	Tennessee: Bedford, Cannon, Cheatham, Coffee, Davidson, DeKalb, Dickson, Giles, Hickman, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Montgomery, Moore, Robertson, Rutherford, Smith, Sumner, Trousdale, Wayne, Williamson, Wilson	Tennessee: Bedford, Cannon, Cheatham, Coffee, Davidson, DeKalb, Dickson, Giles, Hickman, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Montgomery, Moore, Robertson, Rutherford, Smith, Sumner, Trousdale, Wayne, Williamson, Wilson	Tennessee: Bedford, Cannon, Cheatham, Coffee, Davidson, DeKalb, Dickson, Giles, Hickman, Jackson, Lawrence, Lewis, Lincoln, Macon, Marshall, Maury, Montgomery, Moore, Robertson, Rutherford, Smith, Sumner, Trousdale, Wayne, Williamson, Wilson
Premium	\$0	\$0	\$31
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$5,900	\$4,900
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$295 Days 1-5	\$275 Days 1-5
ASC / Outpatient	\$0 or \$200 / \$0 or \$250	\$0 or \$225 / \$0 or \$275	\$0 or \$205 / \$0 or \$255
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$5/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Tennessee/Virginia









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	UnitedHealthcare® Medicare Advantage Choice (PPO)
Plan ID	H5253-047-000  	H5253-048-000  	H2577-020-000  
Plan Highlights	\$0 premium HMO expanding into 4 counties continues. Includes rich ancillaries	Premium HMO plan with lower out-of-pocket costs and extra ancillaries	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Tennessee: Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Fentress, Franklin, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, Overton, Polk, Putnam, Rhea, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Van Buren, Warren, Washington, White; Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe	Tennessee: Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Fentress, Franklin, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, Overton, Polk, Putnam, Rhea, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Van Buren, Warren, Washington, White; Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe	Tennessee: Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Fentress, Franklin, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, Overton, Polk, Putnam, Rhea, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, Van Buren, Warren, Washington, White; Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe
Premium	\$0	\$33	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,700	\$3,200	\$5,900
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$250 Days 1-5	\$175 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$175 / \$0 or \$225	\$0 or \$110 / \$0 or \$160	\$0 or \$200 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Tennessee MA Only




Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H5253-113-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<p>Tennessee: Anderson, Bedford, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Claiborne, Cocke, Coffee, Cumberland, Davidson, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hawkins, Haywood, Henry, Hickman, Jackson, Jefferson, Johnson, Knox, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Sullivan, Sumner, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, Weakley, White, Williamson, Wilson; Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe</p>
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$3,200
PCP / Specialist	\$0 / \$25; No Referral Required
Inpatient Hospital	\$175 Days 1-5
ASC / Outpatient	\$0 or \$110 / \$0 or \$160
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Tennessee Dual

 \$0 Rx Copays

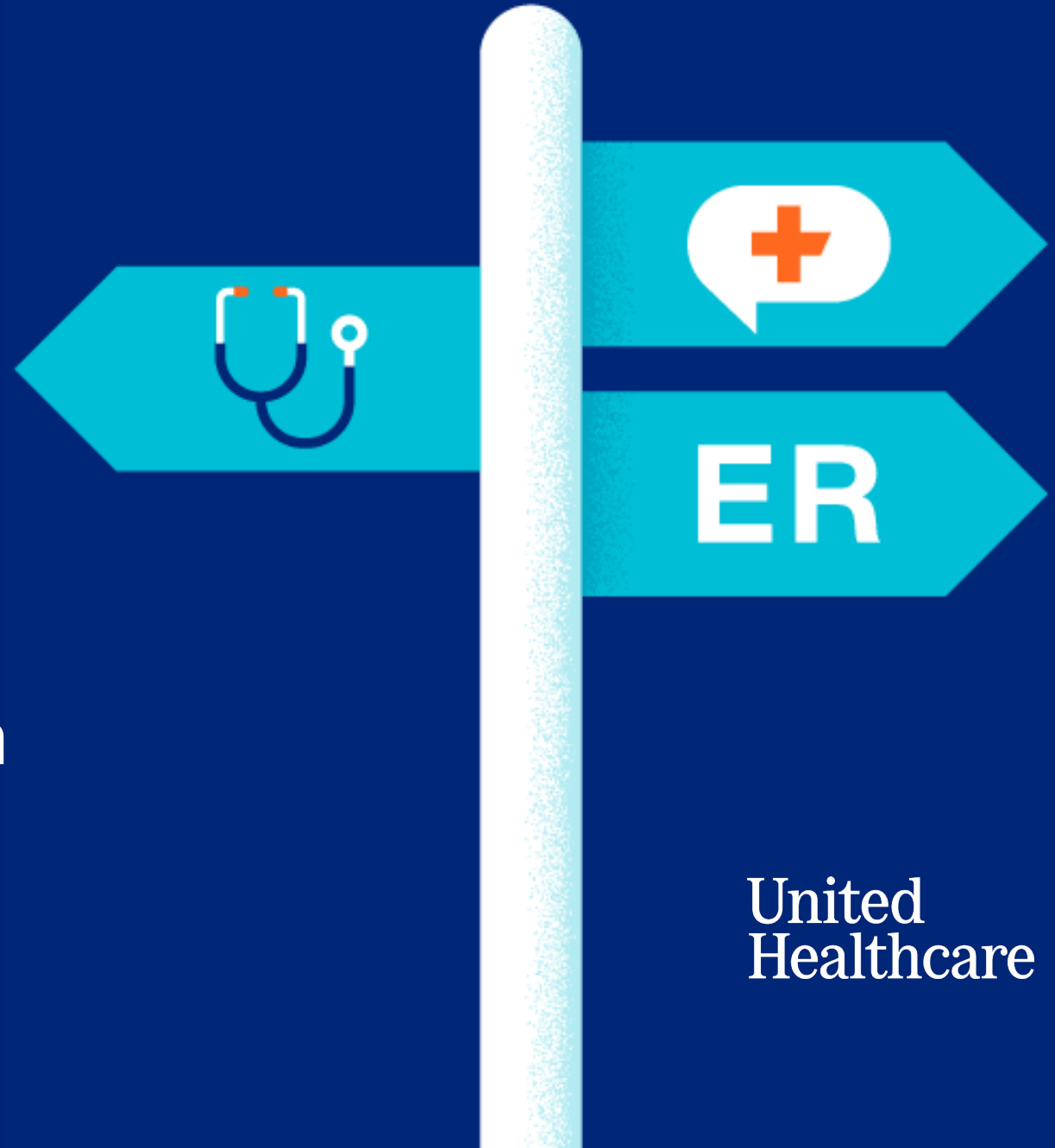
Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Plan ID	H0251-002-000 	H0251-004-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid. Dual product limited to Long-Term Care (LTC)
Service Area	<p>Tennessee: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Hawkins, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Johnson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sullivan, Sumner, Tipton, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, Weakley, White, Williamson, Wilson</p>	<p>Tennessee: Anderson, Bedford, Benton, Bledsoe, Blount, Bradley, Campbell, Cannon, Carroll, Carter, Cheatham, Chester, Claiborne, Clay, Cocke, Coffee, Crockett, Cumberland, Davidson, Decatur, DeKalb, Dickson, Dyer, Fayette, Fentress, Franklin, Gibson, Giles, Grainger, Greene, Grundy, Hamblen, Hamilton, Hancock, Hardeman, Hardin, Hawkins, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Jackson, Jefferson, Johnson, Knox, Lake, Lauderdale, Lawrence, Lewis, Lincoln, Loudon, Macon, Madison, Marion, Marshall, Maury, McMinn, McNairy, Meigs, Monroe, Montgomery, Moore, Morgan, Obion, Overton, Perry, Pickett, Polk, Putnam, Rhea, Roane, Robertson, Rutherford, Scott, Sequatchie, Sevier, Shelby, Smith, Stewart, Sullivan, Sumner, Tipton, Trousdale, Unicoi, Union, Van Buren, Warren, Washington, Wayne, Weakley, White, Williamson, Wilson</p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Chiropractic, PERS, Meal Benefit	Dental Level 5, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Chiropractic, PERS, Meal Benefit, Adult Day Care, In-Home Support Services





2022 Medicare Advantage

First Look – West Region



United
Healthcare



2022 Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

For final 2022 plan details, refer to the 2022 Summary of Benefits.

United
Healthcare

Unmatched and industry leading

#1

Medicare Advantage insurer by enrollment

12.6M

Proud to serve over 12.6M Medicare beneficiaries, more than any other insurer



FORTUNE
500

Ranked 5th on Fortune's 2021 ranking of the 500 largest U.S. companies



AARP[®]

The only company to offer Medicare plans with the AARP[®] name



FORTUNE
WORLD'S MOST
ADMIRED
COMPANIES

Recognized by Fortune as one of the world's most admired companies for the eleventh consecutive year





**Robust
Portfolio**



**Valued
Benefits**



**Special
Needs**



UnitedHealthcare offers a robust portfolio of Medicare products with affordable Medicare Advantage plans designed to fit different needs.



Robust Portfolio



Take advantage of our large footprint – reaching 94% of eligibles, more than any other carrier – with more plans to sell in 2022.



Growing D-SNP footprint – reaching more than three quarters of dual eligibles.



Adding more than 90 new plans to our expansive product portfolio.



All Patriot MA Only plans offer a monthly Part B premium rebate, with many giving more back than last year.

Now, there's even more opportunity to grow your book of business.



Our plans are designed to be affordable and easy to use with a focus on providing benefits members want.



Valued Benefits



The largest Medicare Advantage network gives members seamless access to over one million providers in our national network at network costs.



Prescription drug coverage that's more comprehensive than many stand-alone Part D plans with an improved formulary, \$35 or less for insulin, lower deductibles, more access to \$0 Tier 1 retail copays, and more access to \$0 Tier 2 copays at Walgreens retail pharmacies.



Lower specialist and PT/OT/ST copays on many plans. Plus, broad access to \$0 premiums, \$0 primary care, \$0 labs, \$0 virtual visits, \$0 diagnostic colonoscopies and mammograms, \$0 worldwide ER, and \$0 cardiac rehab.



And members have exclusive access to benefits and experiences only available through our UnitedHealth Group partners such as Renew Active, UnitedHealthcare Dental, UnitedHealthcare Hearing, UnitedHealthcare Vision, and UnitedHealthcare Global.



Industry leader serving those with special needs including dual eligibles and those with chronic conditions.



Special Needs



Nearly all D-SNP members will have access to a monthly credit to buy healthy food and over-the-counter products – giving more flexibility to meet important needs.



\$0 Rx copays across nearly all Dual special needs plans.



Additional formulary enhancements for Chronic special needs plans with insulin supplies available on Tier 2 – giving members access to \$0 supplies through mail order.



Personal navigator support to help duals with complex care needs – from answering questions to scheduling appointments and more.

UnitedHealthcare's vision is to deliver the most affordable coverage, simplest experience, and highest quality, supported care.

Differentiators that drive value



Walgreens Preferred

Access to **lower drug copays at Walgreens**, the preferred retail pharmacy for select plans



National Network

Members can **visit any provider** in our national Medicare network for network costs on select plans without the hassles of activation or time limits



\$35 Insulin

Affordable and stable insulin copays through the coverage gap on most non-SNP and Chronic plans to give peace of mind and lower member's Rx costs



\$0 Rx Costs

No annual deductible and \$0 Rx copays for **all covered drugs** on most D-SNPs





Now, what you've been waiting for

There's so much more to take advantage of



West Region

2022 Medicare Advantage Plans

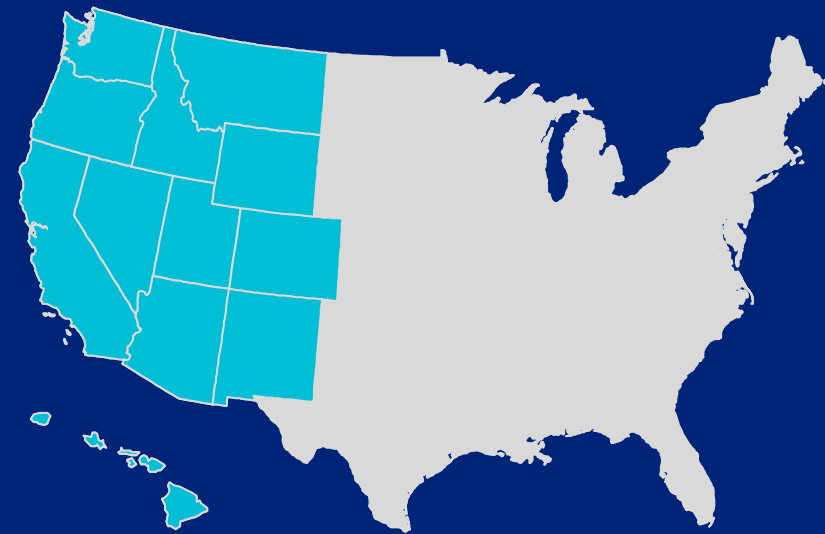


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2022 State Landscape¹

Arizona

Eligibles (as of May 2021) 1,383,206

Estimated Dual Eligibles² 238,970

YOY Eligible Growth 2.7%

MA Penetration 45.5%

YOY MA Enrollment Growth 9.0%

UHC Market Share 41.3%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 51,756 partial duals who may or may not be eligible).

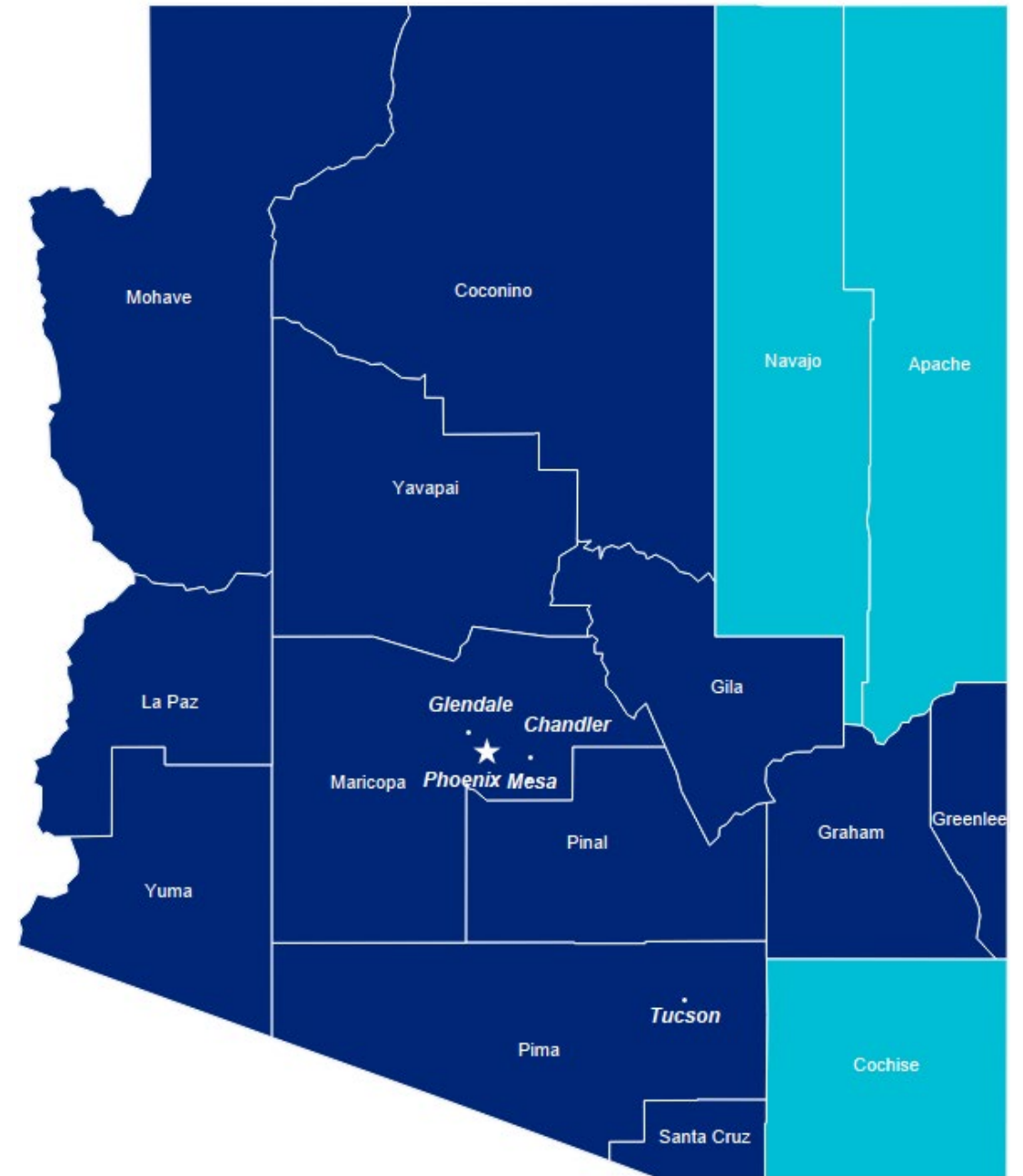
2022 Medicare Advantage Service Area

● Current Footprint

Coconino, Gila, Graham, Greenlee, La Paz, Maricopa, Mohave, Pima, Pinal, Santa Cruz, Yavapai, Yuma

● Expansion Footprint

Apache, Cochise, Navajo

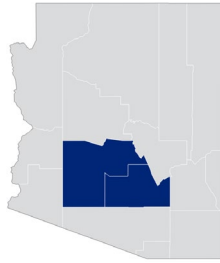


Arizona

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Phoenix

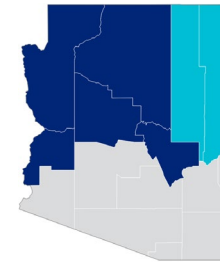
Maricopa, Pinal



Market Landscape	
Eligibles (as of May 2021)	819,379
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	32.4%
YOY MA Non-SNP Enrollment Growth	7.7%
UHC Non-SNP Market Share	36.6%

Rural Arizona

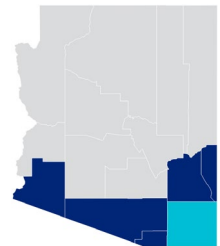
Apache, Coconino, Gila, La Paz, Mohave, Navajo, Yavapai



Market Landscape	
Eligibles (as of May 2021)	239,342
YOY Eligible Growth	3.1%
MA Non-SNP Penetration	22.6%
YOY MA Non-SNP Enrollment Growth	21.7%
UHC Non-SNP Market Share	29.6%

Tucson

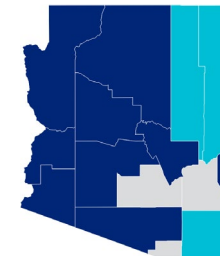
Cochise, Graham, Greenlee, Pima, Santa Cruz, Yuma



Market Landscape	
Eligibles (as of May 2021)	324,485
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	31.0%
YOY MA Non-SNP Enrollment Growth	9.9%
UHC Non-SNP Market Share	55.2%

Arizona MA Only

Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Yavapai, Yuma



Market Landscape	
Eligibles (as of May 2021)	1,275,404
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	30.2%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	39.4%



Arizona

● Current Footprint ● Expansion Footprint ● No Footprint

Arizona Dual

Apache*, Cochise*, Coconino*, Gila, Graham*, Greenlee*, La Paz*, Maricopa, Mohave*, Navajo*, Pima, Pinal, Santa Cruz*, Yavapai*, Yuma*

**Indicates available Dual products limited to Developmental Disabilities (DD) or Long-Term Care (LTC) / Elderly and Physically Disabled (EPD)*



Market Landscape

Est. D-SNP Eligibles	238,970
D-SNP Enrollees	108,324
D-SNP Penetration (All Plans)	45.3%
Total UHC D-SNP Enrollees	54,303
UHC D-SNP Market Share	50.1%



Phoenix



Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H0609-026-000	H0609-027-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. Passport included	\$0 premium plan designed around OptumCare for coordinated care and low out-of-pocket costs. Passport included
Service Area	<i>Arizona:</i> Maricopa, Pinal	<i>Arizona:</i> Maricopa, Pinal
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$3,000
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$230 Days 1-7	\$175 Days 1-7
ASC / Outpatient	\$0 or \$125 / \$0 or \$175	\$0 or \$75 / \$0 or \$175
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture , Chiropractic , Meal Benefit , Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Meal Benefit



Phoenix



NEW PLAN

NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 4 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0609-046-000	H0609-044-000	H0609-042-000
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included	New! Low premium plan for those shopping on value and lower out-of-pocket costs. Passport included	New! Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes. Passport included
Service Area	<i>Arizona:</i> Maricopa, Pinal	<i>Arizona:</i> Maricopa, Pinal	<i>Arizona:</i> Maricopa, Pinal
Premium	\$0	\$30	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$2,500	\$3,000
PCP / Specialist	\$0 / \$40; Referral Required	\$0 / \$10; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$295 Days 1-7	\$145 Days 1-7	\$175 Days 1-7
ASC / Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$50 / \$0 or \$145	\$0 or \$75 / \$0 or \$175
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



2022 Product Benefits

Phoenix












Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (PPO)	AARP® Medicare Advantage Walgreens Plan 2 (PPO)	AARP® Medicare Advantage Walgreens Plan 3 (PPO)
Plan ID	H2228-074-000   	H2228-077-000   	H2228-097-000   
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	<i>Arizona:</i> Maricopa	<i>Arizona:</i> Maricopa	<i>Arizona:</i> Maricopa
Premium	\$0	\$0; Part B Rebate: up to \$40	\$25
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,000	\$5,900	\$4,000
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$300 Days 1-6	\$325 Days 1-6	\$250 Days 1-6
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$300 / \$0 or \$300	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline





Walgreens Preferred



National Network









\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plus (HMO-POS)
Plan ID	H0609-025-000	H0609-045-000	H5253-035-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. Passport included	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included	Low premium plan for those shopping on value and lower out-of-pocket costs. Plan offers coverage outside of the network for certain services. Includes Medicare National Network
Service Area	<i>Arizona:</i> Pima	<i>Arizona:</i> Pima	<i>Arizona:</i> Graham, Pima, Santa Cruz
Premium	\$0	\$0	\$15
Medical Deductible	\$0	\$0	\$0
Max OOP	\$2,600	\$3,400	\$4,800
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$30; Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$225 Days 1-7	\$275 Days 1-7	\$250 Days 1-7
ASC / Outpatient	\$0 or \$125 / \$0 or \$225	\$0 or \$150 / \$0 or \$275	\$0 or \$150 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Acupuncture , Chiropractic , Meal Benefit , Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Acupuncture , Chiropractic , Meal Benefit	Dental Level 1 , Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available





Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (PPO)	AARP® Medicare Advantage Walgreens Plan 2 (PPO)
Plan ID	H2228-075-000   	H2228-096-000   
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	<i>Arizona:</i> Pima	<i>Arizona:</i> Pima
Premium	\$0	\$25
Medical Deductible	\$0	\$0
Max OOP	\$5,000	\$4,000
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$300 Days 1-6	\$250 Days 1-6
ASC / Outpatient	\$0 or \$175 / \$0 or \$275	\$0 or \$150 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers ; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers ; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline





NEW PLAN

Plan Name	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0609-043-000
Plan Highlights	New! Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes. Passport included
Service Area	Arizona: Pima
Premium	\$0
Medical Deductible	\$0
Max OOP	\$2,600
PCP / Specialist	\$0 / \$25; Referral Required
Inpatient Hospital	\$225 Days 1-7
ASC / Outpatient	\$0 or \$125 / \$0 or \$225
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Rural Arizona









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H5253-036-000  	H2228-094-000  	H2228-076-000  
Plan Highlights	Mid premium plan for those shopping on value and low out-of-pocket costs. Includes Medicare National Network	\$0 premium plan for those who are cost conscious, but want provider choice	Mid premium plan for those who are cost conscious, but want provider choice and rich ancillaries
Service Area	<i>Arizona:</i> Yavapai	<i>Arizona:</i> Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Mohave, Navajo, Yavapai, Yuma	<i>Arizona:</i> Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Mohave, Navajo, Yavapai, Yuma
Premium	\$54	\$0	\$34
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,000	\$5,900	\$5,400
PCP / Specialist	\$0 / \$40; Referral Required	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$335 Days 1-5	\$300 Days 1-6
ASC / Outpatient	\$0 or \$290 / \$0 or \$290	\$0 or \$300 / \$0 or \$300	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Rural Arizona



NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H0271-008-000	H0271-025-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	<i>Arizona:</i> Graham, Santa Cruz, Yavapai	<i>Arizona:</i> Graham , Santa Cruz , Yavapai
Premium	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level	Varies by LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS



Arizona MA Only





Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-095-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Arizona:</i> Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Yavapai, Yuma
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,000
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$300 Days 1-6
ASC / Outpatient	\$0 or \$175 / \$0 or \$275
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Arizona Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete [®] LP (HMO D-SNP)	UnitedHealthcare Dual Complete [®] ONE (HMO D-SNP)
Plan ID	H0321-002-000 	H0321-004-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<p>Arizona: Apache*, Cochise*, Coconino*, Gila, Graham*, Greenlee*, La Paz*, Maricopa, Mohave*, Navajo*, Pima, Pinal, Santa Cruz*, Yavapai*, Yuma*</p> <p><i>*Indicates available Dual products limited to Developmental Disabilities (DD)</i></p>	<p>Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai</p> <p><i>Available to Long-Term Care (LTC) / Elderly and Physically Disabled (EPD)</i></p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Adult Day Care , In-Home Support Services



2022 State Landscape¹

Northern California

Eligibles (as of May 2021)	2,455,229
Estimated Dual Eligibles ²	113,397
YOY Eligible Growth	1.6%
MA Penetration	43.6%
YOY MA Enrollment Growth	6.9%
UHC Market Share	11.8%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 2,040 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

Alameda, Amador, Contra Costa, El Dorado, Fresno, Kings, Lake, Madera, Marin, Mendocino, Merced, Napa, Nevada, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Solano, Sonoma, Stanislaus, Tehama, Tulare, Yolo

● Expansion Footprint

Humboldt



Northern California

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Central Valley

San Joaquin, Stanislaus



Market Landscape

Eligibles (as of May 2021)	204,240
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	35.7%
YOY MA Non-SNP Enrollment Growth	4.6%
UHC Non-SNP Market Share	14.1%

East Bay Area

Alameda, Contra Costa



Market Landscape

Eligibles (as of May 2021)	455,760
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	29.1%
YOY MA Non-SNP Enrollment Growth	7.1%
UHC Non-SNP Market Share	14.5%

North Bay Area

Marin, Napa, Solano, Sonoma



Market Landscape

Eligibles (as of May 2021)	282,686
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	29.1%
YOY MA Non-SNP Enrollment Growth	7.5%
UHC Non-SNP Market Share	9.1%

North Rural

Amador, El Dorado, Humboldt, Lake, Mendocino, Merced, Shasta, Tehama, Tulare



Market Landscape

Eligibles (as of May 2021)	295,080
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	11.6%
YOY MA Non-SNP Enrollment Growth	19.4%
UHC Non-SNP Market Share	31.8%



Northern California

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Sacramento North Valley

Nevada, Placer, Sacramento, Yolo



Market Landscape

Eligibles (as of May 2021)	418,882
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	26.4%
YOY MA Non-SNP Enrollment Growth	6.4%
UHC Non-SNP Market Share	21.6%

San Francisco

San Francisco



Market Landscape

Eligibles (as of May 2021)	149,904
YOY Eligible Growth	0.8%
MA Non-SNP Penetration	23.3%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	3.6%

South Bay Area

San Mateo, Santa Clara, Santa Cruz



Market Landscape

Eligibles (as of May 2021)	459,296
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	26.7%
YOY MA Non-SNP Enrollment Growth	6.2%
UHC Non-SNP Market Share	9.9%

Southern Central Valley

Fresno, Kings, Madera



Market Landscape

Eligibles (as of May 2021)	189,381
YOY Eligible Growth	1.1%
MA Non-SNP Penetration	23.1%
YOY MA Non-SNP Enrollment Growth	3.4%
UHC Non-SNP Market Share	4.9%



Northern California

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

East Bay Area Dual

Alameda



Market Landscape	
Est. D-SNP Eligibles	59,896
D-SNP Enrollees	8,789
D-SNP Penetration (All Plans)	14.7%
Total UHC D-SNP Enrollees	638
UHC D-SNP Market Share	7.3%

Southern Central Valley Dual

Fresno, Kings, Madera



Market Landscape	
Est. D-SNP Eligibles	53,501
D-SNP Enrollees	8,779
D-SNP Penetration (All Plans)	16.4%
Total UHC D-SNP Enrollees	788
UHC D-SNP Market Share	9.0%



Central Valley



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0543-196-000	H0543-147-000	H0543-036-000
Plan Highlights	\$0 premium plan designed around AllCare for coordinated care, low out-of-pocket costs, and includes popular ancillaries	Broad network plan for those shopping for value with low out-of-pocket costs	Broad network plan with lower out-of-pocket costs and additional ancillaries
Service Area	California: San Joaquin, Stanislaus	California: Stanislaus	California: Stanislaus
Premium	\$0	\$9	\$99
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$4,900	\$3,400
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$15; Referral Required	\$0 / \$5; Referral Required
Inpatient Hospital	\$175 Days 1-5	\$220 Days 1-8	\$200 per admit
ASC / Outpatient	\$0 or \$75 / \$0 or \$125	\$0 or \$195 / \$0 or \$195	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Central Valley



Walgreens Preferred






National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H4829-008-000  	H0543-177-000 	H0543-185-000
Plan Highlights	New! Open access plan with low out-of-pocket costs and rich ancillaries	Mid premium plan for those shopping on value and lower out-of-pocket costs	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: San Joaquin, Stanislaus	California: San Joaquin	California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$45	\$58	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$4,400	\$0 for Full Duals
PCP / Specialist	\$15 / \$45; No Referral Required	\$0 / \$0; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$395 Days 1-5	\$275 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$250 / \$0 or \$250	\$0 for Full Duals
Lab	\$0	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



East Bay Area



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)
Plan ID	H0543-163-000	H0543-189-000	H0543-188-000
Plan Highlights	Mid premium plan designed around John Muir for coordinated care and low out-of-pocket costs	Mid premium plan designed around Canopy Health for coordinated care and rich ancillaries	Mid premium plan designed around Canopy Health for coordinated care and rich ancillaries
Service Area	California: Contra Costa	California: Contra Costa	California: Alameda
Premium	\$64	\$69	\$69
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,200	\$3,200	\$4,900
PCP / Specialist	\$10 / \$15; Referral Required	\$0 / \$15; Referral Required	\$0 / \$15; Referral Required
Inpatient Hospital	\$290 Days 1-5	\$290 Days 1-5	\$250 Days 1-7
ASC / Outpatient	\$0 or \$200 / \$0 or \$200	\$0 or \$150 / \$0 or \$210	\$0 or \$150 / \$0 or \$210
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$2/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available



East Bay Area



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-070-000	H0543-183-000
Plan Highlights	Full provider network plan serving Alameda and Contra Costa counties	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Alameda, Contra Costa	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz , Solano, Sonoma
Premium	\$110	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$0 for Full Duals
PCP / Specialist	\$0 / \$10; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$370 / \$0 or \$370	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



North Bay Area



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-176-000	H0543-205-000	H4829-004-000
Plan Highlights	Mid premium plan designed around Meritage and Marin Health for coordinated care	Plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries	Open access plan with low out-of-pocket costs and rich ancillaries with no medical deductible
Service Area	California: Marin	California: Marin	California: Marin, Solano
Premium	\$49	\$89	\$45
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$4,900	\$6,700
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$25; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$200 Days 1-5	\$345 Days 1-4	\$395 Days 1-5
ASC / Outpatient	\$0 or \$50 / \$0 or \$100	\$0 or \$195 / \$0 or \$195	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Dental Level 2 , Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



North Bay Area



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-194-000	H0543-148-000	H4829-002-000
Plan Highlights	Mid premium plan designed around Meritage for coordinated care with low out-of-pocket costs	Mid premium plan offering a broad network and low out-of-pocket costs	Open access plan with low out-of-pocket costs, additional ancillaries and no medical deductible
Service Area	California: Napa	California: Sonoma	California: Napa, Sonoma
Premium	\$49	\$49	\$45
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$4,900	\$6,700
PCP / Specialist	\$0 / \$15; Referral Required	\$0 / \$15; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$290 Days 1-5	\$290 Days 1-5	\$395 Days 1-5
ASC / Outpatient	\$0 or \$195 / \$0 or \$195	\$0 or \$195 / \$0 or \$195	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2 , Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



North Bay Area



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0543-179-000	H0543-183-000	H0543-224-000
Plan Highlights	Higher premium plan with low out-of-pocket costs and additional ancillaries	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal	New! Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes with coordinated care through Meritage and Marin Health
Service Area	California: Solano	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz , Solano, Sonoma	California: Marin
Premium	\$79	\$0 for Full Duals	\$49
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$0 for Full Duals	\$4,900
PCP / Specialist	\$0 / \$20; Referral Required	\$0 / \$0 for Full Duals; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$395 Days 1-4	\$0 for Full Duals	\$200 Days 1-5
ASC / Outpatient	\$0 or \$370 / \$0 or \$370	\$0 for Full Duals	\$0 or \$50 / \$0 or \$100
Lab	\$0	\$0 for Full Duals	\$0
Rx Ded.; Copays	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



North Rural



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-140-000	H0543-195-000	H4829-003-000
Plan Highlights	Mid premium plan with low out-of-pocket costs and additional ancillaries	Low premium plan with low out-of-pocket costs and extra ancillaries	Open access plan with low out-of-pocket costs, additional ancillaries and no medical deductible
Service Area	California: Amador, El Dorado, Lake, Mendocino, Merced, Tulare	California: Shasta, Tehama	California: Amador, El Dorado, Humboldt, Lake, Mendocino, Tulare
Premium	\$61	\$25	\$75
Medical Deductible	\$0	\$0	\$750
Max OOP	\$6,700	\$6,700	\$4,500
PCP / Specialist	\$15 / \$45; Referral Required	\$10 / \$35; Referral Required	\$5 / \$30; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$390 Days 1-5	\$290 Days 1-5
ASC / Outpatient	\$0 or \$370 / \$0 or \$370	\$0 or \$370 / \$0 or \$370	\$0 or \$175 / \$0 or \$175
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



North Rural



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-202-000
Plan Highlights	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	<i>California:</i> Amador, El Dorado, Lake, Mendocino, Merced, Nevada, Shasta, Tehama, Tulare
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



Sacramento North Valley



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus 1 (HMO)	AARP® Medicare Advantage SecureHorizons® Focus 2 (HMO)
Plan ID	H0543-146-000	H0543-222-000
Plan Highlights	Low premium plan designed around Sutter Health for coordinated care and low out-of-pocket costs with popular ancillaries	New! \$0 premium plan designed around Hill Physicians for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	California: Placer, Sacramento, Yolo	California: Placer, Sacramento
Premium	\$19	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$4,900
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$220 Days 1-8	\$250 Days 1-4
ASC / Outpatient	\$0 or \$195 / \$0 or \$195	\$0 or \$100 / \$0 or \$150
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Sacramento North Valley



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-089-000	H4829-006-000
Plan Highlights	Full network plan with low out-of-pocket costs and extra ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	California: Placer, Sacramento, Yolo	California: Placer, Sacramento, Yolo
Premium	\$92	\$45
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$6,700
PCP / Specialist	\$0 / \$15; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$150 Days 1-3	\$395 Days 1-5
ASC / Outpatient	\$0 or \$75 / \$0 or \$75	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	\$100 Tiers 3-5; \$0/\$12/\$45/\$100/31%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Sacramento North Valley



Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-086-000	H0543-185-000
Plan Highlights	Higher premium plan with low out-of-pocket costs serving Nevada county	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Nevada	California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$99	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$0 for Full Duals
PCP / Specialist	\$0 / \$30; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$370 / \$0 or \$370	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



San Francisco



Plan Name	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-191-000	H0543-183-000
Plan Highlights	Low premium plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: San Francisco	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz , Solano, Sonoma
Premium	\$39	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$3,500	\$0 for Full Duals
PCP / Specialist	\$0 / \$10; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$250 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$195 / \$0 or \$195	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



South Bay Area



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-193-000	H0543-029-000	H0543-183-000
Plan Highlights	\$0 premium plan designed around PMG of San Jose for coordinated care and low out-of-pocket costs and rich ancillaries	Broad network plan with low out-of-pocket costs serving Santa Clara county	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Santa Clara	California: Santa Clara	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz , Solano, Sonoma
Premium	\$0	\$101	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,000	\$5,900	\$0 for Full Duals
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$10 ; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$175 Days 1-5	\$390 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$75 / \$0 or \$125	\$0 or \$325 / \$0 or \$325	\$0 for Full Duals
Lab	\$0	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers ; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$355 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



South Bay Area



Walgreens Preferred







National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)
Plan ID	H4829-007-000  	H0543-209-000 	H0543-178-000 
Plan Highlights	New! Open access plan with low out-of-pocket costs and popular ancillaries	Plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries	High premium plan with access to the full network
Service Area	California: Santa Clara, Santa Cruz	California: Santa Cruz	California: Santa Cruz
Premium	\$45	\$69	\$79
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$4,900	\$6,700
PCP / Specialist	\$15 / \$45; No Referral Required	\$0 / \$20; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$395 Days 1-5	\$225 Days 1-5	\$395 Days 1-4
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$195 / \$0 or \$195	\$0 or \$370 / \$0 or \$370
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



South Bay Area



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0543-028-000 
Plan Highlights	Higher premium plan with low out-of-pocket costs and extra ancillaries
Service Area	<i>California:</i> San Mateo
Premium	\$107
Medical Deductible	\$0
Max OOP	\$4,900
PCP / Specialist	\$0 / \$10; Referral Required
Inpatient Hospital	\$200 per admit
ASC / Outpatient	\$0 / \$0
Lab	\$0
Rx Ded.; Copays	\$360 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Southern Central Valley



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Focus (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-223-000	H0543-035-000	H0543-185-000
Plan Highlights	New! \$0 premium plan designed around Santé Health for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan designed around Santé Medical Group for coordinated care with low out-of-pocket costs and rich ancillaries	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Fresno, Madera	California: Fresno, Kings, Madera	California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$0	\$59	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,450	\$5,900	\$0 for Full Duals
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$300 Days 1-4	\$325 Days 1-4	\$0 for Full Duals
ASC / Outpatient	\$0 or \$50 / \$0 or \$250	\$0 or \$250 / \$0 or \$300	\$0 for Full Duals
Lab	\$0	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



East Bay Area Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (HMO D-SNP)

Plan ID H1375-001-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *California:* Alameda

Premium \$0

Other Benefits [Dental Level 3](#), [Routine Eye Exam](#), [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), [Routine Hearing Exam](#), [Hearing Aids](#), [Virtual Medical Visits](#), [Virtual Mental Health Visits](#), [Nurseline](#), [Transportation](#)



Southern Central Valley Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (HMO D-SNP)

Plan ID H1375-002-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *California:* Fresno, Kings, Madera

Premium \$0

Other Benefits [Dental Level 4](#), Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, [Transportation](#), Acupuncture, Chiropractic, PERS, [Meal Benefit](#)



2022 State Landscape¹

Southern California

Eligibles (as of May 2021) 3,736,034

YOY Eligible Growth 1.7%

MA Penetration 52.4%

YOY MA Enrollment Growth 4.6%

UHC Market Share 16.5%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

● Current Footprint

Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura



Southern California

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Kern County

Kern



Market Landscape

Eligibles (as of May 2021)	122,196
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	28.2%
YOY MA Non-SNP Enrollment Growth	4.6%
UHC Non-SNP Market Share	9.8%

Los Angeles

Los Angeles



Market Landscape

Eligibles (as of May 2021)	1,532,833
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	37.0%
YOY MA Non-SNP Enrollment Growth	5.4%
UHC Non-SNP Market Share	12.3%

Orange County

Orange



Market Landscape

Eligibles (as of May 2021)	526,088
YOY Eligible Growth	2.1%
MA Non-SNP Penetration	40.7%
YOY MA Non-SNP Enrollment Growth	4.8%
UHC Non-SNP Market Share	22.3%

Pacific Central Coast

San Luis Obispo, Santa Barbara, Ventura



Market Landscape

Eligibles (as of May 2021)	300,775
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	20.0%
YOY MA Non-SNP Enrollment Growth	9.7%
UHC Non-SNP Market Share	18.1%



Southern California

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Riverside/San Bernardino

Riverside, San Bernardino



Market Landscape

Eligibles (as of May 2021)	702,166
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	44.5%
YOY MA Non-SNP Enrollment Growth	4.5%
UHC Non-SNP Market Share	23.9%

San Diego

San Diego



Market Landscape

Eligibles (as of May 2021)	551,976
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	38.6%
YOY MA Non-SNP Enrollment Growth	5.7%
UHC Non-SNP Market Share	28.4%

Southern California MA Only

Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura



Market Landscape

Eligibles (as of May 2021)	3,736,034
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	37.5%
YOY MA Non-SNP Enrollment Growth	5.3%
UHC Non-SNP Market Share	19.0%



Kern County



Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-019-000	H0543-153-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Kern	California: Kern, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$2,000	\$0 for Full Duals
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 per admit	\$0 for Full Duals
ASC / Outpatient	\$0 / \$0	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$15/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic , PERS



Los Angeles



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)
Plan ID	H0543-168-000	H0543-210-000	H0543-151-000
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillaries	\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers coverage outside of the network for certain services	\$0 premium plan designed around Optum for coordinated care and low out-of-pocket costs
Service Area	California: Los Angeles	California: Los Angeles	California: Los Angeles
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$800	\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$100 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

Los Angeles



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-001-000	H0543-164-000	H0543-153-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for members with Full Low Income Subsidy (LIS)	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Los Angeles	California: Los Angeles	California: Kern, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$19.10 (Varies by LIS level)	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$1,500	\$800	\$0 for Full Duals
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 for Full Duals
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 for Full Duals
Lab	\$0	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$2/\$15/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies By LIS Level	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Dental Riders Available	Dental Level 3 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic , PERS



Los Angeles



NEW PLAN

Plan Name	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0543-217-000 \$25 Insulin
Plan Highlights	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	California: Los Angeles
Premium	\$0
Medical Deductible	\$0
Max OOP	\$800
PCP / Specialist	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit
ASC / Outpatient	\$0 / \$0
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available



Orange County



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage Harmony (HMO)
Plan ID	H0543-169-000	H0543-215-000	H0543-220-000
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillaries	\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers coverage outside of the network for certain services	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	California: Orange	California: Orange	California: Orange
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$800	\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$100 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available



Orange County



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0543-138-000	H0543-165-000	H0543-218-000 \$25 Insulin
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for members with Full Low Income Subsidy (LIS)	New! \$0 premium plan designed around Optum for enhanced coordinated care and low out-of-pocket costs. Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	California: Orange	California: Orange	California: Orange
Premium	\$0	\$28.20 (Varies by LIS level)	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$1,500	\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	Varies By LIS Level	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Dental Riders Available	Dental Level 3 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture, Chiropractic	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture, Chiropractic , PERS, Platinum Dental Rider Available



Orange County



Plan Name	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-153-000
Plan Highlights	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Kern, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic , PERS



Pacific Central Coast



Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)
Plan ID	H0543-022-000	H0543-167-000
Plan Highlights	\$0 premium plan for those who want affordable coverage and extra benefits beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	California: Ventura	California: San Luis Obispo
Premium	\$0	\$25
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$3,400
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$10; Referral Required
Inpatient Hospital	\$300 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$300 / \$0 or \$300	\$0 or \$195 / \$0 or \$195
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available



Pacific Central Coast



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-032-000	H4829-005-000
Plan Highlights	Broad network plan serving San Luis Obispo and Santa Barbara counties with affordable coverage and extra benefits beyond Original Medicare	New! Open access plan for those seeking maximum coverage
Service Area	California: San Luis Obispo, Santa Barbara	California: Santa Barbara
Premium	\$89	\$89
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$5 / \$10; Referral Required	\$10 / \$20; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$375 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$345	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$375 Tiers 3-5; \$4/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$200 Tiers 3-5; \$4/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available



Riverside/San Bernardino



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage Harmony (HMO)
Plan ID	H0543-170-000	H0543-216-000	H0543-221-000
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillaries	\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers coverage outside of the network for certain services	New! \$0 premium plan designed around Optum for enhanced coordinated care and low out-of-pocket costs
Service Area	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Riverside, San Bernardino
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$800	\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$100 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available



Riverside/San Bernardino



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0543-144-000	H0543-166-000	H0543-219-000 \$25 Insulin
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for members with Full Low Income Subsidy (LIS)	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Riverside, San Bernardino
Premium	\$0	\$28.10 (Varies by LIS level)	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$1,500	\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	Varies By LIS Level	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Dental Riders Available	Dental Level 3 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic , PERS, Platinum Dental Rider Available



Riverside/San Bernardino



Plan Name	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-153-000
Plan Highlights	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Kern, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic , PERS



2022 Product Benefits

San Diego



Plan Name	Sharp® Walgreens by UnitedHealthcare® (HMO)	Sharp® SecureHorizons® Plan by UnitedHealthcare® (HMO)
Plan ID	H0543-204-000	H0543-145-000
Plan Highlights	\$0 premium plan designed around Sharp HealthCare for coordinated care and \$0 copay for doctor visits	\$0 premium plan designed around Sharp HealthCare for coordinated care and low out-of-pocket costs
Service Area	California: San Diego	California: San Diego
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$2,900	\$3,400
PCP / Specialist	\$0 / \$0; Referral Required	\$5 / \$35; Referral Required
Inpatient Hospital	\$260 Days 1-7	\$260 Days 1-7
ASC / Outpatient	\$0 or \$100 / \$0 or \$100	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$4/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic, Meal Benefit , Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, PERS, Meal Benefit , Dental Riders Available



2022 Product Benefits

San Diego



Plan Name	UnitedHealthcare® Chronic Complete Focus (HMO C-SNP)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-214-000 \$25 Insulin	H0543-172-000
Plan Highlights	\$0 premium plan designed around Sharp HealthCare for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed around Sharp HealthCare for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: San Diego	California: San Diego
Premium	\$0	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$3,400	\$0 for Full Duals
PCP / Specialist	\$5 / \$35; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$260 Days 1-7	\$0 for Full Duals
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$4/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit



2022 Product Benefits

San Diego



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 4 (HMO)	AARP® Medicare Advantage SecureHorizons® Value (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)
Plan ID	H0543-152-000	H0543-013-000	H0543-060-000
Plan Highlights	\$0 premium plan for those who want affordable coverage, a broad selection of doctors and extra benefits beyond Original Medicare	Low premium plan for those who want popular ancillary benefits beyond Original Medicare, a broad choice of doctors, and low out-of-pocket costs	Premium plan for those who want rich ancillary benefits beyond Original Medicare, a broad choice of doctors, and low out-of-pocket costs
Service Area	California: San Diego	California: San Diego	California: San Diego
Premium	\$0	\$25	\$69
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,400	\$5,300	\$4,300
PCP / Specialist	\$10 / \$35; Referral Required	\$20 / \$40; Referral Required	\$15 / \$35; Referral Required
Inpatient Hospital	\$295 Days 1-7	\$225 Days 1-8	\$175 Days 1-8
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$225 / \$0 or \$225	\$0 or \$175 / \$0 or \$175
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$5/\$11/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$4/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$4/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation , Acupuncture , Chiropractic , Dental Riders Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, PERS, Dental Riders Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available



Southern California MA Only



Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0543-121-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>California:</i> Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura
Premium	\$0; Part B Rebate: up to \$25
Medical Deductible	\$0
Max OOP	\$4,900
PCP / Specialist	\$5 / \$10; Referral Required
Inpatient Hospital	\$50 per admit
ASC / Outpatient	\$0 / \$0
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available



2022 State Landscape¹

Colorado

Eligibles (as of May 2021)	933,203
Estimated Dual Eligibles²	119,680
YOY Eligible Growth	2.9%
MA Penetration	47.0%
YOY MA Enrollment Growth	7.8%
UHC Market Share	47.9%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 15,549 partial duals who may or may not be eligible).

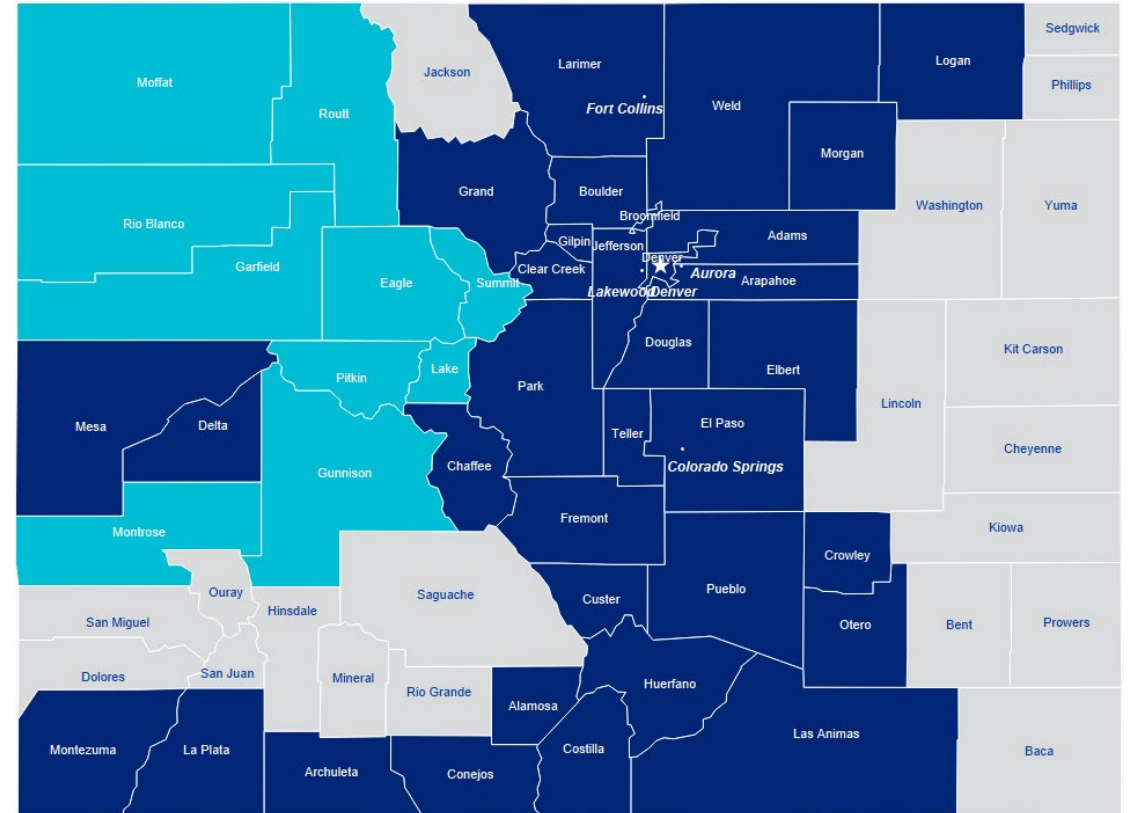
2022 Medicare Advantage Service Area

● Current Footprint

Adams, Alamosa, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Delta, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Grand, Huerfano, Jefferson, La Plata, Larimer, Las Animas, Logan, Mesa, Montezuma, Morgan, Otero, Park, Pueblo, Teller, Weld

● Expansion Footprint

Eagle, Garfield, Gunnison, Lake, Moffat, Montrose, Pitkin, Rio Blanco, Routt, Summit

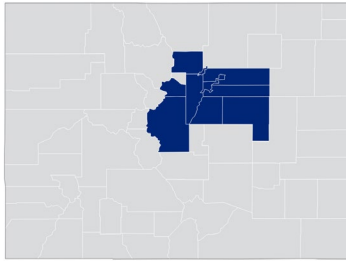


Colorado

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Denver Metro

Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson, Park

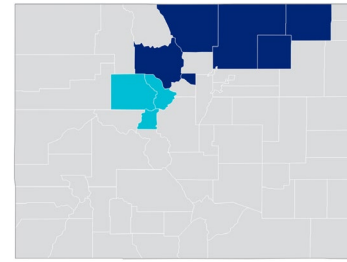


Market Landscape

Eligibles (as of May 2021)	492,449
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	40.3%
YOY MA Non-SNP Enrollment Growth	6.0%
UHC Non-SNP Market Share	47.6%

Northern Colorado

Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld

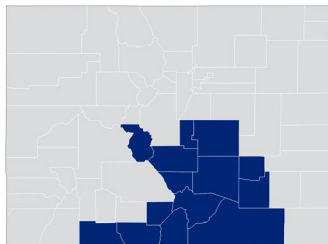


Market Landscape

Eligibles (as of May 2021)	138,333
YOY Eligible Growth	3.7%
MA Non-SNP Penetration	29.1%
YOY MA Non-SNP Enrollment Growth	12.4%
UHC Non-SNP Market Share	43.3%

Southern Colorado

Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Pueblo, Teller

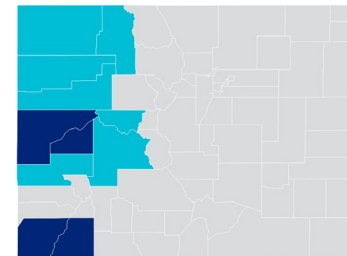


Market Landscape

Eligibles (as of May 2021)	203,015
YOY Eligible Growth	2.5%
MA Non-SNP Penetration	31.6%
YOY MA Non-SNP Enrollment Growth	11.9%
UHC Non-SNP Market Share	45.1%

Western Colorado

Delta, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt



Market Landscape

Eligibles (as of May 2021)	99,406
YOY Eligible Growth	3.7%
MA Non-SNP Penetration	16.8%
YOY MA Non-SNP Enrollment Growth	1.1%
UHC Non-SNP Market Share	22.5%



Colorado

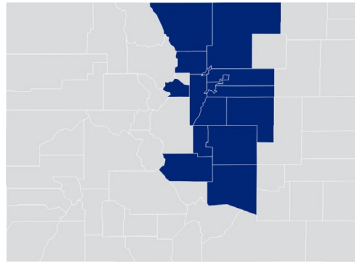
● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Colorado MA Only

Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Elbert, Fremont, Jefferson, Larimer, Pueblo, Teller, Weld

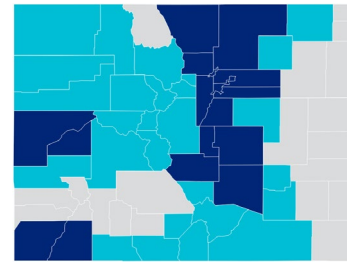
Colorado Dual

Adams, Alamosa, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Delta, Denver, Douglas, Eagle, El Paso, Elbert, Fremont, Garfield, Gilpin, Grand, Gunnison, Huerfano, Jefferson, La Plata, Lake, Larimer, Las Animas, Logan, Mesa, Moffat, Montezuma, Montrose, Morgan, Otero, Park, Pitkin, Pueblo, Rio Blanco, Routt, Summit, Teller, Weld



Market Landscape

Eligibles (as of May 2021)	774,444
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	37.8%
YOY MA Non-SNP Enrollment Growth	7.2%
UHC Non-SNP Market Share	47.4%



Market Landscape

Est. D-SNP Eligibles	119,680
D-SNP Enrollees	26,154
D-SNP Penetration (All Plans)	21.9%
Total UHC D-SNP Enrollees	19,872
UHC D-SNP Market Share	76.0%



Denver Metro



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H0609-012-000	H0609-007-000	H0609-048-000
Plan Highlights	\$0 premium plan with additional ancillaries	Premium plan with low out-of-pocket costs and rich ancillaries	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson
Premium	\$0	\$44	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,000	\$4,400
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$225 Days 1-5	\$185 Days 1-5	\$250 Days 1-6
ASC / Outpatient	\$0 or \$125 / \$0 or \$200	\$0 or \$100 / \$0 or \$175	\$0 or \$175 / \$0 or \$235
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit



Denver Metro



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2577-002-000   	H0609-047-000 	H6706-001-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes Medicare National Network
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson	Colorado: Boulder
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,500	\$3,900	\$3,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$25; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$325 Days 1-5	\$225 Days 1-6	\$225 Days 1-6
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$200 / \$0 or \$200	\$0 or \$200 / \$0 or \$200
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available



Northern Colorado



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0609-036-001	H0609-034-001
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Colorado: Larimer, Weld	Colorado: Larimer, Weld
Premium	\$0	\$39
Medical Deductible	\$0	\$0
Max OOP	\$4,400	\$3,500
PCP / Specialist	\$0 / \$40; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$275 Days 1-6	\$225 Days 1-6
ASC / Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$150 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available



Northern Colorado



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 3 (PPO)
Plan ID	H2577-001-001  	H2577-003-001  	H2577-022-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Broad pharmacy access	\$0 premium plan designed for those who are cost conscious, but want provider choice. Broad pharmacy access	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Colorado: Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld	Colorado: Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld	Colorado: Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld
Premium	\$0	\$0; Part B Rebate: up to \$40	\$24
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$5,900	\$5,200
PCP / Specialist	\$0 / \$40; No Referral Required	\$25 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$490 Days 1-4	\$250 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$470 / \$0 or \$470	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$350 Tiers 3-5; \$0/\$8/\$47/\$95/27%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit



Southern Colorado



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0609-036-002	H0609-034-002
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Colorado: El Paso, Fremont, Pueblo, Teller	Colorado: El Paso, Fremont, Pueblo, Teller
Premium	\$0	\$39
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$3,200
PCP / Specialist	\$0 / \$35; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$275 Days 1-6	\$225 Days 1-6
ASC / Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$150 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Acupuncture , Chiropractic , Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Acupuncture , Chiropractic



Southern Colorado



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 3 (PPO)
Plan ID	H2577-001-002  	H2577-003-002  	H2577-023-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Broad pharmacy access	\$0 premium plan for those who are cost conscious, but want provider choice. Broad pharmacy access	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Colorado: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller	Colorado: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller	Colorado: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller
Premium	\$0	\$0; Part B Rebate: up to \$45	\$24
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,500	\$6,700	\$5,200
PCP / Specialist	\$0 / \$40; No Referral Required	\$25 / \$50; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$445 Days 1-4	\$250 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$445 / \$0 or \$445	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$350 Tiers 3-5; \$0/\$8/\$47/\$95/27%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture , Chiropractic , Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit



Western Colorado



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	Rocky Mountain Health Plans CareAdvantage Value (HMO)	Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
Plan ID	H2582-004-000	H2582-005-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Colorado: Delta, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt	Colorado: Delta, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt
Premium	\$0	\$34
Medical Deductible	\$0	\$0
Max OOP	\$5,500	\$4,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$285 Days 1-6	\$225 Days 1-6
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$200 / \$0 or \$200
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Colorado MA Only



Walgreens Preferred



National Network





\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO)	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0609-041-000	H0609-018-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson
Premium	\$0; Part B Rebate: up to \$50	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$3,900	\$3,400
PCP / Specialist	\$0 / \$45; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$275 Days 1-6	\$225 Days 1-6
ASC / Outpatient	\$0 or \$240 / \$0 or \$240	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Colorado Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	Rocky Mountain Health Plans DualCare Plus (HMO D-SNP)
Plan ID	H0624-001-000 	H2582-002-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	Colorado: Adams, Alamosa, Arapahoe, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Grand, Huerfano, Jefferson, Lake, Larimer, Las Animas, Logan, Morgan, Otero, Park, Pueblo, Teller, Weld	Colorado: Archuleta, Delta, Eagle, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt, Summit
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit



2022 State Landscape¹

Hawaii

Eligibles (as of May 2021) 285,959

Estimated Dual Eligibles² 44,092

YOY Eligible Growth 2.9%

MA Penetration 49.8%

YOY MA Enrollment Growth 7.7%

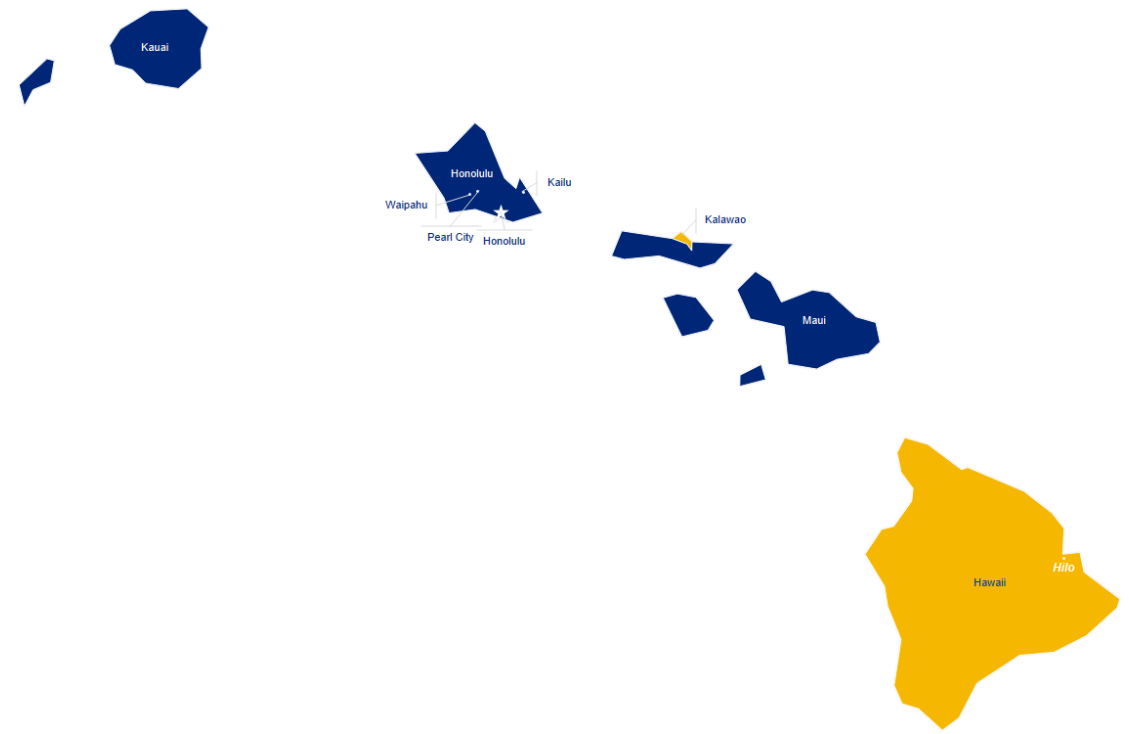
UHC Market Share 32.2%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 5,865 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- **Current Footprint**
 Honolulu, Kauai, Maui
- **Dual Only Footprint**
 Hawaii, Kalawao

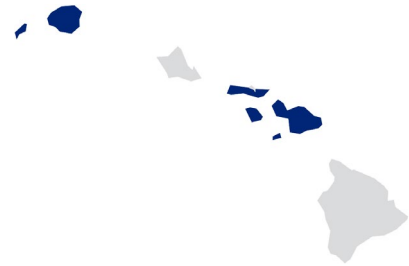


Hawaii

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Hawaii

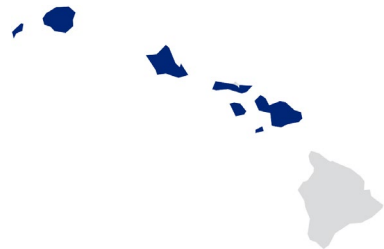
Kauai, Maui



Market Landscape	
Eligibles (as of May 2021)	48,479
YOY Eligible Growth	3.7%
MA Non-SNP Penetration	34.9%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	8.3%

Hawaii MA Only

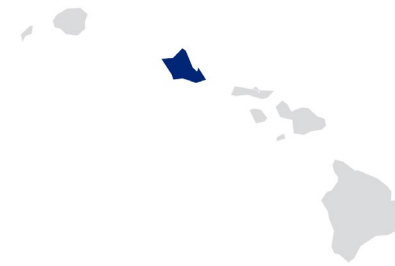
Honolulu, Kauai, Maui



Market Landscape	
Eligibles (as of May 2021)	238,309
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	31.0%
YOY MA Non-SNP Enrollment Growth	7.8%
UHC Non-SNP Market Share	24.6%

Honolulu

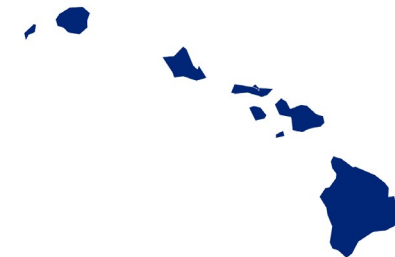
Honolulu



Market Landscape	
Eligibles (as of May 2021)	189,830
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	30.0%
YOY MA Non-SNP Enrollment Growth	7.2%
UHC Non-SNP Market Share	29.4%

Hawaii Dual

Hawaii, Honolulu, Kalawao, Kauai, Maui



Market Landscape	
Est. D-SNP Eligibles	44,092
D-SNP Enrollees	26,468
D-SNP Penetration (All Plans)	60.0%
Total UHC D-SNP Enrollees	17,737
UHC D-SNP Market Share	67.0%



2022 Product Benefits

Hawaii



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2228-068-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Passport included
Service Area	<i>Hawaii:</i> Kauai, Maui
Premium	\$28
Medical Deductible	\$0
Max OOP	\$5,700
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$340 Days 1-4
ASC / Outpatient	\$0 or \$265 / \$0 or \$335
Lab	\$0
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

Honolulu



Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-024-000	H2228-067-000
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Passport included	Open access plan with low out-of-pocket costs and additional ancillaries. Passport included
Service Area	<i>Hawaii:</i> Honolulu	<i>Hawaii:</i> Honolulu
Premium	\$0	\$55
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$5,100
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$425 Days 1-4	\$300 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$425	\$0 or \$230 / \$0 or \$300
Lab	\$0	\$0
Rx Ded.; Copays	\$300 Tiers 3-5; \$3/\$12/\$45/\$95/28%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$12/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Meal Benefit , Platinum Dental Rider Available	Dental Level 2 , Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Meal Benefit , Platinum Dental Rider Available



Hawaii MA Only





Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-025-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Passport included
Service Area	<i>Hawaii:</i> Honolulu, Kauai, Maui
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$50; No Referral Required
Inpatient Hospital	\$450 Days 1-4
ASC / Outpatient	\$0 or \$355 / \$0 or \$425
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Meal Benefit , Platinum Dental Rider Available



Hawaii Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)
Plan ID	H2228-043-000 	R3175-003-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	<i>Hawaii:</i> Hawaii , Honolulu , Kauai , Maui	All counties in state
Premium	\$0	\$0
Other Benefits	Dental Level 4 , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, Acupuncture, Chiropractic	Dental Level 3, OTC Catalog, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic



Idaho

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Eastern Idaho

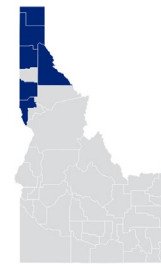
Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls



Market Landscape	
Eligibles (as of May 2021)	68,885
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	30.5%
YOY MA Non-SNP Enrollment Growth	18.9%
UHC Non-SNP Market Share	18.1%

Northern Idaho

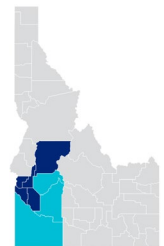
Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone



Market Landscape	
Eligibles (as of May 2021)	79,662
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	27.8%
YOY MA Non-SNP Enrollment Growth	14.4%
UHC Non-SNP Market Share	10.9%

Southern Idaho

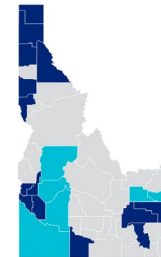
Ada, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley



Market Landscape	
Eligibles (as of May 2021)	152,022
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	48.6%
YOY MA Non-SNP Enrollment Growth	9.7%
UHC Non-SNP Market Share	47.7%

Idaho MA Only

Ada, Bannock, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Elmore, Gem, Jefferson, Kootenai, Latah, Madison, Nez Perce, Owyhee, Payette, Shoshone, Twin Falls, Valley







Market Landscape	
Eligibles (as of May 2021)	300,569
YOY Eligible Growth	4.3%
MA Non-SNP Penetration	38.9%
YOY MA Non-SNP Enrollment Growth	12.1%
UHC Non-SNP Market Share	35.4%



Eastern Idaho







NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H4604-022-000  	H4604-014-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Idaho: Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls	Idaho: Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls
Premium	\$0	\$76
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$5,500
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$375 / \$0 or \$375	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$325 Tiers 3-5; \$3/\$10/\$45/\$95/27%; Tier 1 Full Gap Coverage	\$200 Tiers 3-5; \$0/\$10/\$45/\$95/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, Platinum Dental Rider Available



Northern Idaho



Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H4604-020-000  	H4604-013-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<i>Idaho</i> : Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone	<i>Idaho</i> : Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone
Premium	\$0	\$49
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$5,500
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$295 Days 1-6
ASC / Outpatient	\$0 or \$375 / \$0 or \$375	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$10/\$45/\$95/28%; Tier 1 Full Gap Coverage	\$195 Tiers 3-5; \$0/\$10/\$45/\$95/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 3 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Southern Idaho



Plan Name	AARP® Medicare Advantage Focus (HMO)	AARP® Medicare Advantage (HMO)
Plan ID	H4604-015-000	H4604-012-000
Plan Highlights	\$0 premium plan designed around St Luke's for coordinated care and low out-of-pocket costs. Passport included	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	<i>Idaho:</i> Ada, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Twin Falls, Valley	<i>Idaho:</i> Ada, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley
Premium	\$0	\$16
Medical Deductible	\$0	\$0
Max OOP	\$4,900	\$4,900
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$275 Days 1-5	\$350 Days 1-4
ASC / Outpatient	\$0 or \$100 / \$0 or \$200	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	\$100 Tiers 3-5; \$0/\$7/\$45/\$95/31%; Tier 1 Full Gap Coverage	\$200 Tiers 3-5; \$0/\$10/\$45/\$95/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 Product Benefits

Southern Idaho










Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-079-000   	H2228-031-000  	H2228-032-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries	Open access plan for those seeking maximum coverage
Service Area	<i>Idaho:</i> Ada, Canyon	<i>Idaho:</i> Ada, Canyon	<i>Idaho:</i> Ada, Canyon
Premium	\$0	\$19	\$76
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$4,700	\$3,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$325 Days 1-4	\$295 Days 1-4
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$325 / \$0 or \$325	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$200 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage	\$190 Tiers 3-5; \$0/\$10/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$175 Tiers 3-5; \$0/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Southern Idaho



Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-002-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>Idaho</i> : Ada, Bannock, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Elmore, Gem, Jefferson, Kootenai, Latah, Madison, Nez Perce, Owyhee, Payette, Shoshone, Twin Falls, Valley
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Idaho MA Only



Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H4604-019-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Idaho</i> : Ada, Bannock, Bingham, <i>Boise</i> , Bonner, Bonneville, Boundary, Canyon, <i>Elmore</i> , Gem, <i>Jefferson</i> , Kootenai, Latah, <i>Madison</i> , Nez Perce, <i>Owyhee</i> , Payette, Shoshone, Twin Falls, Valley
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,400
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$350 Days 1-4
ASC / Outpatient	\$0 or \$300 / \$0 or \$300
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, <i>Eyewear Allowance</i> , <i>OTC Catalog</i> , Routine Hearing Exam, <i>Hearing Aids</i> , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <i>Meal Benefit</i>



2022 State Landscape¹

Montana

Eligibles (as of May 2021)	103,262
Estimated Dual Eligibles ²	8,146
YOY Eligible Growth	3.0%
MA Penetration	23.1%
YOY MA Enrollment Growth	17.2%
UHC Market Share	3.4%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 1,515 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

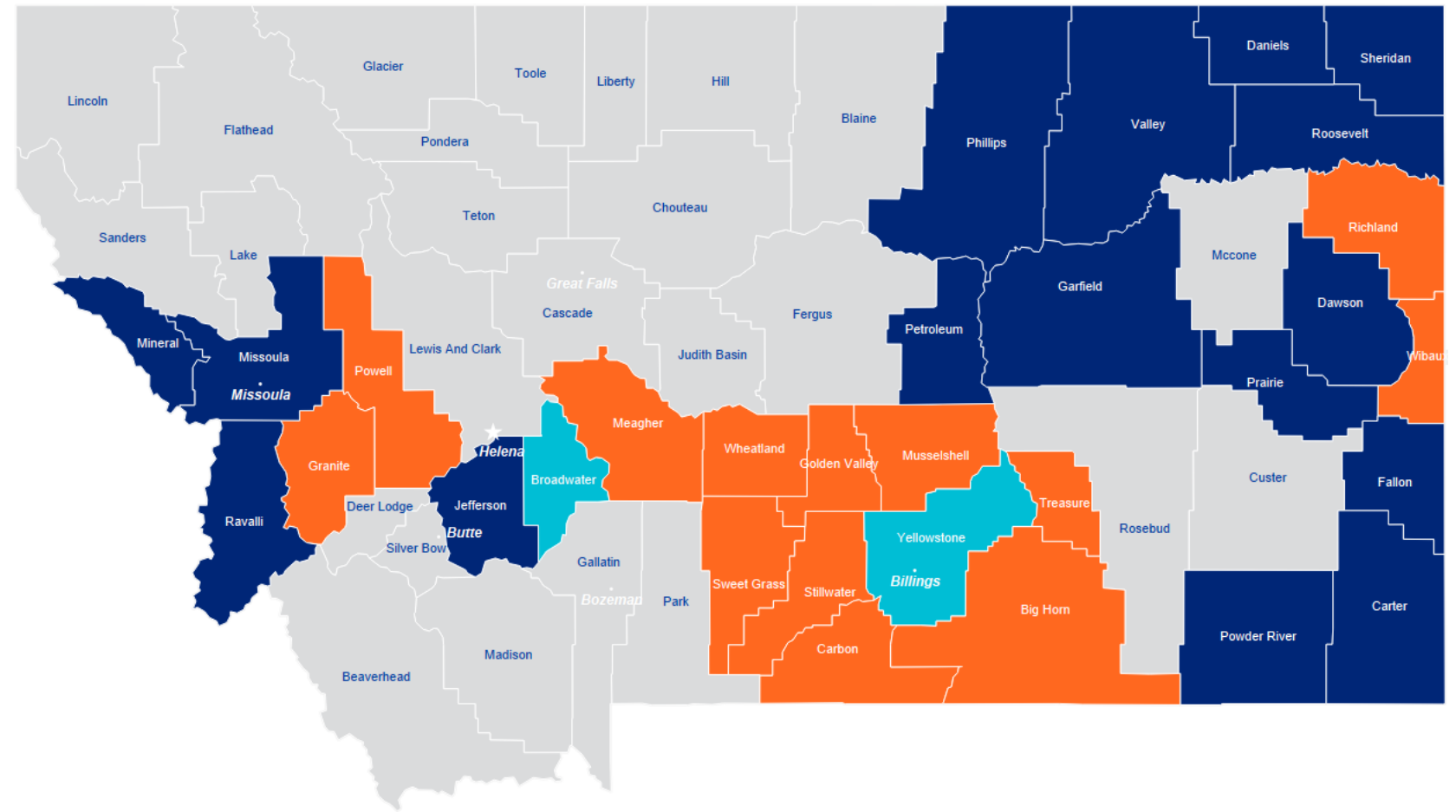
Carter, Daniels, Dawson, Fallon, Garfield, Jefferson, Mineral, Missoula, Petroleum, Phillips, Powder River, Prairie, Ravalli, Roosevelt, Sheridan, Valley

● Expansion Footprint

Broadwater, Yellowstone

● Dual Only Expansion

Big Horn, Carbon, Golden Valley, Granite, Meagher, Musselshell, Powell, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux

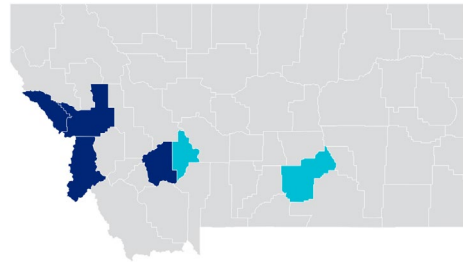


Montana

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Montana

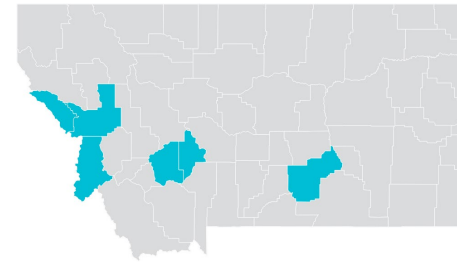
Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone



Market Landscape	
Eligibles (as of May 2021)	76,688
YOY Eligible Growth	3.2%
MA Non-SNP Penetration	22.8%
YOY MA Non-SNP Enrollment Growth	12.8%
UHC Non-SNP Market Share	2.2%

Montana MA Only

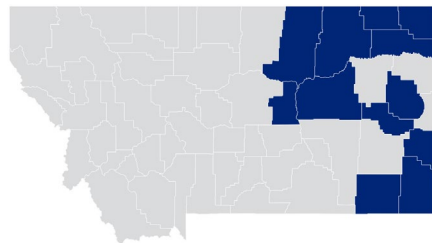
Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone



Market Landscape	
Eligibles (as of May 2021)	76,688
YOY Eligible Growth	3.2%
MA Non-SNP Penetration	22.8%
YOY MA Non-SNP Enrollment Growth	12.8%
UHC Non-SNP Market Share	2.2%

Montana PFFS

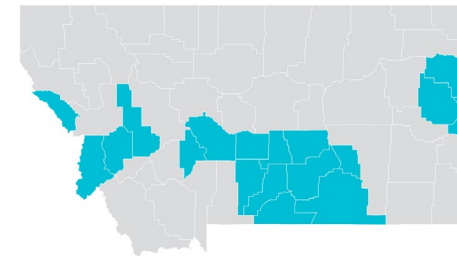
Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley



Market Landscape	
Eligibles (as of May 2021)	10,147
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	3.3%
YOY MA Non-SNP Enrollment Growth	27.0%
UHC Non-SNP Market Share	100.0%

Montana Dual

Big Horn, Broadwater, Carbon, Dawson, Golden Valley, Granite, Meagher, Mineral, Musselshell, Powell, Ravalli, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux, Yellowstone







Market Landscape	
Est. D-SNP Eligibles	8,146
D-SNP Enrollees	775
D-SNP Penetration (All Plans)	9.5%
Total UHC D-SNP Enrollees	0
UHC D-SNP Market Share	0.0%



Montana



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H8211-009-000  	H8211-007-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Montana: Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone	Montana: Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone
Premium	\$0	\$35
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,200
PCP / Specialist	\$20 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$400 Days 1-4	\$295 Days 1-5
ASC / Outpatient	\$0 or \$300 / \$0 or \$400	\$0 or \$175 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$350 Tiers 3-5; \$0/\$15/\$45/\$95/27%; Tier 1 Full Gap Coverage	\$225 Tiers 4-5; \$0/\$8/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Montana MA Only



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8211-010-000
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Montana: Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Montana PFFS



Walgreens Preferred



National Network



\$35 Insulin


Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well for veterans	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston
Premium	\$40	\$74
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline



Montana Dual

 \$0 Rx Copays

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete [®] Choice (PPO D-SNP)
Plan ID	H0271-030-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Service Area	<i>Montana:</i> Big Horn, Broadwater, Carbon, Dawson, Golden Valley, Granite, Meagher, Mineral, Musselshell, Powell, Ravalli, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux, Yellowstone
Premium	\$0
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



2022 State Landscape¹

Nevada

Eligibles (as of May 2021)	500,665
Estimated Dual Eligibles ²	67,647
YOY Eligible Growth	2.8%
MA Penetration	46.8%
YOY MA Enrollment Growth	11.0%
UHC Market Share	39.9%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 16,027 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- **Current Footprint**
Clark, Lyon, Nye, Washoe



Nevada

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Las Vegas

Clark, Nye



Market Landscape	
Eligibles (as of May 2021)	393,061
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	42.3%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	48.4%

Reno

Lyon, Washoe



Market Landscape	
Eligibles (as of May 2021)	107,604
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	33.4%
YOY MA Non-SNP Enrollment Growth	13.5%
UHC Non-SNP Market Share	7.6%

Nevada MA Only

Clark, Nye



Market Landscape	
Eligibles (as of May 2021)	393,061
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	42.3%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	48.4%

Nevada Dual

Clark, Washoe



Market Landscape	
Est. D-SNP Eligibles	67,647
D-SNP Enrollees	4,791
D-SNP Penetration (All Plans)	7.1%
Total UHC D-SNP Enrollees	2,653
UHC D-SNP Market Share	55.4%



2022 Product Benefits

Las Vegas



Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (HMO)	AARP® Medicare Advantage Premier (HMO)	UnitedHealthcare® Medicare Advantage Assist (HMO C-SNP)
Plan ID	H0609-038-000	H0609-031-000	H0609-037-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs	\$0 premium plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	<i>Nevada:</i> Clark, Nye	<i>Nevada:</i> Clark, Nye	<i>Nevada:</i> Clark, Nye
Premium	\$0	\$24.30 (Varies by LIS level)	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$1,000	\$1,000	\$1,000
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tiers 1-2 Full Gap Coverage	Varies By LIS Level	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, PERS, Meal Benefit



2022 Product Benefits

Las Vegas



Plan Name	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Medicare Advantage Focus (HMO)
Plan ID	H0609-028-000	H0609-032-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs
Service Area	<i>Nevada:</i> Clark, Nye	<i>Nevada:</i> Clark, Nye
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$2,500	\$2,500
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$2/\$8/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$2/\$8/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Meal Benefit, Platinum Dental Rider Available



Las Vegas



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Walgreens Plan 2 (PPO)
Plan ID	H7404-018-000  	H7404-020-000   
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan designed for those who are cost conscious, but want provider choice
Service Area	Nevada: Clark, Nye	Nevada: Clark, Nye
Premium	\$0	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$6,700
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$350 Days 1-5
ASC / Outpatient	\$0 or \$225 / \$0 or \$275	\$0 or \$300 / \$0 or \$300
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$195 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Meal Benefit , Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Meal Benefit , Platinum Dental Rider Available



2022 Product Benefits

Reno



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H0609-040-000	H0609-033-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Nevada: Lyon, Washoe	Nevada: Lyon, Washoe
Premium	\$0	\$25
Medical Deductible	\$0	\$0
Max OOP	\$4,400	\$3,900
PCP / Specialist	\$0 / \$45; Referral Required	\$0 / \$40; Referral Required
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-5
ASC / Outpatient	\$0 or \$335 / \$0 or \$335	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$4/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Meal Benefit



Nevada MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H7404-019-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Nevada</i> : Clark, Nye
Premium	\$0; Part B Rebate: up to \$100
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC / Outpatient	\$0 or \$325 / \$0 or \$375
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation , Meal Benefit



Nevada Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	
Plan ID	H1360-001-000	

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Nevada:* Clark, Washoe

Premium \$0

Other Benefits [Dental Level 4](#), Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 State Landscape¹

New Mexico

Eligibles (as of May 2021) 404,497

YOY Eligible Growth 2.3%

MA Penetration 44.3%

YOY MA Enrollment Growth 8.3%

UHC Market Share 26.0%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

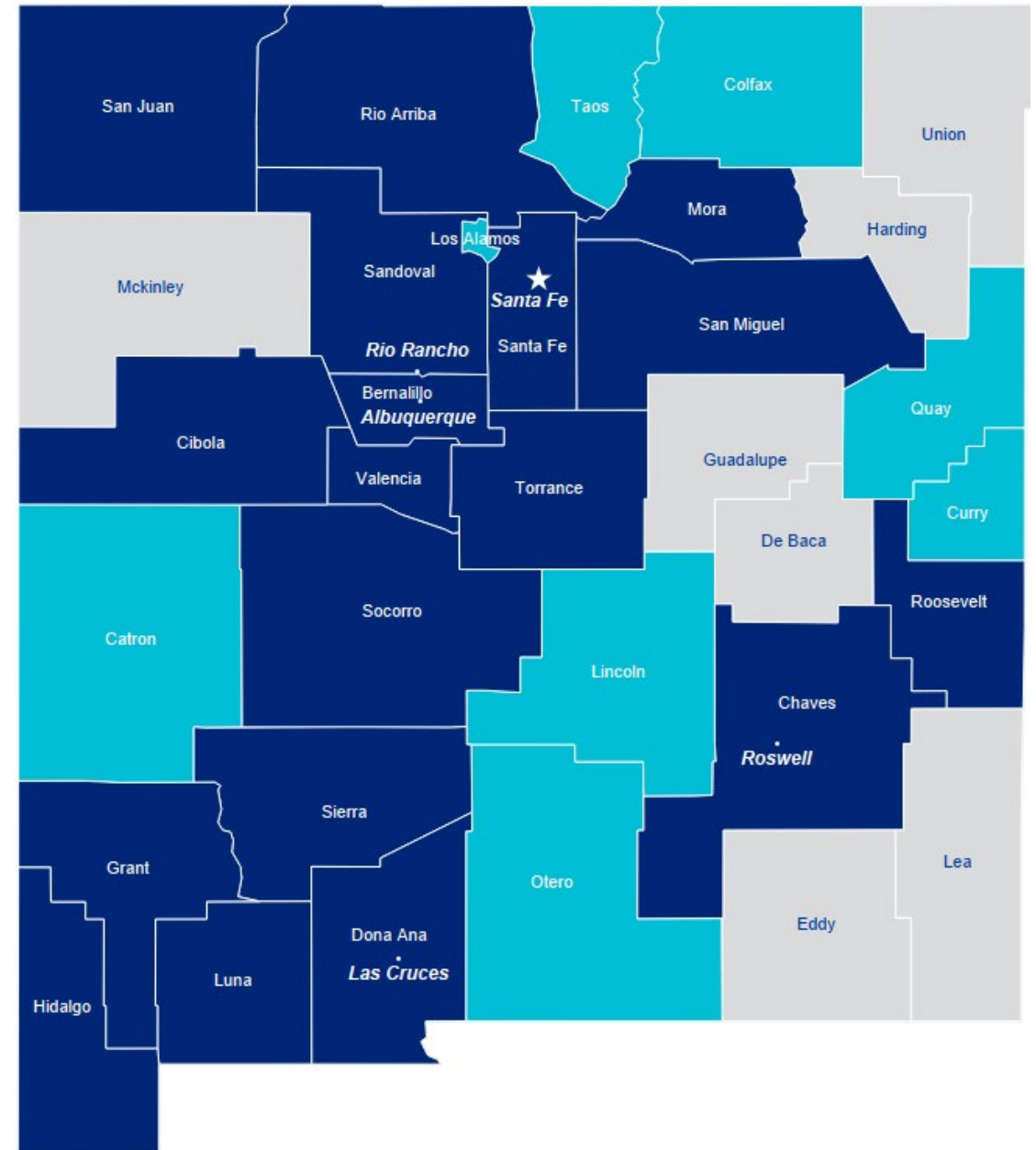
2022 Medicare Advantage Service Area

● Current Footprint

Bernalillo, Chaves, Cibola, Dona Ana, Grant, Hidalgo, Luna, Mora, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Torrance, Valencia

● Expansion Footprint

Catron, Colfax, Curry, Lincoln, Los Alamos, Otero, Quay, Taos

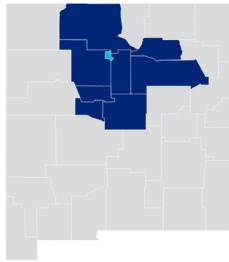


New Mexico

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Northern New Mexico

Bernalillo, Los Alamos, Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia

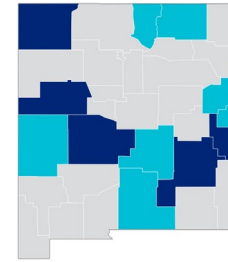


Market Landscape

Eligibles (as of May 2021)	249,149
YOY Eligible Growth	2.5%
MA Non-SNP Penetration	36.4%
YOY MA Non-SNP Enrollment Growth	13.7%
UHC Non-SNP Market Share	19.5%

Rural New Mexico

Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, Roosevelt, San Juan, Socorro, Taos

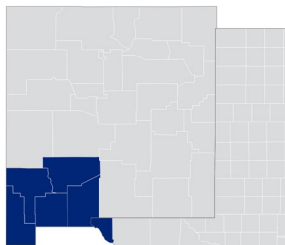


Market Landscape

Eligibles (as of May 2021)	91,024
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	20.2%
YOY MA Non-SNP Enrollment Growth	50.2%
UHC Non-SNP Market Share	10.1%

Southern New Mexico

New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; *Texas*: El Paso

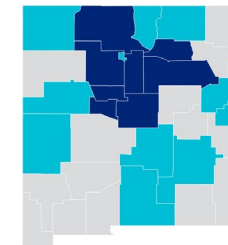


Market Landscape

Eligibles (as of May 2021)	198,432
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	36.6%
YOY MA Non-SNP Enrollment Growth	16.3%
UHC Non-SNP Market Share	52.8%

New Mexico MA Only

Bernalillo, Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Los Alamos, Mora, Otero, Quay, Rio Arriba, San Juan, San Miguel, Sandoval, Santa Fe, Taos, Torrance, Valencia



Market Landscape






Eligibles (as of May 2021)	333,287
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	32.3%
YOY MA Non-SNP Enrollment Growth	18.0%
UHC Non-SNP Market Share	17.8%



Northern New Mexico



NEW PLAN






Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO)
Plan ID	H2228-116-000  	H2228-047-000  	H6526-001-000 
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included
Service Area	New Mexico: Bernalillo, Sandoval, Torrance, Valencia	New Mexico: Bernalillo, Sandoval, Torrance, Valencia	New Mexico: Bernalillo, Sandoval, Valencia
Premium	\$0	\$19	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,300	\$3,800	\$4,300
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$250 Days 1-6	\$275 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$150 / \$0 or \$250	\$0 or \$150 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Northern New Mexico



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO)
Plan ID	H2228-117-000  	H2228-049-000  	H6526-002-000 
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included
Service Area	New Mexico: Los Alamos, Mora, Rio Arriba, San Miguel, Santa Fe	New Mexico: Los Alamos, Mora, Rio Arriba, San Miguel, Santa Fe	New Mexico: Santa Fe
Premium	\$0	\$19	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,300	\$3,800	\$4,900
PCP / Specialist	\$10 / \$45; No Referral Required	\$10 / \$40; No Referral Required	\$5 / \$50; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$295 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$195 / \$0 or \$295	\$0 or \$195 / \$0 or \$295	\$0 or \$175 / \$0 or \$275
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Northern New Mexico





NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H0271-010-000	H0271-033-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	New Mexico: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia	New Mexico: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia
Premium	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Southern New Mexico



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2228-023-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	<i>New Mexico</i> : Dona Ana, Grant, Hidalgo, Luna, Sierra; <i>Texas</i> : El Paso
Premium	\$0
Medical Deductible	\$0
Max OOP	\$3,900
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$225 Days 1-5
ASC / Outpatient	\$0 or \$175 / \$0 or \$200
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$2/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available



Southern New Mexico



NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H0271-011-000	H0271-034-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra
Premium	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Rural New Mexico



Walgreens Preferred



National Network







\$35 Insulin

NEW PLAN

NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H2228-118-000  	H2228-115-000  	H0271-035-000
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	New Mexico: Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, San Juan, Taos	New Mexico: Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, San Juan, Taos	New Mexico: Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, Roosevelt, San Juan, Socorro, Taos
Premium	\$0	\$19	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,300	\$3,800	\$0 for Full Duals
PCP / Specialist	\$10 / \$45; No Referral Required	\$10 / \$40; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$295 Days 1-6	\$0 for Full Duals
ASC / Outpatient	\$0 or \$195 / \$0 or \$295	\$0 or \$195 / \$0 or \$295	\$0 for Full Duals
Lab	\$0	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies by LIS Level
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



New Mexico MA Only



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-098-000	H2228-119-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	New Mexico: Bernalillo, Los Alamos, Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia	New Mexico: Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, San Juan, Taos
Premium	\$0; Part B Rebate: up to \$50	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$4,300	\$4,300
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$275 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$150 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 State Landscape¹

Oregon

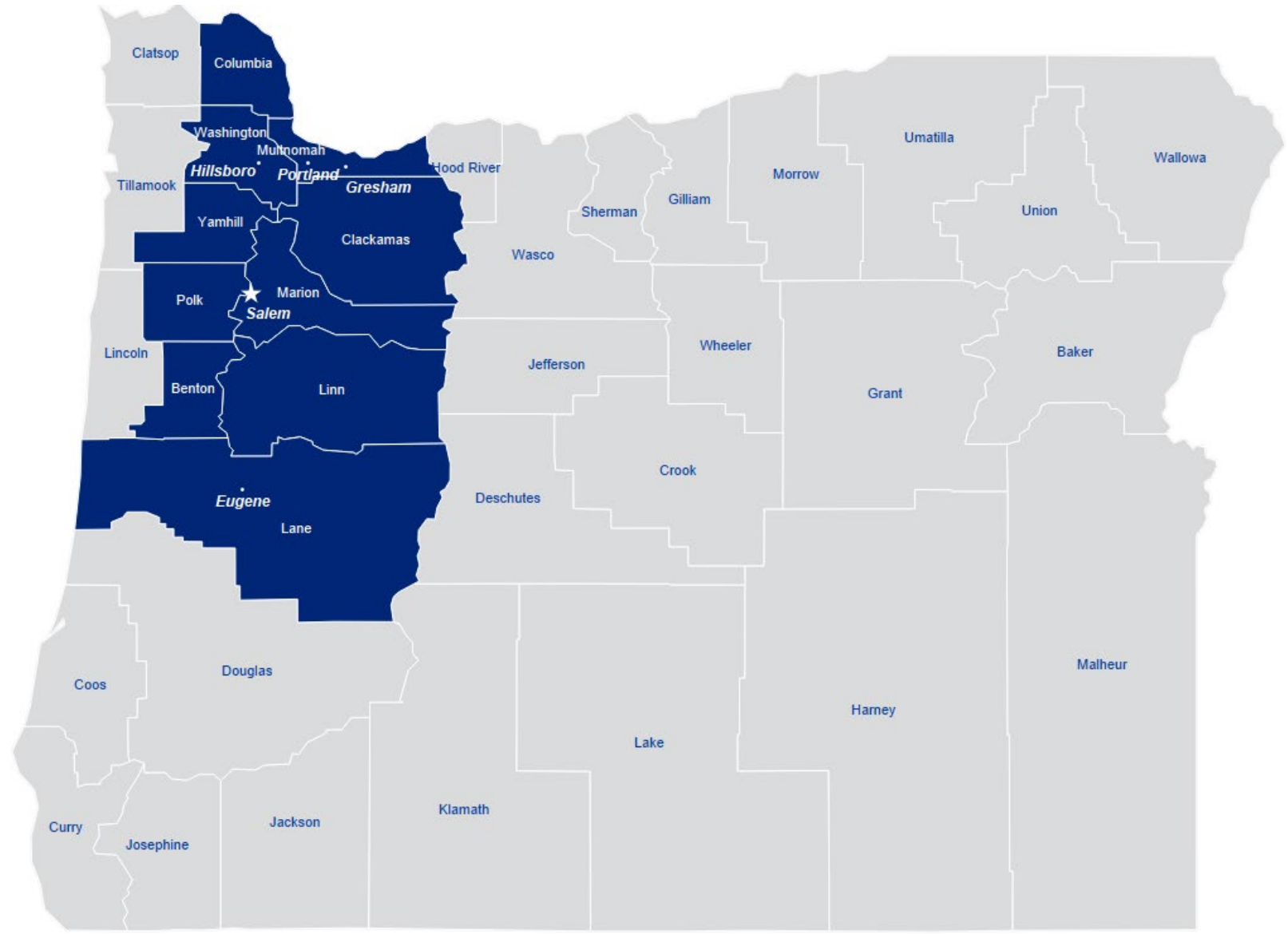
Eligibles (as of May 2021)	572,680
YOY Eligible Growth	2.3%
MA Penetration	60.8%
YOY MA Enrollment Growth	5.3%
UHC Market Share	31.8%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

● **Current Footprint**

Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill

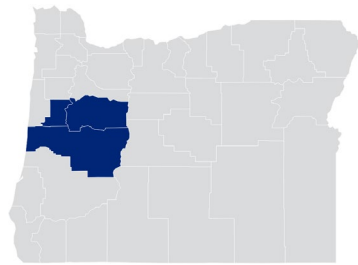


Oregon

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Eugene

Benton, Lane, Linn

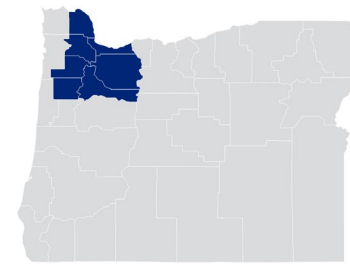


Market Landscape

Eligibles (as of May 2021)	139,572
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	48.0%
YOY MA Non-SNP Enrollment Growth	8.0%
UHC Non-SNP Market Share	56.7%

Portland

Clackamas, Columbia, Marion, Multnomah, Polk, Washington, Yamhill

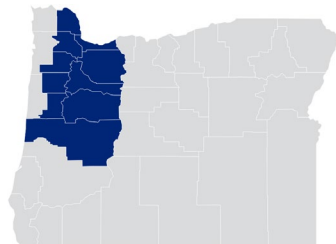


Market Landscape

Eligibles (as of May 2021)	433,108
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	48.8%
YOY MA Non-SNP Enrollment Growth	5.8%
UHC Non-SNP Market Share	26.2%

Oregon MA Only

Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill



Market Landscape






Eligibles (as of May 2021)	572,680
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	48.6%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	33.6%



2022 Product Benefits

Eugene



Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2228-084-000   	H2228-029-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and rich ancillaries
Service Area	Oregon: Clackamas, Lane, Marion, Multnomah, Polk, Washington	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$0	\$32
Medical Deductible	\$0	\$0
Max OOP	\$5,600	\$4,500
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$400 Days 1-4	\$300 Days 1-5
ASC / Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$300 / \$0 or \$300
Lab	\$0	\$0
Rx Ded.; Copays	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred); Tier 1 Full Gap Coverage	\$100 Tiers 3-5; \$0/\$10/\$45/\$95/31%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available



Eugene



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3805-023-001	H3805-007-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Oregon: Benton, Lane	Oregon: Benton, Lane, Linn
Premium	\$0	\$55
Medical Deductible	\$0	\$0
Max OOP	\$4,100	\$2,900
PCP / Specialist	\$0 / \$40; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$400 Days 1-4	\$195 Days 1-7
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$175 / \$0 or \$175
Lab	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 4-5 ; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$195 Tiers 4-5 ; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

Eugene



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H3805-023-002	H0271-022-000	H0271-036-000
Plan Highlights	Low premium plan with low out-of-pocket costs and additional ancillaries	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	Oregon: Linn	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$19	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,100	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$5 / \$40; Referral Required	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$425 Days 1-4	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 or \$350 / \$0 or \$350	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	\$195 Tiers 4-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	Varies by LIS Level	Varies by LIS Level
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS



2022 Product Benefits

Portland









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2228-084-000   	H2228-029-000  	H3805-036-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Oregon: Clackamas, Lane, Marion, Multnomah, Polk, Washington	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Columbia, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$0	\$32	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,600	\$4,500	\$5,600
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$40; Referral Required
Inpatient Hospital	\$400 Days 1-4	\$300 Days 1-5	\$400 Days 1-4
ASC / Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$300 / \$0 or \$300	\$0 or \$400 / \$0 or \$400
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred); Tier 1 Full Gap Coverage	\$100 Tiers 3-5; \$0/\$10/\$45/\$95/31%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available	Dental Level 2 , Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

Portland



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H3805-001-000	H0271-022-000	H0271-036-000
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	Oregon: Clackamas, Columbia, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$72	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,500	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$285 Days 1-7	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 or \$285 / \$0 or \$285	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies by LIS Level	Varies by LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS



Oregon MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-088-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Oregon:</i> Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,600
PCP / Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$400 Days 1-4
ASC / Outpatient	\$0 or \$350 / \$0 or \$350
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 State Landscape¹

Utah

Eligibles (as of May 2021)	412,181
Estimated Dual Eligibles ²	39,518
YOY Eligible Growth	3.4%
MA Penetration	44.2%
YOY MA Enrollment Growth	11.6%
UHC Market Share	53.9%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 6,455 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

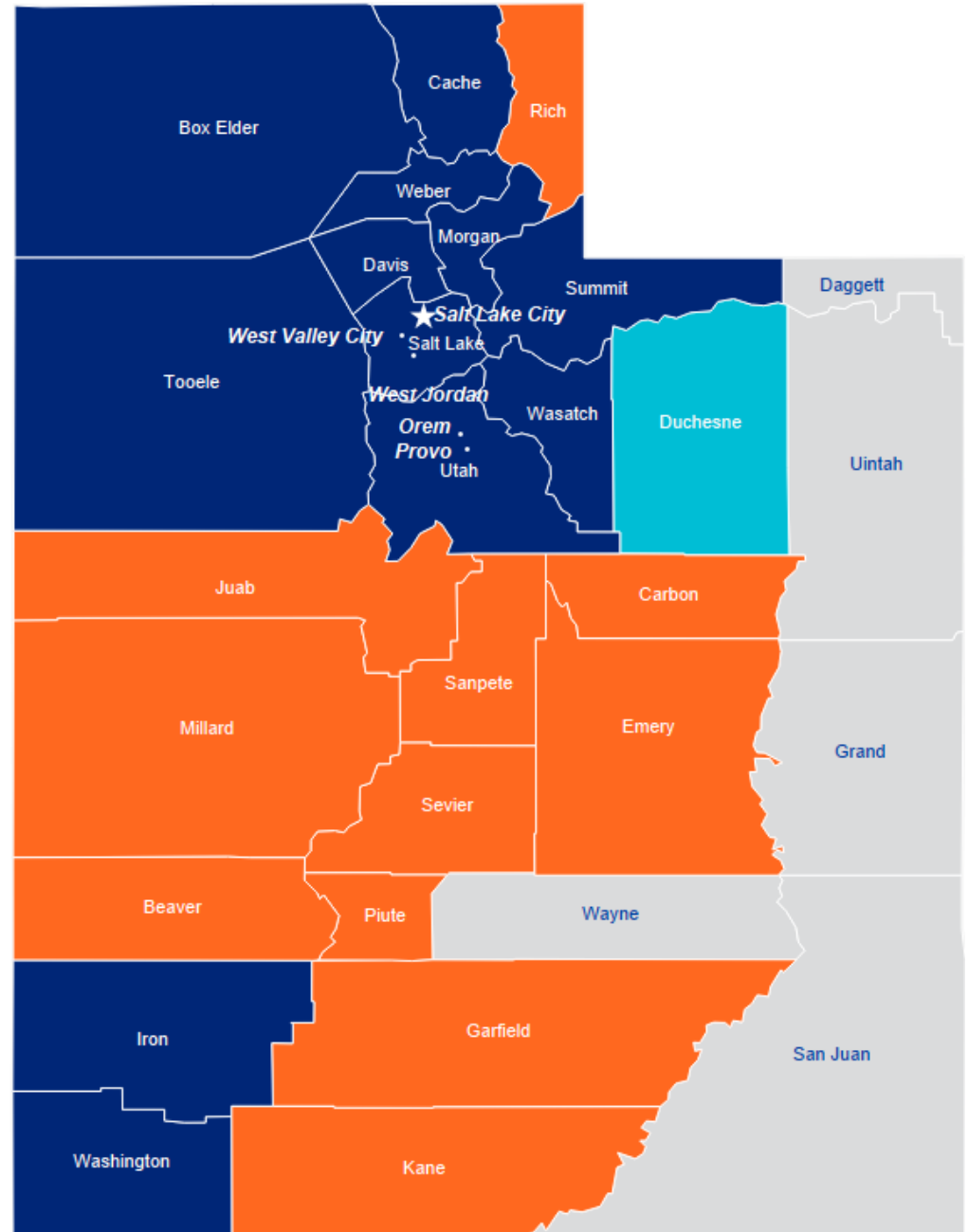
Box Elder, Cache, Davis, Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, Weber

● Expansion Footprint

Duchesne

● Dual Only Expansion

Beaver, Carbon, Emery, Garfield, Juab, Kane, Millard, Piute, Rich, Sanpete, Sevier

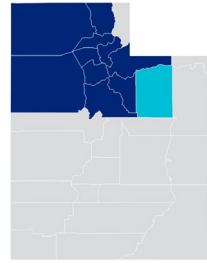


Utah

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Northern Utah

Box Elder, Cache, Davis, Duchesne, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber

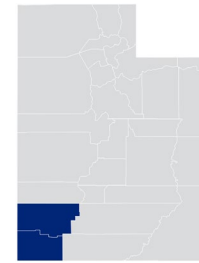


Market Landscape

Eligibles (as of May 2021)	335,844
YOY Eligible Growth	3.1%
MA Non-SNP Penetration	43.0%
YOY MA Non-SNP Enrollment Growth	10.0%
UHC Non-SNP Market Share	59.0%

Southern Utah

Iron, Washington

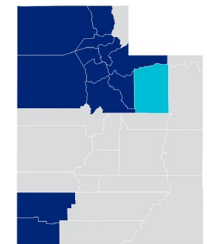


Market Landscape

Eligibles (as of May 2021)	50,706
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	31.9%
YOY MA Non-SNP Enrollment Growth	21.6%
UHC Non-SNP Market Share	46.6%

Utah MA Only

Box Elder, Cache, Davis, Duchesne, Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, Weber

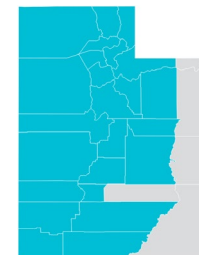


Market Landscape

Eligibles (as of May 2021)	386,550
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	41.5%
YOY MA Non-SNP Enrollment Growth	11.0%
UHC Non-SNP Market Share	57.7%

Utah Dual

Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Garfield, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, Sanpete, Sevier, Summit, Tooele, Utah, Wasatch, Washington, Weber



Market Landscape

Est. D-SNP Eligibles	39,518
D-SNP Enrollees	8,517
D-SNP Penetration (All Plans)	21.6%
Total UHC D-SNP Enrollees	0
UHC D-SNP Market Share	0.0%



Northern Utah



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Walgreens (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H4604-011-000	H4604-018-000	H4604-003-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included	\$0 premium plan with rich ancillary benefits. Passport included	Mid premium plan for those shopping on value and low out-of-pocket costs. Passport included
Service Area	Utah: Box Elder, Cache, Davis, Duchesne , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Duchesne , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Duchesne , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0	\$0	\$39
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$5,900	\$4,500
PCP / Specialist	\$0 / \$35; Referral Required	\$0 / \$45; Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$360 Days 1-5	\$290 Days 1-5
ASC / Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$250 / \$0 or \$340	\$0 or \$200 / \$0 or \$275
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$175 Tiers 3-5; \$0/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$225 Tiers 4-5; \$0/\$0/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage	\$125 Tiers 3-5; \$0/\$10/\$45/\$95/31%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Northern Utah






Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Assist (HMO C-SNP)
Plan ID	H7404-021-000  	H4604-017-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	Utah: Box Elder, Cache, Davis, Duchesne , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Duchesne , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$0 for Full Duals
PCP / Specialist	\$0 / \$50; No Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$450 Days 1-4	\$0 for Full Duals
ASC / Outpatient	\$0 or \$350 / \$0 or \$400	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$10/\$45/\$100/29%; Tier 1 Full Gap Coverage	Varies by LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Southern Utah



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H4604-023-000	H4604-016-000	H2001-017-000
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Utah: Iron, Washington	Utah: Iron, Washington	Utah: Iron, Washington
Premium	\$0	\$25	\$38
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$5,000	\$5,500
PCP / Specialist	\$0 / \$35; Referral Required	\$0 / \$25; Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$375 / \$0 or \$425	\$0 or \$325 / \$0 or \$375	\$0 or \$325 / \$0 or \$375
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$0/\$14/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$100/33%; Tier 1 Full Gap Coverage	\$175 Tiers 3-5; \$0/\$10/\$45/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Utah MA Only





Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H4604-005-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Passport included
Service Area	<i>Utah:</i> Box Elder, Cache, Davis, Duchesne, Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, Weber
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,400
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$325
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Utah Dual

NEW PLAN

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)	UnitedHealthcare Dual Complete® Select (PPO D-SNP)
Plan ID	H0271-038-000 	H0271-039-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid
Service Area	Utah: Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Garfield, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, Sanpete, Sevier, Summit, Tooele, Utah, Wasatch, Washington, Weber	Utah: Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Garfield, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, Sanpete, Sevier, Summit, Tooele, Utah, Wasatch, Washington, Weber
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



2022 State Landscape¹

Washington

Eligibles (as of May 2021) 1,298,794

Estimated Dual Eligibles² 186,141

YOY Eligible Growth 2.7%

MA Penetration 41.7%

YOY MA Enrollment Growth 10.8%

UHC Market Share 37.3%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 26,456 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

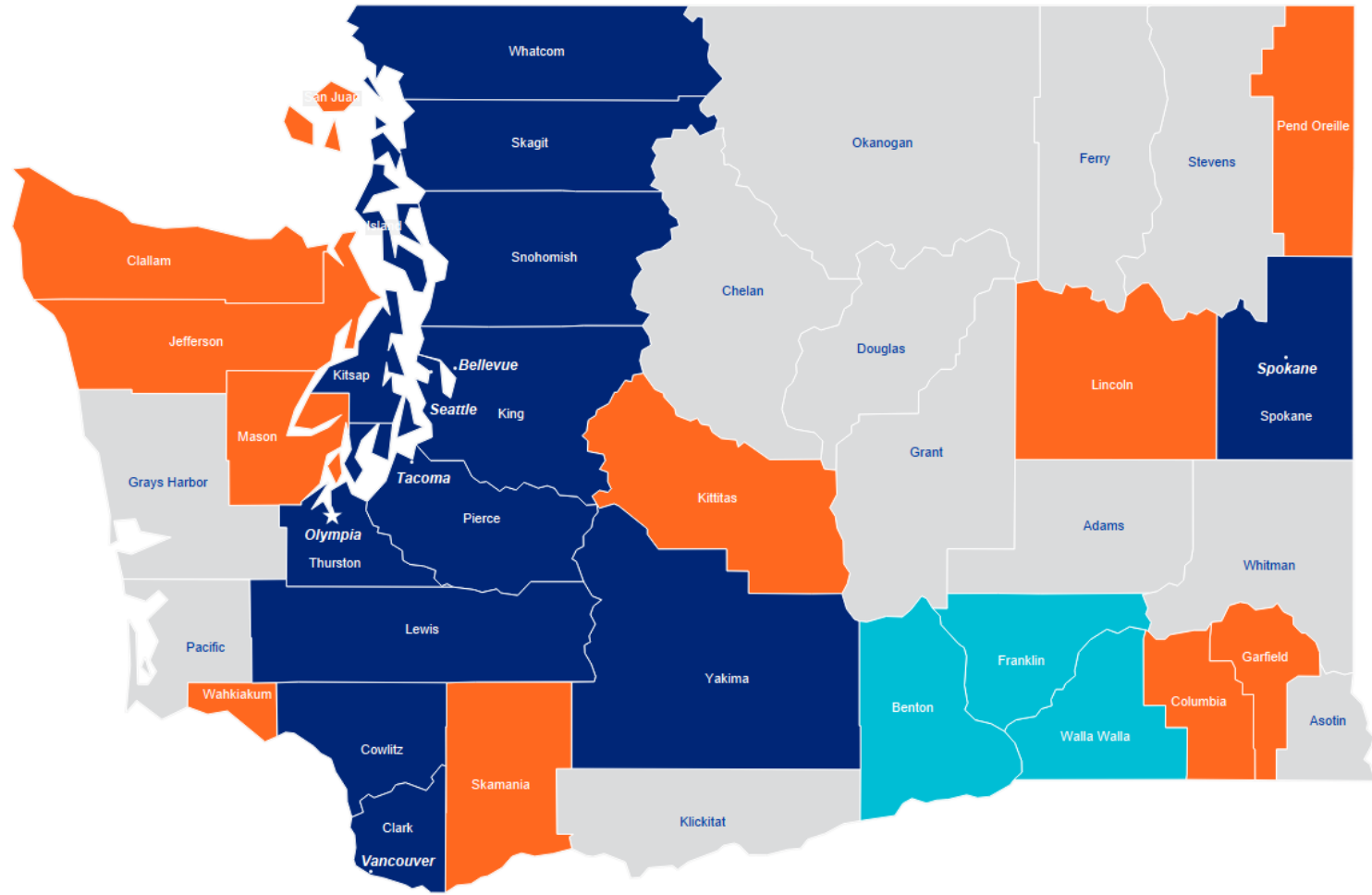
Clark, Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom, Yakima

● Expansion Footprint

Benton, Franklin, Walla Walla

● Dual Only Expansion

Clallam, Columbia, Garfield, Jefferson, Kittitas, Lincoln, Mason, Pend Oreille, San Juan, Skamania, Wahkiakum

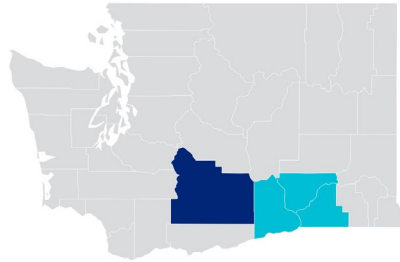


Washington

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Central Washington

Benton, Franklin, Walla Walla, Yakima



Market Landscape	
Eligibles (as of May 2021)	106,333
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	13.0%
YOY MA Non-SNP Enrollment Growth	45.5%
UHC Non-SNP Market Share	18.2%

Seattle

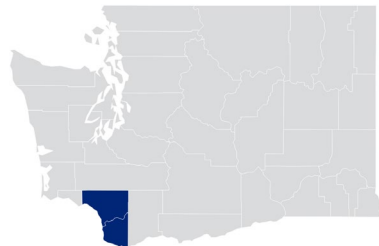
Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Whatcom



Market Landscape	
Eligibles (as of May 2021)	871,701
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	32.5%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	33.0%

Southwest Washington

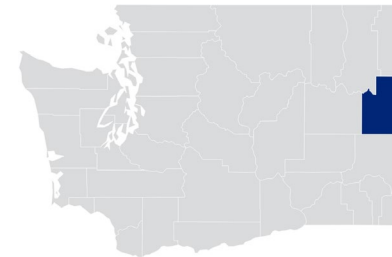
Clark, Cowlitz



Market Landscape	
Eligibles (as of May 2021)	120,914
YOY Eligible Growth	3.1%
MA Non-SNP Penetration	49.7%
YOY MA Non-SNP Enrollment Growth	6.4%
UHC Non-SNP Market Share	24.1%

Spokane

Spokane



Market Landscape	
Eligibles (as of May 2021)	109,816
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	36.1%
YOY MA Non-SNP Enrollment Growth	9.2%
UHC Non-SNP Market Share	56.0%

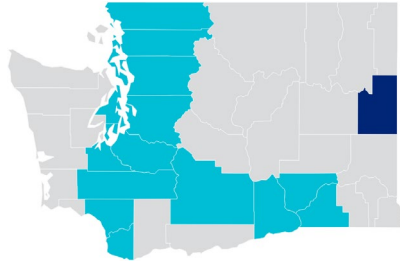


Washington

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Washington MA Only

Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Yakima

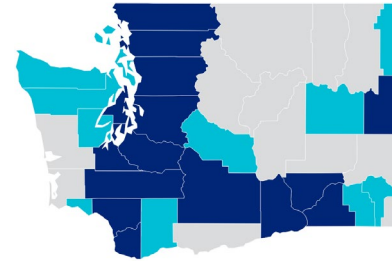


Market Landscape

Eligibles (as of May 2021)	1,208,764
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	32.9%
YOY MA Non-SNP Enrollment Growth	10.1%
UHC Non-SNP Market Share	33.4%

Washington Dual

Benton, Clallam, Clark, Columbia, Cowlitz, Franklin, Garfield, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln, Mason, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima






Market Landscape

Est. D-SNP Eligibles	186,141
D-SNP Enrollees	70,555
D-SNP Penetration (All Plans)	37.9%
Total UHC D-SNP Enrollees	43,418
UHC D-SNP Market Share	61.5%



Central Washington



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO)
Plan ID	H1821-003-000  	H3805-029-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Washington: Benton, Franklin, Kitsap, Lewis, Pierce, Skagit, Walla Walla, Whatcom, Yakima	Washington: Benton, Franklin, Walla Walla, Yakima
Premium	\$19	\$29
Medical Deductible	\$0	\$0
Max OOP	\$6,500	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$440 Days 1-4
ASC / Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$435 / \$0 or \$435
Lab	\$0	\$0
Rx Ded.; Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



Central Washington



Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3805-015-000	H3805-037-000
Plan Highlights	Mid premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima
Premium	\$45	\$88
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,200
PCP / Specialist	\$0 / \$40; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$375 Days 1-4	\$250 Days 1-7
ASC / Outpatient	\$0 or \$370 / \$0 or \$370	\$0 or \$245 / \$0 or \$245
Lab	\$0	\$0
Rx Ded.; Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$185 Tiers 3-5; \$0/\$12/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

Seattle



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (HMO-POS)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H3805-032-000	H1821-002-000	H1821-003-000
Plan Highlights	\$0 premium plan with popular ancillaries. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Washington: King, Pierce, Snohomish, Thurston	Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston	Washington: Benton, Franklin, Kitsap, Lewis, Pierce, Skagit, Walla Walla, Whatcom, Yakima
Premium	\$0	\$0	\$19
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,500	\$6,500	\$6,500
PCP / Specialist	\$0 / \$40; Referral Required	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$400 Days 1-4	\$390 Days 1-5	\$390 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$350 / \$0 or \$350	\$0 or \$350 / \$0 or \$350
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3 , Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Seattle



Walgreens Preferred






National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1821-005-000  	H3805-017-000 
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston	Washington: Clark, Cowlitz, Island, King, Snohomish
Premium	\$36	\$0
Medical Deductible	\$0	\$0
Max OOP	\$6,000	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$45; Referral Required
Inpatient Hospital	\$365 Days 1-4	\$390 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$385 / \$0 or \$385
Lab	\$0	\$0
Rx Ded.; Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$275 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

Seattle



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3805-015-000	H3805-037-000	H3805-019-000
Plan Highlights	Mid premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima	Washington: Kitsap, Pierce, Skagit, Whatcom
Premium	\$45	\$88	\$24
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$4,200	\$6,700
PCP / Specialist	\$0 / \$40; Referral Required	\$0 / \$35; Referral Required	\$10 / \$45; Referral Required
Inpatient Hospital	\$375 Days 1-4	\$250 Days 1-7	\$440 Days 1-4
ASC / Outpatient	\$0 or \$370 / \$0 or \$370	\$0 or \$245 / \$0 or \$245	\$0 or \$435 / \$0 or \$435
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$185 Tiers 3-5; \$0/\$12/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$200 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

Seattle



Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3805-025-002	H3805-025-001
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	Washington: Thurston	Washington: Lewis
Premium	\$0	\$19
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$50; Referral Required	\$15 / \$50; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$440 Days 1-4
ASC / Outpatient	\$0 or \$390 / \$0 or \$390	\$0 or \$435 / \$0 or \$435
Lab	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$195 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



Southwest Washington



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3805-017-000	H3805-015-000	H3805-037-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Washington: Clark, Cowlitz, Island, King, Snohomish	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima
Premium	\$0	\$45	\$88
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$5,900	\$4,200
PCP / Specialist	\$0 / \$45; Referral Required	\$0 / \$40; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$375 Days 1-4	\$250 Days 1-7
ASC / Outpatient	\$0 or \$385 / \$0 or \$385	\$0 or \$370 / \$0 or \$370	\$0 or \$245 / \$0 or \$245
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$185 Tiers 3-5; \$0/\$12/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available



Southwest Washington



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Walgreens (HMO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H3805-030-000	H1821-002-000	H1821-005-000
Plan Highlights	\$0 premium with popular ancillaries	\$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Washington: Clark	Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston	Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston
Premium	\$0	\$0	\$36
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$6,500	\$6,000
PCP / Specialist	\$0 / \$50; Referral Required	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$400 Days 1-4	\$390 Days 1-5	\$365 Days 1-4
ASC / Outpatient	\$0 or \$300 / \$0 or \$300	\$0 or \$350 / \$0 or \$350	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$125 Tiers 3-5; \$0/\$0/\$47/\$100/31% (Preferred); Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 Product Benefits

Spokane







Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H1821-001-000  	H3805-033-000 	H3805-034-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only. Passport included	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only. Passport included
Service Area	Washington: Spokane	Washington: Spokane	Washington: Spokane
Premium	\$0	\$0	\$54
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,200	\$5,500	\$4,200
PCP / Specialist	\$0 / \$50; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4	\$320 Days 1-5
ASC / Outpatient	\$0 or \$390 / \$0 or \$390	\$0 or \$390 / \$0 or \$390	\$0 or \$315 / \$0 or \$315
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Washington MA Only



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H3805-035-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only. Passport included
Service Area	<i>Washington:</i> Spokane
Premium	\$0; Part B Rebate: up to \$60
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC / Outpatient	\$0 or \$390 / \$0 or \$390
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Washington MA Only





NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H1821-004-000
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC / Outpatient	\$0 or \$390 / \$0 or \$390
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Washington Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Select (HMO D-SNP)
Plan ID	H5008-002-000 	H5008-015-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid
Service Area	Washington: Benton, Clallam, Clark, Columbia, Cowlitz, Franklin, Garfield, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln, Mason, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima	Washington: Benton, Clallam, Clark, Columbia, Cowlitz, Franklin, Garfield, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln, Mason, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic



2022 State Landscape¹

Wyoming

Eligibles (as of May 2021)	89,642
Estimated Dual Eligibles²	7,273
YOY Eligible Growth	3.3%
MA Penetration	5.6%
YOY MA Enrollment Growth	16.8%
UHC Market Share	79.8%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 762 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

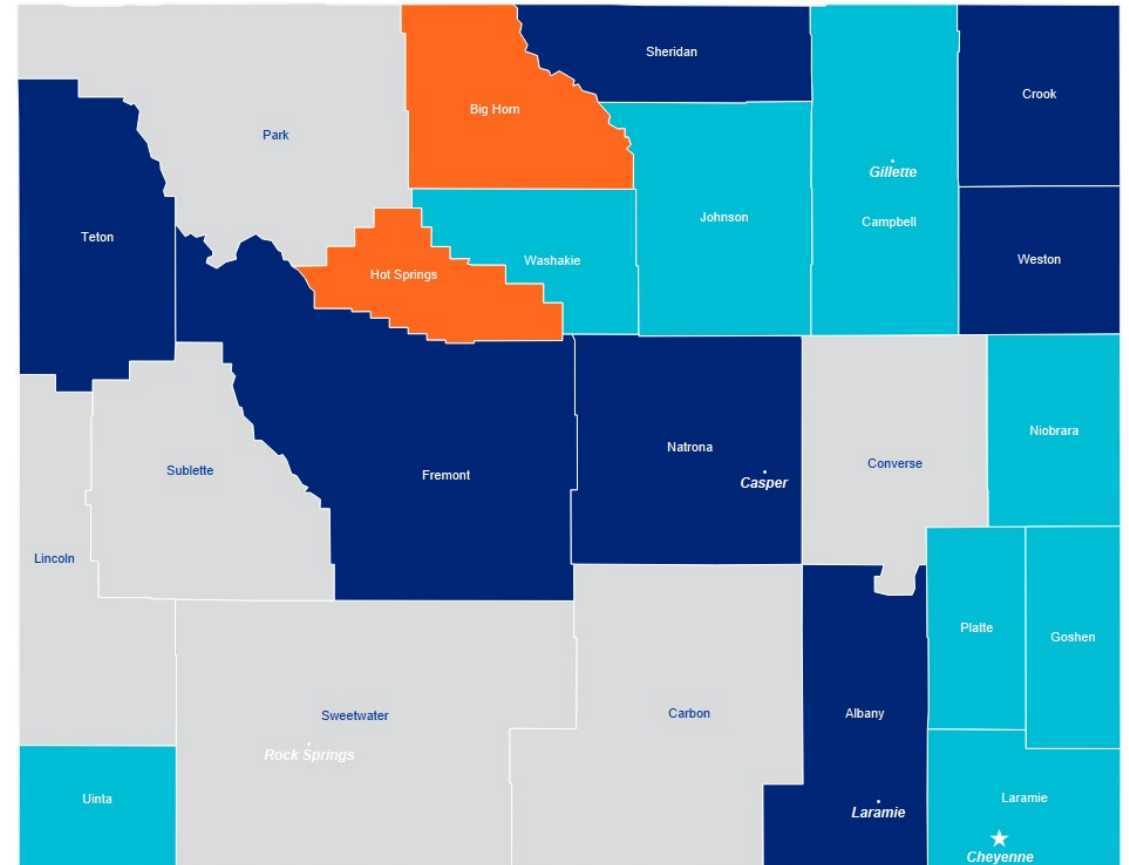
Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston

● Expansion Footprint

Campbell, Goshen, Johnson, Laramie, Niobrara, Platte, Uinta, Washakie

● Dual Only Expansion

Big Horn, Hot Springs

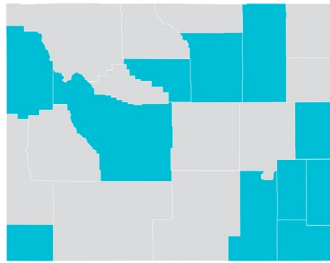


Wyoming

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Wyoming

Albany, Campbell, Fremont, Goshen, Johnson, Laramie, Niobrara, Platte, Teton, Uinta, Washakie

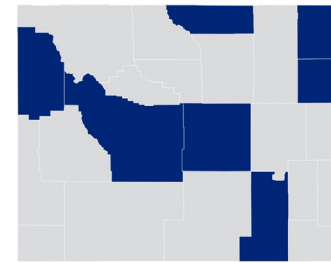


Market Landscape

Eligibles (as of May 2021)	59,174
YOY Eligible Growth	3.6%
MA Non-SNP Penetration	2.2%
YOY MA Non-SNP Enrollment Growth	9.9%
UHC Non-SNP Market Share	62.1%

Wyoming PFFS

Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston

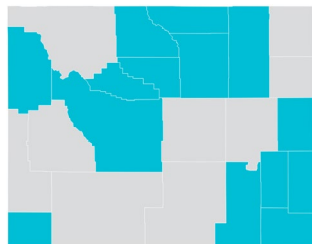


Market Landscape

Eligibles (as of May 2021)	44,594
YOY Eligible Growth	3.2%
MA Non-SNP Penetration	4.8%
YOY MA Non-SNP Enrollment Growth	15.7%
UHC Non-SNP Market Share	98.5%

Wyoming Dual

Albany, Big Horn, Campbell, Fremont, Goshen, Hot Springs, Johnson, Laramie, Niobrara, Platte, Sheridan, Teton, Uinta, Washakie



Market Landscape

Est. D-SNP Eligibles	7,273
D-SNP Enrollees	0
D-SNP Penetration (All Plans)	0.0%
Total UHC D-SNP Enrollees	0
UHC D-SNP Market Share	0.0%



Wyoming



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H6528-035-000  
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Wyoming: Albany, Campbell, Fremont, Goshen, Johnson, Laramie, Niobrara, Platte, Teton, Uinta, Washakie
Premium	\$35
Medical Deductible	\$0
Max OOP	\$6,200
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$390 Days 1-4
ASC / Outpatient	\$0 or \$275 / \$0 or \$275
Lab	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$0/\$12/\$47/\$95/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Wyoming PFFS



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well for veterans	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston
Premium	\$40	\$74
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline



Wyoming Dual

NEW PLAN

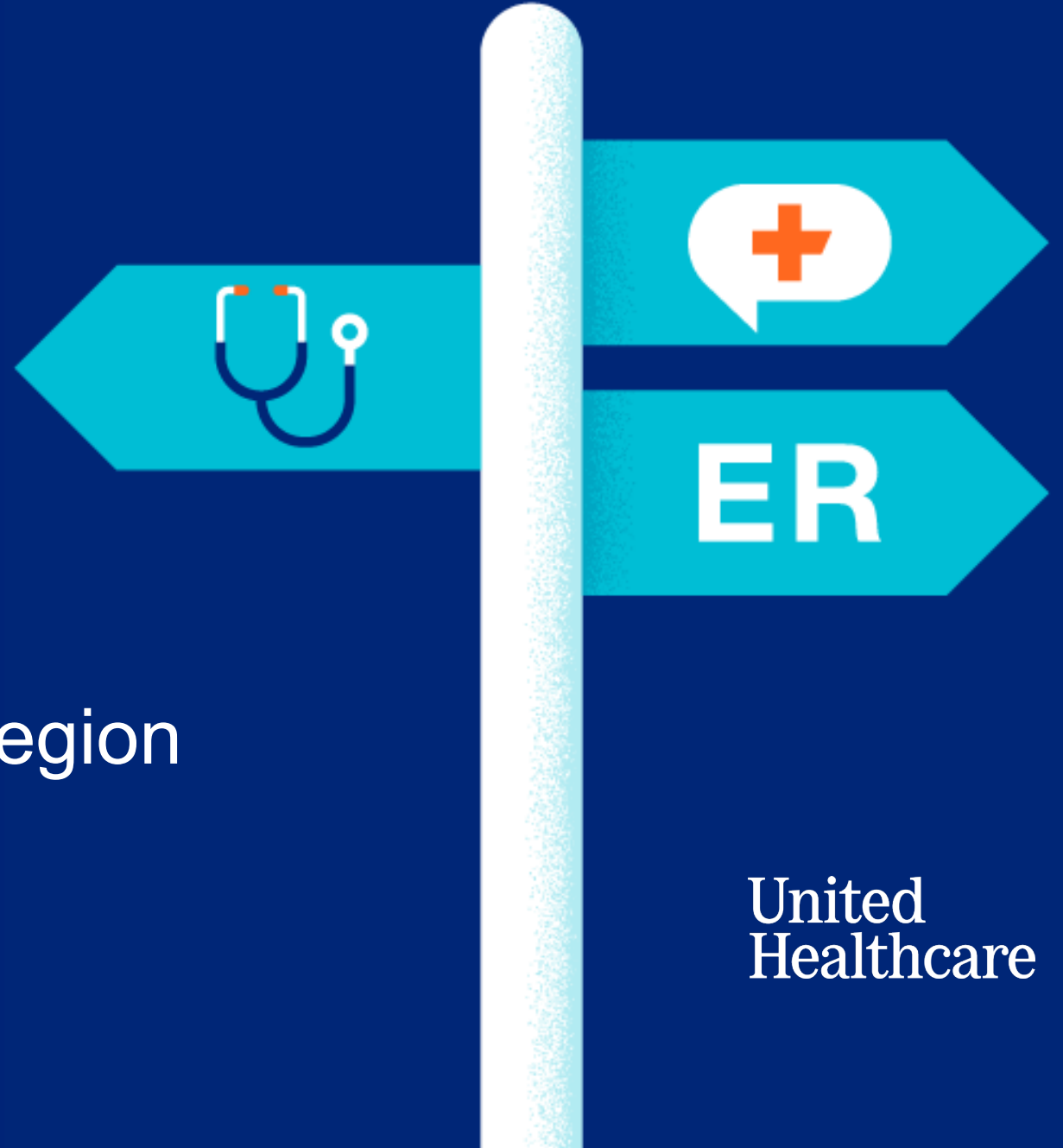
Plan Name	UnitedHealthcare Dual Complete [®] Choice (PPO D-SNP)
Plan ID	H0271-042-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Service Area	Wyoming: Albany, Big Horn, Campbell, Fremont, Goshen, Hot Springs, Johnson, Laramie, Niobrara, Platte, Sheridan, Teton, Uinta, Washakie
Premium	\$0
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS





2022 Medicare Advantage

First Look – Northeast Region



United
Healthcare



2022 Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

For final 2022 plan details, refer to the 2022 Summary of Benefits.

United
Healthcare

Unmatched and industry leading

#1

Medicare Advantage insurer by enrollment

12.6M

Proud to serve over 12.6M Medicare beneficiaries, more than any other insurer



FORTUNE
500

Ranked 5th on Fortune's 2021 ranking of the 500 largest U.S. companies



AARP[®]

The only company to offer Medicare plans with the AARP[®] name



FORTUNE
WORLD'S MOST
ADMIRED
COMPANIES

Recognized by Fortune as one of the world's most admired companies for the eleventh consecutive year





**Robust
Portfolio**



**Valued
Benefits**



**Special
Needs**



UnitedHealthcare offers a robust portfolio of Medicare products with affordable Medicare Advantage plans designed to fit different needs.



Robust Portfolio



Take advantage of our large footprint – reaching 94% of eligibles, more than any other carrier – with more plans to sell in 2022.



Growing D-SNP footprint – reaching more than three quarters of dual eligibles.



Adding more than 90 new plans to our expansive product portfolio.



All Patriot MA Only plans offer a monthly Part B premium rebate, with many giving more back than last year.

Now, there's even more opportunity to grow your book of business.



Our plans are designed to be affordable and easy to use with a focus on providing benefits members want.



Valued Benefits



The largest Medicare Advantage network gives members seamless access to over one million providers in our national network at network costs.



Prescription drug coverage that's more comprehensive than many stand-alone Part D plans with an improved formulary, \$35 or less for insulin, lower deductibles, more access to \$0 Tier 1 retail copays, and more access to \$0 Tier 2 copays at Walgreens retail pharmacies.



Lower specialist and PT/OT/ST copays on many plans. Plus, broad access to \$0 premiums, \$0 primary care, \$0 labs, \$0 virtual visits, \$0 diagnostic colonoscopies and mammograms, \$0 worldwide ER, and \$0 cardiac rehab.



And members have exclusive access to benefits and experiences only available through our UnitedHealth Group partners such as Renew Active, UnitedHealthcare Dental, UnitedHealthcare Hearing, UnitedHealthcare Vision, and UnitedHealthcare Global.



Industry leader serving those with special needs including dual eligibles and those with chronic conditions.



Special Needs



Nearly all D-SNP members will have access to a monthly credit to buy healthy food and over-the-counter products – giving more flexibility to meet important needs.



\$0 Rx copays across nearly all Dual special needs plans.



Additional formulary enhancements for Chronic special needs plans with insulin supplies available on Tier 2 – giving members access to \$0 supplies through mail order.



Personal navigator support to help duals with complex care needs – from answering questions to scheduling appointments and more.

UnitedHealthcare's vision is to deliver the most affordable coverage, simplest experience, and highest quality, supported care.

Differentiators that drive value



Walgreens Preferred

Access to **lower drug copays at Walgreens**, the preferred retail pharmacy for select plans



National Network

Members can **visit any provider** in our national Medicare network for network costs on select plans without the hassles of activation or time limits



\$35 Insulin

Affordable and stable insulin copays through the coverage gap on most non-SNP and Chronic plans to give peace of mind and lower member's Rx costs



\$0 Rx Costs

No annual deductible and \$0 Rx copays for **all covered drugs** on most D-SNPs





Now, what you've been waiting for

There's so much more to take advantage of



Northeast Region

2022 Medicare Advantage Plans

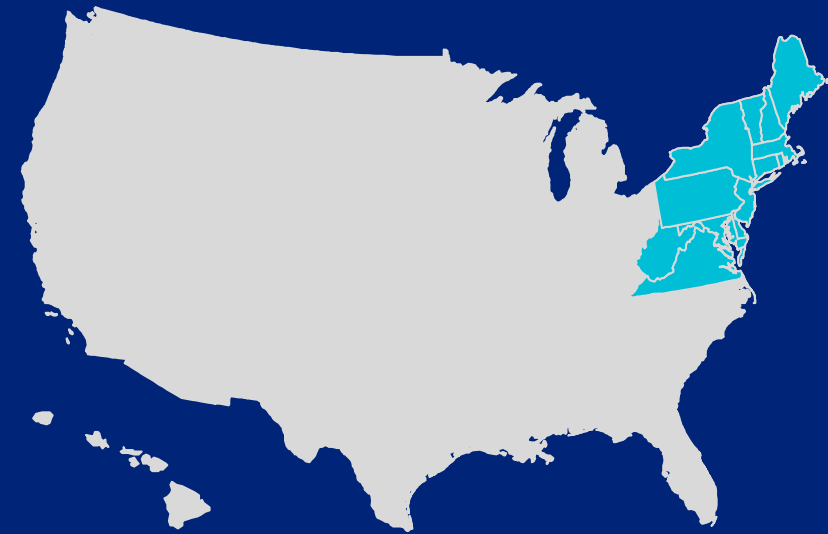


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2022 State Landscape¹

Connecticut

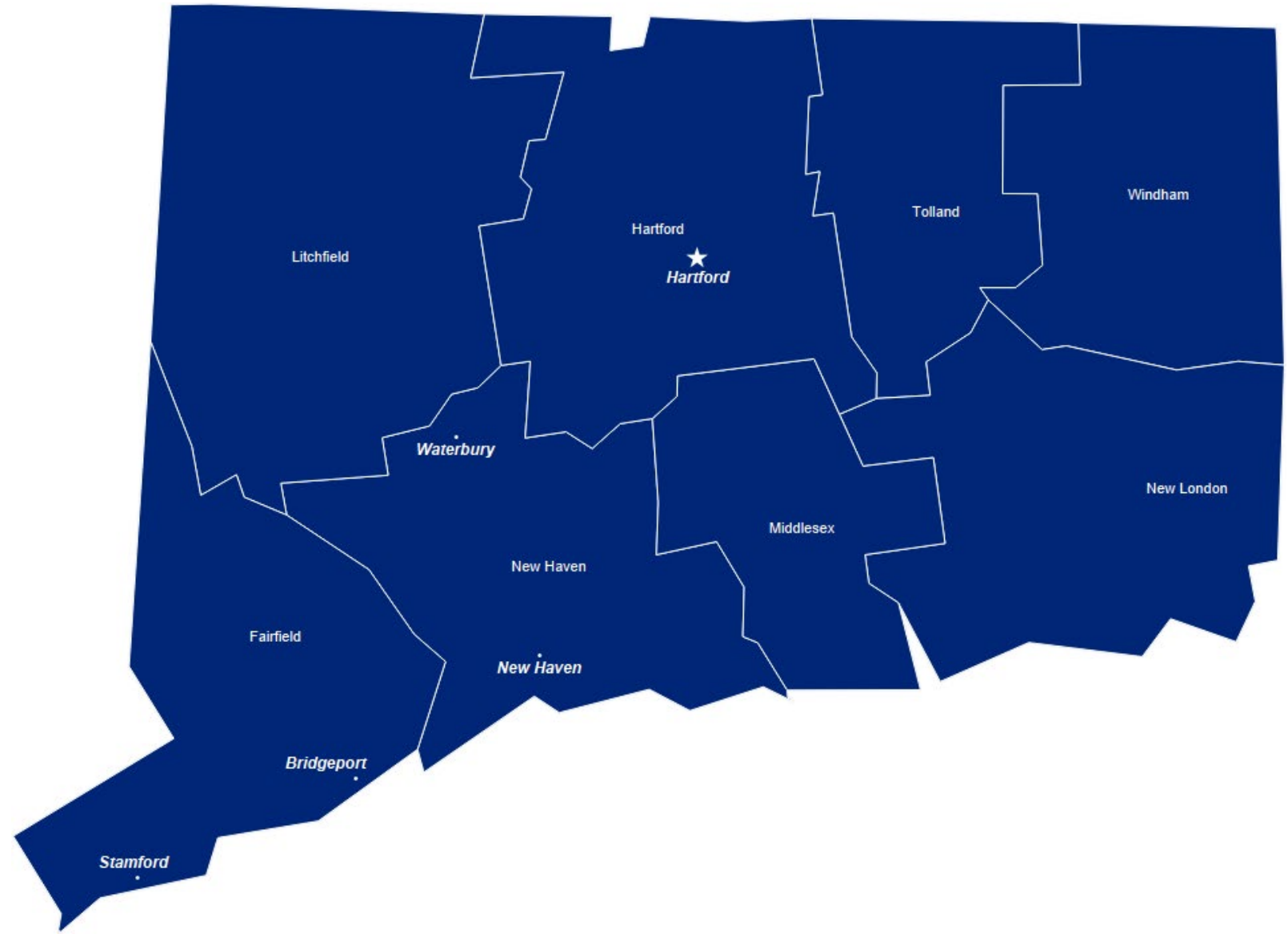
Eligibles (as of May 2021)	697,801
Estimated Dual Eligibles ²	185,767
YOY Eligible Growth	2.0%
MA Penetration	48.1%
YOY MA Enrollment Growth	9.3%
UHC Market Share	43.5%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 12,491 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state

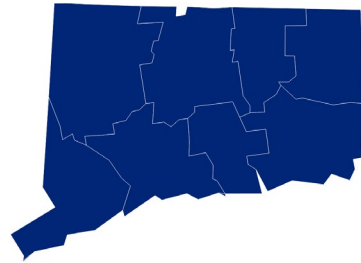


Connecticut

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Connecticut

Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham

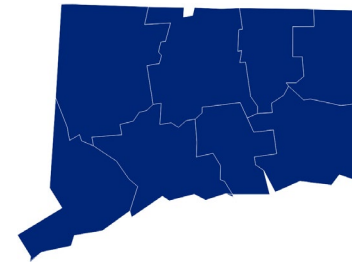


Market Landscape

Eligibles (as of May 2021)	697,801
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	26.7%
YOY MA Non-SNP Enrollment Growth	6.5%
UHC Non-SNP Market Share	38.3%

Connecticut MA Only

Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham

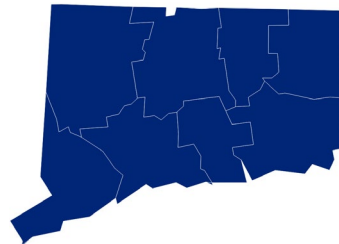


Market Landscape

Eligibles (as of May 2021)	697,801
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	26.7%
YOY MA Non-SNP Enrollment Growth	6.5%
UHC Non-SNP Market Share	38.3%

Connecticut Dual

Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham



Market Landscape

Est. D-SNP Eligibles	185,767
D-SNP Enrollees	57,037
D-SNP Penetration (All Plans)	30.7%
Total UHC D-SNP Enrollees	32,854
UHC D-SNP Market Share	57.6%



2022 Product Benefits

Connecticut









Walgreens Preferred



National Network







\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	UnitedHealthcare® Medicare Advantage Plan 3 (HMO)	UnitedHealthcare® Medicare Advantage Plan 2 (HMO)
Plan ID	H3442-001-000   	H0755-033-000  	H0755-031-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
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	\$0	\$29
Medical Deductible	\$1,000	\$0	\$0
Max OOP	\$6,700	\$6,700	\$6,000
PCP / Specialist	\$0 / \$45; No Referral Required	\$15 / \$45; No Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$750 per admit	\$450 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$200 / \$0 or \$300	\$0 or \$350 / \$0 or \$400	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tiers 1-2 Full Gap Coverage	\$175 Tiers 4-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	\$150 Tiers 4-5; \$0/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Connecticut



Plan Name	UnitedHealthcare® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	H0755-030-000  	R7444-001-000  
Plan Highlights	Higher premium plan with low out-of-pocket costs and popular ancillaries	Open access plan for those seeking statewide provider choice
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: All counties in state
Premium	\$91	\$55
Medical Deductible	\$0	\$0
Max OOP	\$4,700	\$7,550
PCP / Specialist	\$0 / \$30; No Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$395 Days 1-5
ASC / Outpatient	\$0 or \$200 / \$0 or \$300	\$0 or \$295 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Connecticut MA Only



Plan Name	UnitedHealthcare® Medicare Advantage Patriot (HMO)
Plan ID	H0755-032-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,000
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC / Outpatient	\$0 or \$200 / \$0 or \$250
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Connecticut Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)	
Plan ID	H0271-014-000	

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Connecticut:* Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, [PERS](#)



2022 State Landscape¹

Delaware

Eligibles (as of May 2021)	218,980
Estimated Dual Eligibles ²	32,597
YOY Eligible Growth	3.4%
MA Penetration	23.0%
YOY MA Enrollment Growth	26.6%
UHC Market Share	31.0%

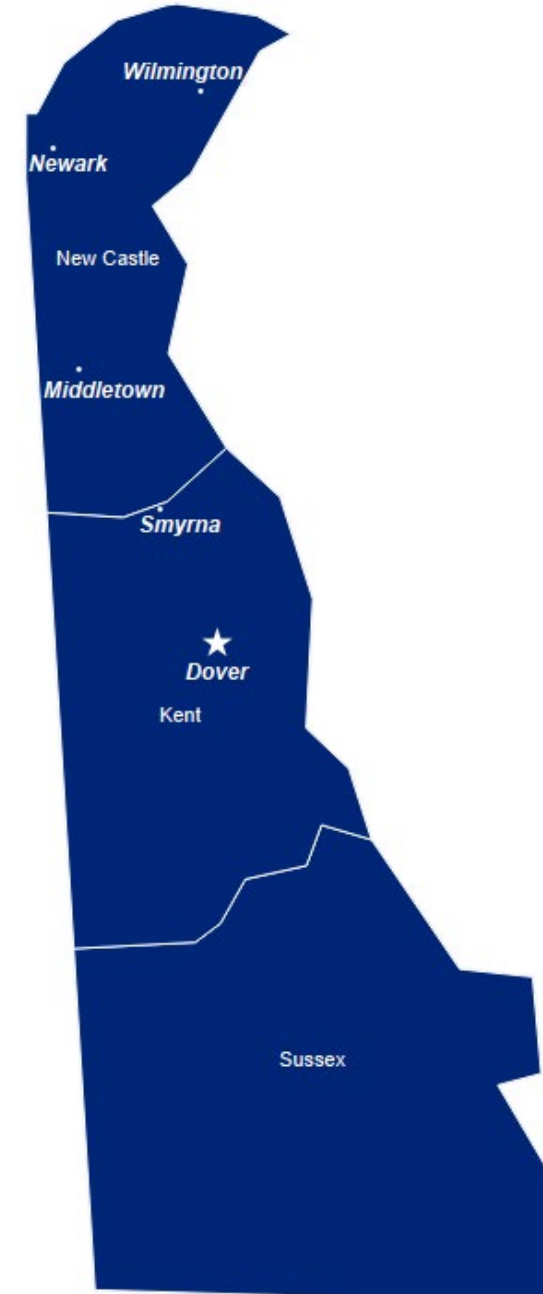
¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 8,005 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

All counties in state



Delaware

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Delaware

Kent, New Castle, Sussex



Market Landscape

Eligibles (as of May 2021)	218,980
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	13.7%
YOY MA Non-SNP Enrollment Growth	38.5%
UHC Non-SNP Market Share	23.3%

Delaware MA Only

Kent, New Castle, Sussex



Market Landscape

Eligibles (as of May 2021)	218,980
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	13.7%
YOY MA Non-SNP Enrollment Growth	38.5%
UHC Non-SNP Market Share	23.3%

Delaware Dual

Kent, New Castle, Sussex







Market Landscape

Est. D-SNP Eligibles	32,597
D-SNP Enrollees	5,929
D-SNP Penetration (All Plans)	18.2%
Total UHC D-SNP Enrollees	3,902
UHC D-SNP Market Share	65.8%



Delaware



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H7445-005-000  	H2228-093-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. Access includes Beebe Healthcare	\$0 premium plan for those who are cost conscious, but want provider choice. Provider network covers Beebe Healthcare
Service Area	<i>Delaware</i> : Kent, New Castle, Sussex	<i>Delaware</i> : Kent, New Castle, Sussex
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$4,500	\$5,900
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Delaware MA Only




Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H7445-006-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Access includes Beebe Healthcare
Service Area	<i>Delaware</i> : Kent, New Castle, Sussex
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,900
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$295 / \$0 or \$295
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Delaware Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Select (HMO D-SNP)
Plan ID	H3113-011-000 	H3113-013-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid. Access includes Beebe Healthcare	New! Plan designed for those with both Medicare and partial Medicaid. Access includes Beebe Healthcare
Service Area	<i>Delaware:</i> Kent, New Castle, Sussex	<i>Delaware:</i> Kent, New Castle, Sussex
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 State Landscape¹

Maine

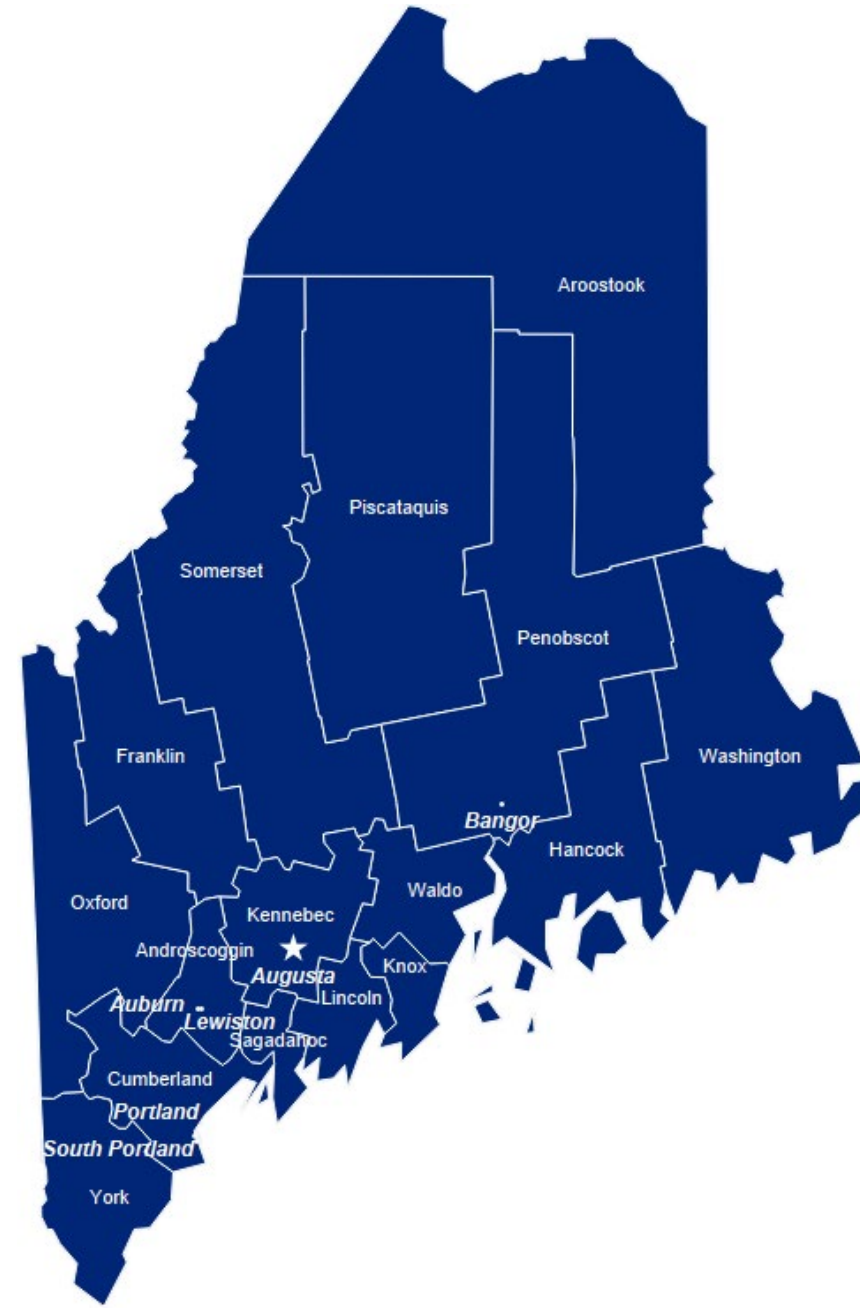
Eligibles (as of May 2021)	352,217
Estimated Dual Eligibles ²	92,797
YOY Eligible Growth	2.7%
MA Penetration	47.2%
YOY MA Enrollment Growth	20.4%
UHC Market Share	19.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 7,849 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state

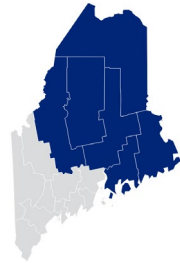


Maine

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Northern Maine

Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington



Market Landscape	
Eligibles (as of May 2021)	103,872
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	24.9%
YOY MA Non-SNP Enrollment Growth	17.5%
UHC Non-SNP Market Share	7.0%

Southern Maine

Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York



Market Landscape	
Eligibles (as of May 2021)	248,345
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	36.0%
YOY MA Non-SNP Enrollment Growth	10.7%
UHC Non-SNP Market Share	20.8%

Maine MA Only

Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York



Market Landscape	
Eligibles (as of May 2021)	352,217
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	32.7%
YOY MA Non-SNP Enrollment Growth	12.2%
UHC Non-SNP Market Share	17.7%

Northern Maine Dual

Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington



Market Landscape	
Est. D-SNP Eligibles	34,038
D-SNP Enrollees	7,962
D-SNP Penetration (All Plans)	23.4%
Total UHC D-SNP Enrollees	928
UHC D-SNP Market Share	11.7%

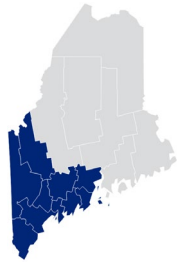


Maine

● Current Footprint ● Expansion Footprint ● No Footprint

Southern Maine Dual

Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York



Market Landscape

Est. D-SNP Eligibles	58,759
D-SNP Enrollees	15,229
D-SNP Penetration (All Plans)	25.9%
Total UHC D-SNP Enrollees	5,837
UHC D-SNP Market Share	38.3%



Northern Maine









Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)		
Plan ID	H2001-018-000		
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries		
Service Area	<i>Maine:</i> Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington		
Premium	\$19		
Medical Deductible	\$0		
Max OOP	\$5,900		
PCP / Specialist	\$0 / \$45; No Referral Required		
Inpatient Hospital	\$325 Days 1-5		
ASC / Outpatient	\$0 or \$225 / \$0 or \$325		
Lab	\$0		
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage		
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		



Southern Maine



Plan Name	AARP® Medicare Advantage Choice Plan 3 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2001-019-000  	H2001-001-000  	H2001-010-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
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: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York
Premium	\$0	\$0	\$59
Medical Deductible	\$750	\$0	\$0
Max OOP	\$6,700	\$5,900	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$280 Days 1-7	\$280 Days 1-7	\$275 Days 1-7
ASC / Outpatient	\$0 or \$225 / \$0 or \$280	\$0 or \$225 / \$0 or \$280	\$0 or \$225 / \$0 or \$275
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Maine MA Only



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2001-021-000
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Maine:</i> Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$4,500
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Northern Maine Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (PPO D-SNP)

Plan ID H0271-020-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Maine:* Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, [Transportation](#), PERS, [Meal Benefit](#)



Southern Maine Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)	
Plan ID	H0271-006-000	

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Maine:* Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, [Transportation](#), PERS, [Meal Benefit](#)



2022 State Landscape¹

Maryland

Eligibles (as of May 2021) 1,009,568

Estimated Dual Eligibles² 143,252

YOY Eligible Growth 1.9%

MA Penetration 16.6%

YOY MA Enrollment Growth 27.3%

UHC Market Share 4.3%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 26,064 partial duals who may or may not be eligible).

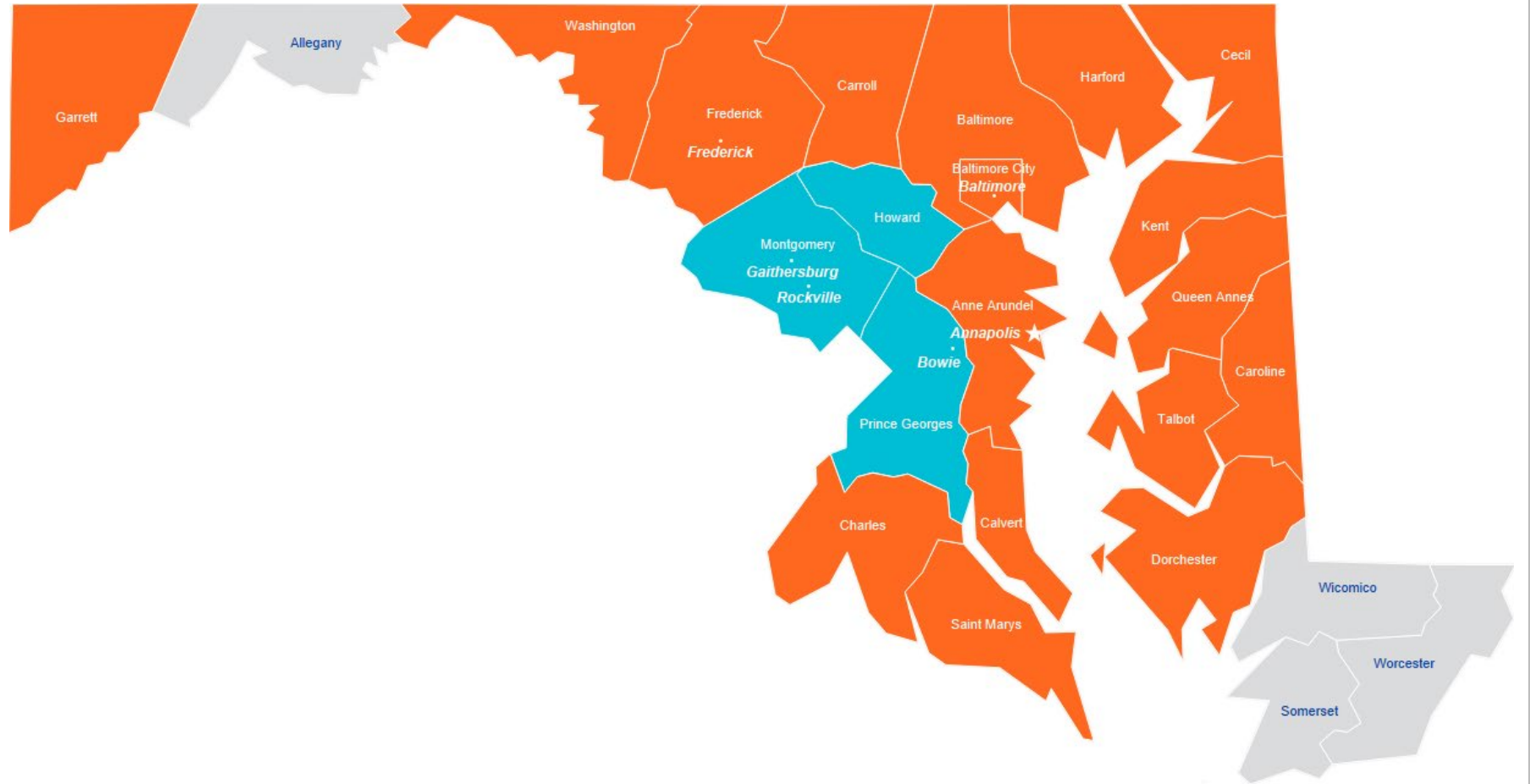
2022 Medicare Advantage Service Area

● Expansion Footprint

Howard, Montgomery, Prince George's

● Dual Only Expansion

Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Kent, Queen Anne's, St. Mary's, Talbot, Washington



Maryland

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Maryland

Howard, Montgomery, Prince George's



Market Landscape

Eligibles (as of May 2021)	359,445
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	10.2%
YOY MA Non-SNP Enrollment Growth	22.0%
UHC Non-SNP Market Share	0.5%

Maryland MA Only

Howard, Montgomery, Prince George's

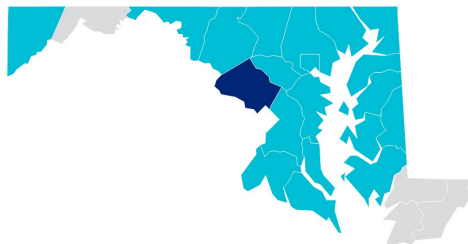


Market Landscape

Eligibles (as of May 2021)	359,445
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	10.2%
YOY MA Non-SNP Enrollment Growth	22.0%
UHC Non-SNP Market Share	0.5%

Maryland Dual

Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Montgomery, Prince George's, Queen Anne's, St. Mary's, Talbot, Washington



Market Landscape

Est. D-SNP Eligibles	143,252
D-SNP Enrollees	12,926
D-SNP Penetration (All Plans)	9.0%
Total UHC D-SNP Enrollees	1,729
UHC D-SNP Market Share	13.4%







Maryland



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-101-000  	H2228-102-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! \$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs
Service Area	Maryland: Howard, Montgomery, Prince George's	Maryland: Howard, Montgomery, Prince George's
Premium	\$0	\$35 (Varies by LIS level)
Medical Deductible	\$800	\$0
Max OOP	\$7,550	\$7,550
PCP / Specialist	\$0 / \$50; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$375 Days 1-4	\$375 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$375	\$0 or \$275 / \$0 or \$375
Lab	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$0/\$20/\$47/\$100/28%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Maryland MA Only






NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-103-000
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Maryland:</i> Howard, Montgomery, Prince George's; <i>Washington D.C.:</i> District of Columbia
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Maryland Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® Plan 2 (HMO-POS D-SNP)	NEW PLAN UnitedHealthcare Dual Complete® Plan 1 (HMO-POS D-SNP)	NEW PLAN UnitedHealthcare Dual Complete® Plan 1 (HMO-POS D-SNP)
Plan ID	H4094-001-000 	H7464-008-001 	H7464-008-002 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid. POS for dental only	New! Plan designed for those with both Medicare and Medicaid. POS for dental only
Service Area	Maryland: Montgomery	Maryland: Anne Arundel, Calvert, Caroline, Charles, Dorchester, Frederick, Garrett, Howard, Kent, Montgomery, Prince George's, Queen Anne's, St. Mary's, Talbot, Washington	Maryland: Baltimore, Baltimore City, Carroll, Cecil, Harford
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <Transportation	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



2022 State Landscape¹

Massachusetts

Eligibles (as of May 2021) 1,366,287

YOY Eligible Growth 2.0%

MA Penetration 29.1%

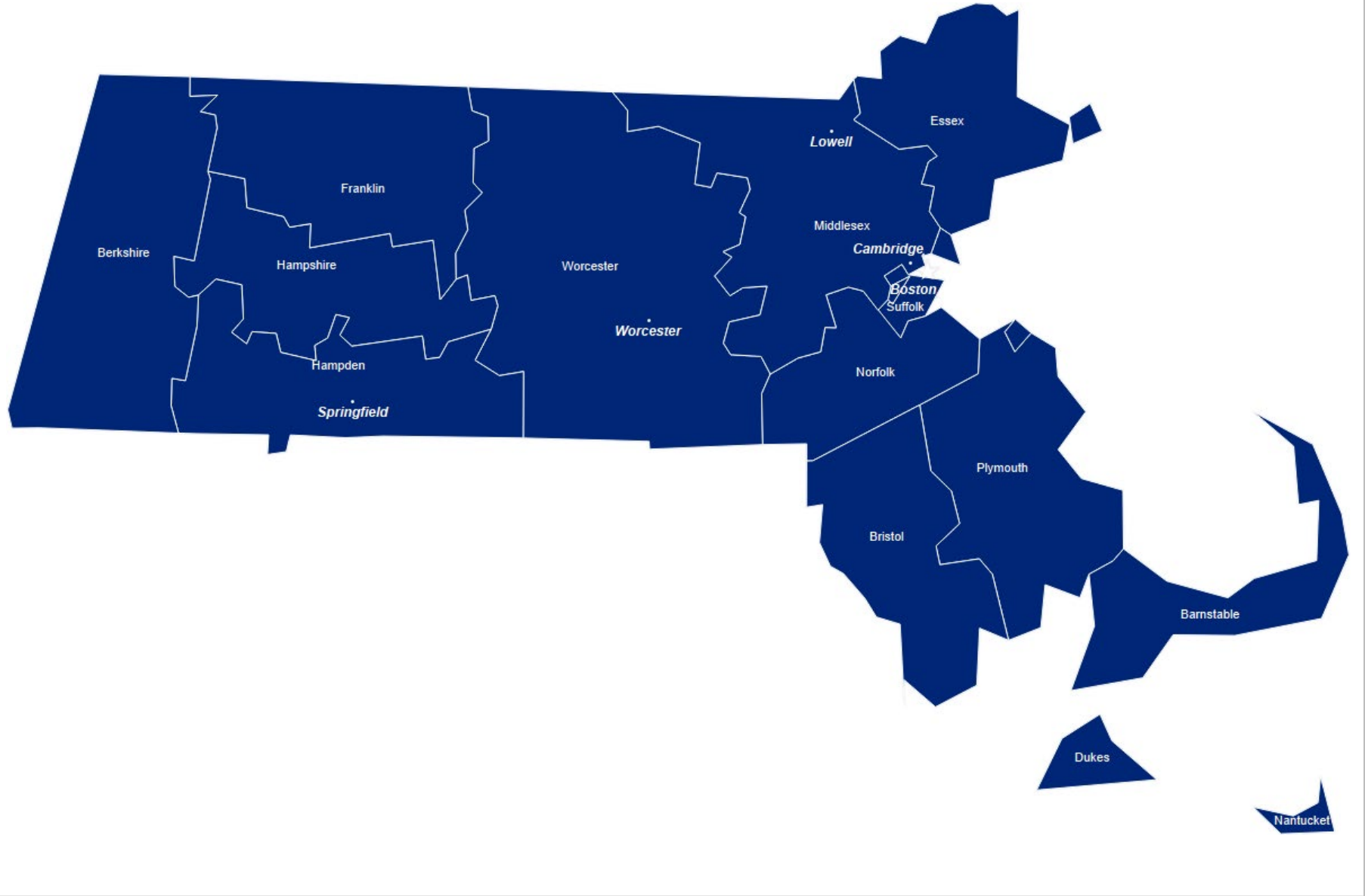
YOY MA Enrollment Growth 10.4%

UHC Market Share 21.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state

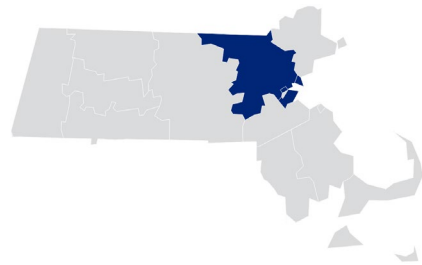


Massachusetts

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Greater Boston

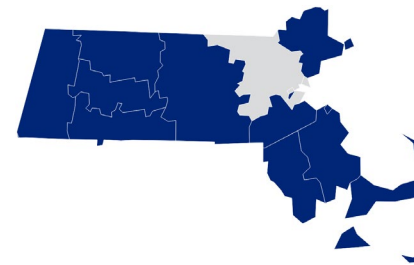
Middlesex, Suffolk



Market Landscape	
Eligibles (as of May 2021)	385,459
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	19.0%
YOY MA Non-SNP Enrollment Growth	11.8%
UHC Non-SNP Market Share	23.7%

Outside of Greater Boston

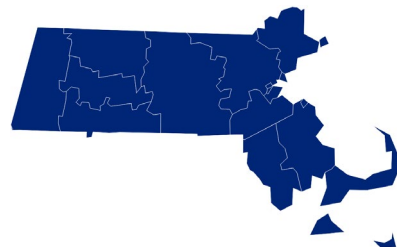
Barnstable, Berkshire, Bristol, Dukes, Essex, Franklin, Hampden, Hampshire, Nantucket, Norfolk, Plymouth, Worcester



Market Landscape	
Eligibles (as of May 2021)	980,828
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	18.7%
YOY MA Non-SNP Enrollment Growth	13.8%
UHC Non-SNP Market Share	21.3%

Massachusetts RPPO

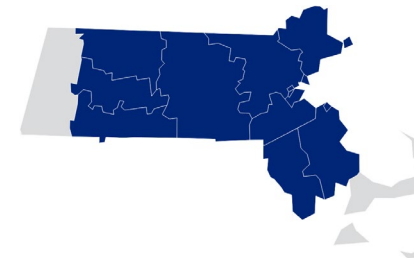
All counties in state



Market Landscape	
Eligibles (as of May 2021)	1,366,287
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	18.8%
YOY MA Non-SNP Enrollment Growth	13.2%
UHC Non-SNP Market Share	22.0%

Massachusetts MA Only

Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester



Market Landscape	
Eligibles (as of May 2021)	1,244,597
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	19.6%
YOY MA Non-SNP Enrollment Growth	13.0%
UHC Non-SNP Market Share	22.2%

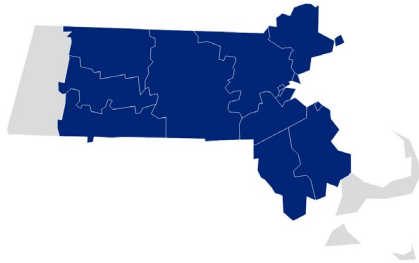


Massachusetts

● Current Footprint ● Expansion Footprint ● No Footprint

Massachusetts Dual

Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester



Market Landscape

D-SNP Enrollees	60,044
Total UHC D-SNP Enrollees	19,625
UHC D-SNP Market Share	32.7%



Greater Boston










Walgreens Preferred



National Network










\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3442-003-000   	H1944-001-000  	H1944-004-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk
Premium	\$0	\$0	\$45
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$5,700	\$4,500
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$350 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$270 / \$0 or \$370	\$0 or \$250 / \$0 or \$350	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Outside of Greater Boston



Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3442-004-000   	H1944-005-000  	H1944-006-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Norfolk, Plymouth, Worcester	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Norfolk, Plymouth, Worcester	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Norfolk, Plymouth, Worcester
Premium	\$0	\$0	\$49
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$5,700	\$4,900
PCP / Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$350 Days 1-5	\$325 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$250 / \$0 or \$350	\$0 or \$225 / \$0 or \$325
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$5/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Massachusetts RPP0



Plan Name	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	R7444-001-000  
Plan Highlights	Open access plan for those seeking statewide provider choice
Service Area	<i>Massachusetts</i> : All counties in state
Premium	\$55
Medical Deductible	\$0
Max OOP	\$7,550
PCP / Specialist	\$15 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$395
Lab	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Massachusetts MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H3442-005-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$40 ; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Massachusetts Dual

Plan Name	UnitedHealthcare® Senior Care Options (HMO D-SNP)	UnitedHealthcare® Senior Care Options NHC (HMO D-SNP)
Plan ID	H2226-001-000	H2226-003-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for nursing home certified population with both Medicare and Medicaid
Service Area	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Premium	\$0	\$0
Other Benefits	Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Adult Day Care	Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, Adult Day Care



2022 State Landscape¹

New Hampshire

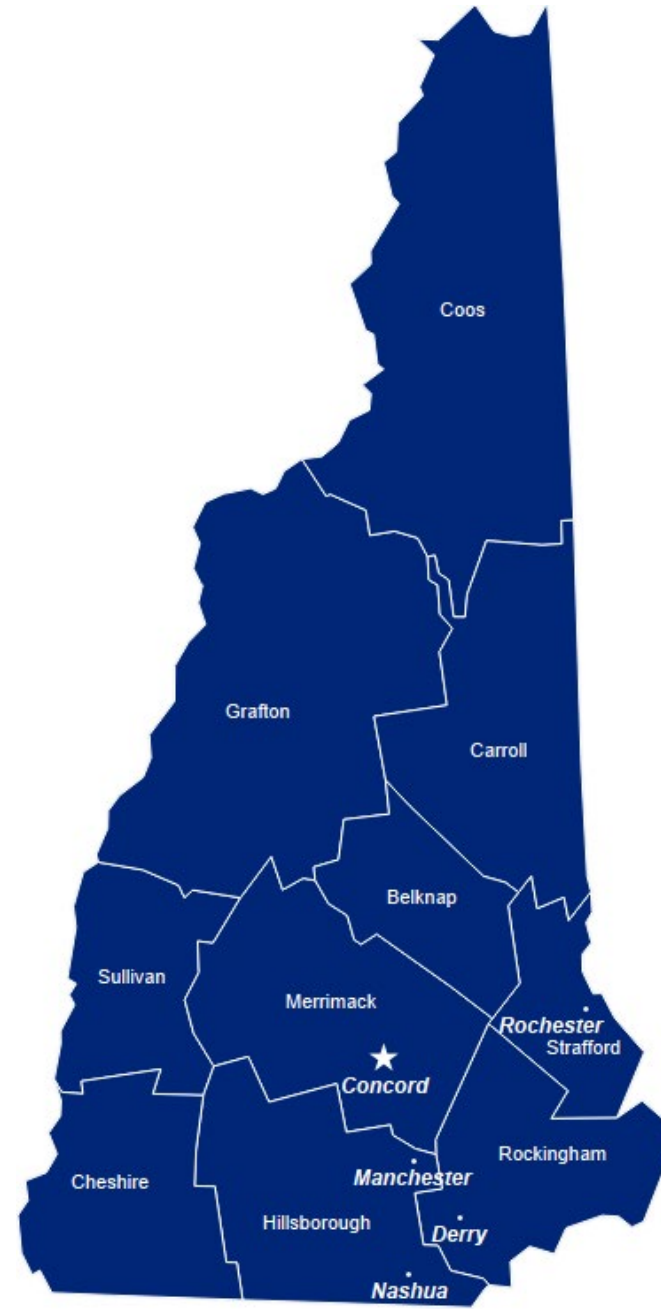
Eligibles (as of May 2021)	312,708
YOY Eligible Growth	3.0%
MA Penetration	25.5%
YOY MA Enrollment Growth	21.7%
UHC Market Share	41.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

● **Current Footprint**

All counties in state



New Hampshire

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

New Hampshire

Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan



Market Landscape

Eligibles (as of May 2021)	312,708
YOY Eligible Growth	3.0%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	28.9%
UHC Non-SNP Market Share	41.4%

New Hampshire MA Only

Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan



Market Landscape

Eligibles (as of May 2021)	312,708
YOY Eligible Growth	3.0%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	28.9%
UHC Non-SNP Market Share	41.4%



New Hampshire










Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 4 (HMO)	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1944-031-000  	H3442-007-000   	H1944-017-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes popular ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan
Premium	\$0	\$29	\$42
Medical Deductible	\$750	\$0	\$0
Max OOP	\$6,700	\$6,700	\$6,700
PCP / Specialist	\$0 / \$30; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$695 per admit	\$395 Days 1-5	\$350 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$295 / \$0 or \$395	\$0 or \$295 / \$0 or \$350
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage	\$350 Tiers 4-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



New Hampshire



Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-007-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>New Hampshire:</i> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



New Hampshire MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H3442-008-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan; Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$4,500
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



2022 State Landscape¹

New Jersey

Eligibles (as of May 2021)	1,647,506
Estimated Dual Eligibles²	218,664
YOY Eligible Growth	1.7%
MA Penetration	35.0%
YOY MA Enrollment Growth	9.9%
UHC Market Share	38.9%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 26,580 partial duals who may or may not be eligible).

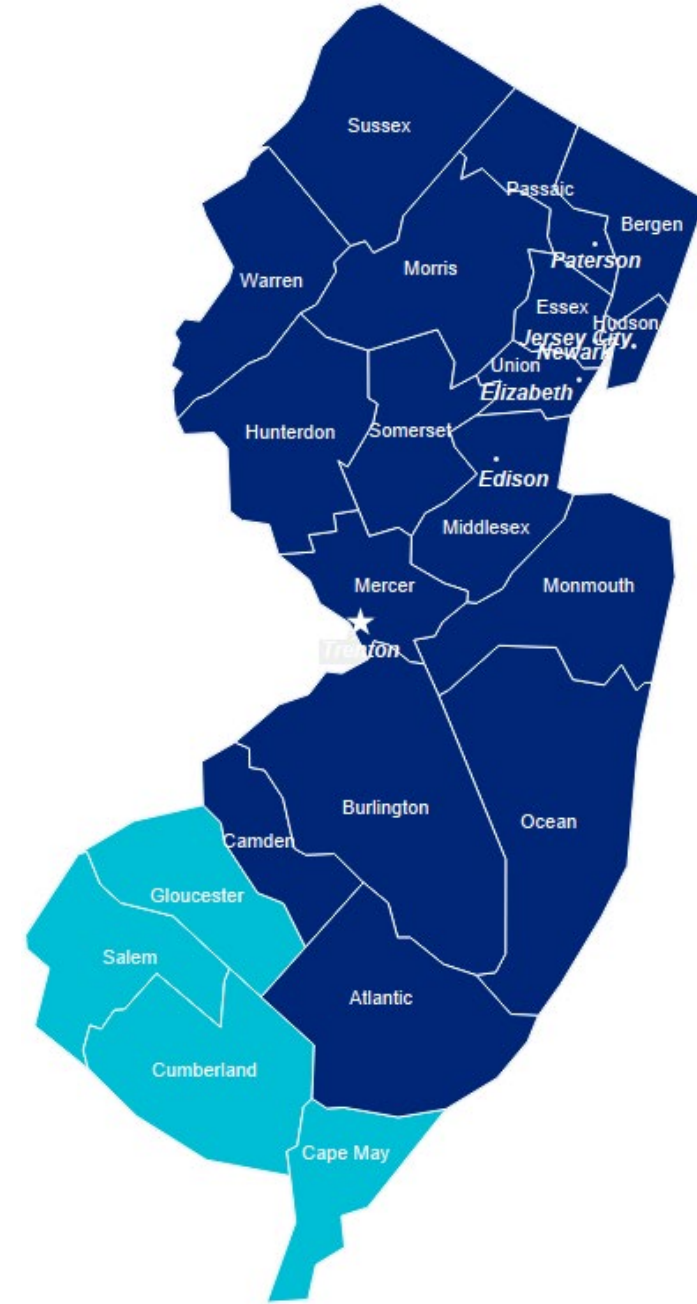
2022 Medicare Advantage Service Area

● Current Footprint

Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren

● Expansion Footprint

Cape May, Cumberland, Gloucester, Salem



New Jersey

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

New Jersey

Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren



Market Landscape	
Eligibles (as of May 2021)	1,647,506
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	17.9%
YOY MA Non-SNP Enrollment Growth	14.8%
UHC Non-SNP Market Share	37.2%

New Jersey MA Only

Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren



Market Landscape	
Eligibles (as of May 2021)	1,518,746
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	18.2%
YOY MA Non-SNP Enrollment Growth	14.4%
UHC Non-SNP Market Share	39.7%

New Jersey Dual

Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren







Market Landscape	
Est. D-SNP Eligibles	218,664
D-SNP Enrollees	61,677
D-SNP Penetration (All Plans)	28.2%
Total UHC D-SNP Enrollees	27,450
UHC D-SNP Market Share	44.5%



New Jersey



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H8768-022-000  	H0755-038-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Cape May , Cumberland , Essex, Gloucester , Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem , Somerset, Sussex, Union, Warren	New Jersey: Essex, Ocean
Premium	\$0	\$0
Medical Deductible	\$0	\$0
Max OOP	\$7,550	\$6,900
PCP / Specialist	\$0 / \$35 ; No Referral Required	\$5 / \$30; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$345 Days 1-5
ASC / Outpatient	\$0 or \$345 / \$0 or \$345	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers ; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$200 Tiers 3-5; \$0/\$12/\$47/\$100/29% ; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



2022 Product Benefits

New Jersey









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 4 (HMO)
Plan ID	H0755-043-000  	H0755-044-000  	H0755-045-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	New Jersey: Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	New Jersey: Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Premium	\$0	\$39	\$81
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,900	\$6,900	\$6,900
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$20; No Referral Required
Inpatient Hospital	\$335 Days 1-6	\$295 Days 1-5	\$225 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$250 / \$0 or \$250	\$0 or \$225 / \$0 or \$225
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$240 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$200 Tiers 3-5; \$0/\$10/\$47/\$95/29%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$0/\$10/\$47/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



New Jersey MA Only



Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0755-037-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Premium	\$0; Part B Rebate: up to \$35
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$5 / \$30; No Referral Required
Inpatient Hospital	\$390 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3 , Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



New Jersey Dual

Plan Name	UnitedHealthcare Dual Complete [®] ONE (HMO D-SNP)
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Plan ID	H3113-005-000
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Plan Highlights	Plan designed for those with both Medicare and Medicaid
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Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren
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Premium	\$0
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Other Benefits	Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit
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2022 State Landscape¹

New York

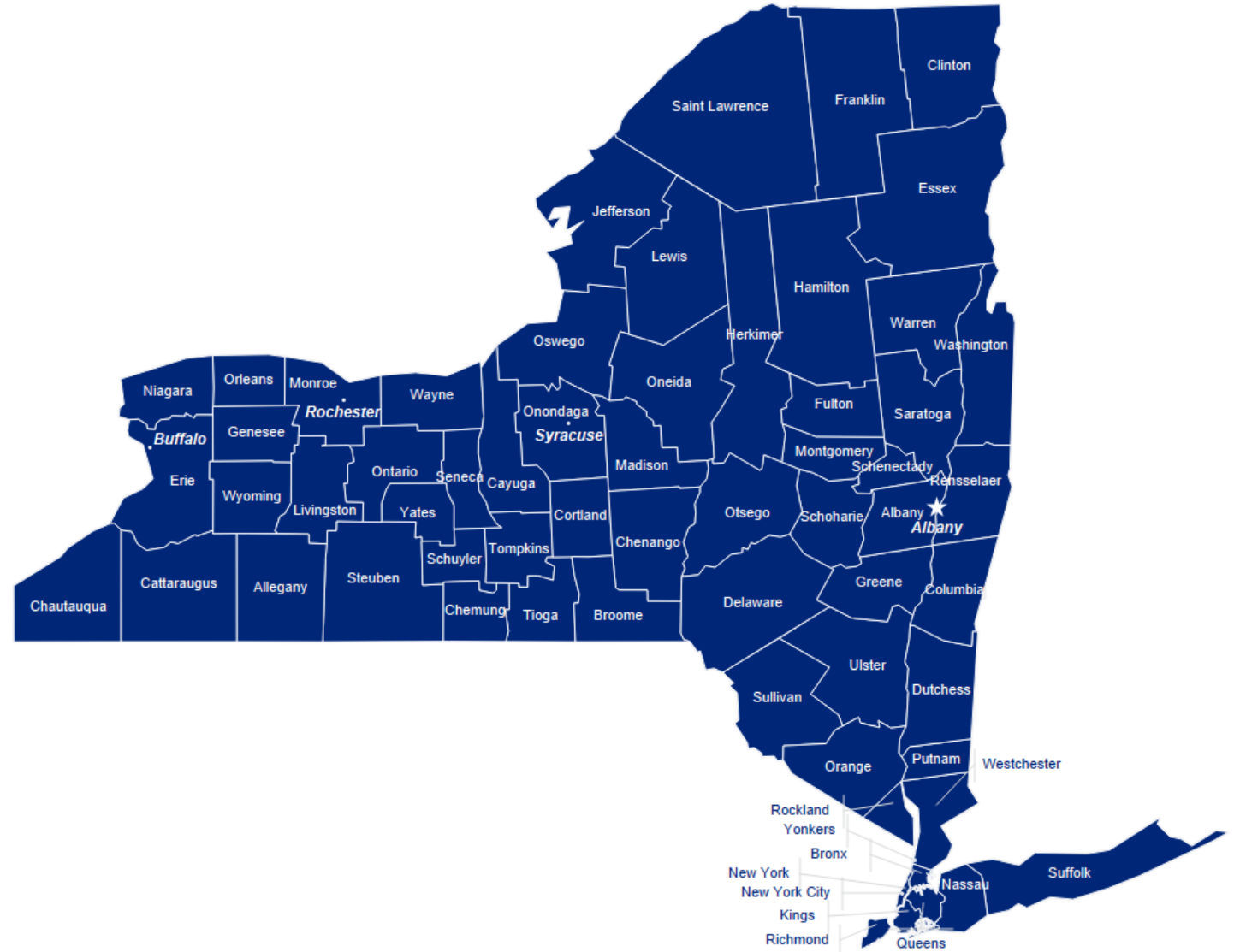
Eligibles (as of May 2021)	3,694,263
Estimated Dual Eligibles ²	915,132
YOY Eligible Growth	1.4%
MA Penetration	46.0%
YOY MA Enrollment Growth	6.2%
UHC Market Share	24.0%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 86,427 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- **Current Footprint**
All counties in state



2022 Market Landscape
New York

● Current Footprint ● Expansion Footprint ● No Footprint

New York City HMO

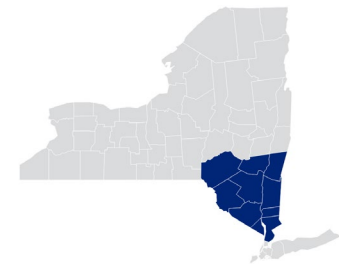
Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk



Market Landscape	
Eligibles (as of May 2021)	1,912,375
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	3.1%
UHC Non-SNP Market Share	23.1%

New York Hudson Valley

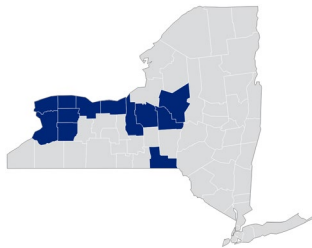
Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester



Market Landscape	
Eligibles (as of May 2021)	482,932
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	19.5%
YOY MA Non-SNP Enrollment Growth	9.9%
UHC Non-SNP Market Share	37.5%

New York Upstate HMO

Broome, Cayuga, Erie, Genesee, Madison, Monroe, Niagara, Oneida, Onondaga, Orleans, Wayne, Wyoming



Market Landscape	
Eligibles (as of May 2021)	694,394
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	43.5%
YOY MA Non-SNP Enrollment Growth	4.5%
UHC Non-SNP Market Share	18.3%

New York Upstate RPPO

All counties in state



Market Landscape	
Eligibles (as of May 2021)	3,694,263
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	26.5%
YOY MA Non-SNP Enrollment Growth	4.8%
UHC Non-SNP Market Share	22.4%



New York

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

New York MA Only

Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates



Market Landscape

Eligibles (as of May 2021)	3,694,263
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	26.5%
YOY MA Non-SNP Enrollment Growth	4.8%
UHC Non-SNP Market Share	22.4%

New York Downstate Dual

Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk

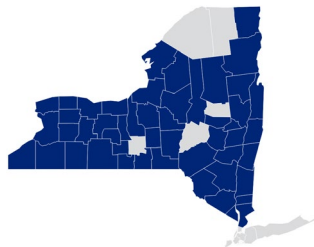


Market Landscape

Est. D-SNP Eligibles	601,343
D-SNP Enrollees	324,647
D-SNP Penetration (All Plans)	54.0%
Total UHC D-SNP Enrollees	71,369
UHC D-SNP Market Share	22.0%

New York Upstate Dual

Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates



Market Landscape

Est. D-SNP Eligibles	313,789
D-SNP Enrollees	79,766
D-SNP Penetration (All Plans)	25.4%
Total UHC D-SNP Enrollees	35,572
UHC D-SNP Market Share	44.6%



2022 Product Benefits

New York City HMO









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Prime (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3307-015-000  	H3379-001-000  	H3307-002-000  
Plan Highlights	\$0 premium with popular ancillaries	Mid premium plan for those shopping on value and lower out-of-pocket costs	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	New York: Kings, New York, Queens	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond
Premium	\$0	\$34	\$54
Medical Deductible	\$750	\$0	\$0
Max OOP	\$7,550	\$7,550	\$7,550
PCP / Specialist	\$5 / \$45; No Referral Required	\$20 / \$50; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$390 Days 1-5	\$390 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$345	\$0 or \$390 / \$0 or \$390	\$0 or \$390 / \$0 or \$390
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



New York Hudson Valley HMO









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3307-025-000  	H3307-012-000  	H3307-023-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	New York: Dutchess, Putnam, Sullivan, Ulster	New York: Orange, Rockland, Westchester	New York: Orange, Rockland, Westchester
Premium	\$0	\$0	\$75
Medical Deductible	\$0	\$0	\$0
Max OOP	\$7,550	\$7,550	\$7,550
PCP / Specialist	\$10 / \$50; No Referral Required	\$20 / \$50; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$465 Days 1-4	\$390 Days 1-5	\$390 Days 1-5
ASC / Outpatient	\$0 or \$465 / \$0 or \$465	\$0 or \$390 / \$0 or \$390	\$0 or \$350 / \$0 or \$390
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$295 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



New York Hudson Valley PPO



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Value Care (PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)
Plan ID	H3418-002-000	R5342-001-000	R5342-005-000
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice. Passport included	Open access plan for those seeking statewide provider choice	Open access plan for those seeking statewide provider choice
Service Area	New York: Dutchess, Putnam, Ulster, Westchester	New York: All counties in state	New York: All counties in state
Premium	\$0	\$16	\$46
Medical Deductible	\$1,000 (OON Only)	\$0	\$0
Max OOP	\$7,550	\$7,200	\$6,900
PCP / Specialist	Tier 1: \$0; Tier 2: \$20 / Tier 1: \$35; Tier 2: \$50; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$375 Days 1-5	\$360 Days 1-5
ASC / Outpatient	Tier 1: \$0 or \$295; Tier 2: \$0 or \$350 / \$0 or \$350	\$0 or \$325 / \$0 or \$375	\$0 or \$295 / \$0 or \$340
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$300 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



New York Upstate HMO









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage (HMO)
Plan ID	H3379-039-000  	H3379-041-000  	H3379-040-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	New York: Broome, Cayuga, Madison, Oneida, Onondaga	New York: Monroe, Wayne	New York: Erie, Genesee, Niagara, Orleans, Wyoming
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$7,550	\$7,550	\$7,550
PCP / Specialist	\$0 / \$40; No Referral Required	\$15 / \$50; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$385 Days 1-5	\$390 Days 1-5	\$350 Days 1-5
ASC / Outpatient	\$0 or \$335 / \$0 or \$385	\$0 or \$390 / \$0 or \$425	\$0 or \$350 / \$0 or \$395
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



New York Upstate RPO



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 4 (Regional PPO)
Plan ID	R5342-001-000  	R5342-005-000  	R5342-006-000  
Plan Highlights	Open access plan for those seeking statewide provider choice	Open access plan for those seeking statewide provider choice	Open access plan for those seeking statewide provider choice
Service Area	New York: All counties in state	New York: All counties in state	New York: All counties in state
Premium	\$16	\$46	\$84
Medical Deductible	\$0	\$0	\$0
Max OOP	\$7,200	\$6,900	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$360 Days 1-5	\$315 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$375	\$0 or \$295 / \$0 or \$340	\$0 or \$295 / \$0 or \$325
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$300 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$0/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



2022 Product Benefits

New York MA Only



Plan Name	AARP® Medicare Advantage Patriot (HMO)	UnitedHealthcare® Medicare Advantage Patriot (Regional PPO)
Plan ID	H3307-018-000	R5342-002-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	New York: Bronx, Kings, New York, Orange, Queens, Richmond, Rockland, Westchester	New York: All counties in state
Premium	\$0; Part B Rebate: up to \$20	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$20 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$345 Days 1-4
ASC / Outpatient	\$0 or \$295 / \$0 or \$345	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	Not Covered
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



New York Downstate Dual



NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID	H3387-014-002 	H3387-015-002 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and partial Medicaid
Service Area	New York: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk	New York: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit



New York Upstate Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID	H3387-014-001 	H3387-015-001 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and partial Medicaid
Service Area	<p>New York: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates</p>	<p>New York: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates</p>
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , PERS, Meal Benefit



2022 State Landscape¹

Pennsylvania

Eligibles (as of May 2021)	2,685,318
Estimated Dual Eligibles²	452,623
YOY Eligible Growth	1.4%
MA Penetration	47.1%
YOY MA Enrollment Growth	5.9%
UHC Market Share	6.8%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 77,517 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

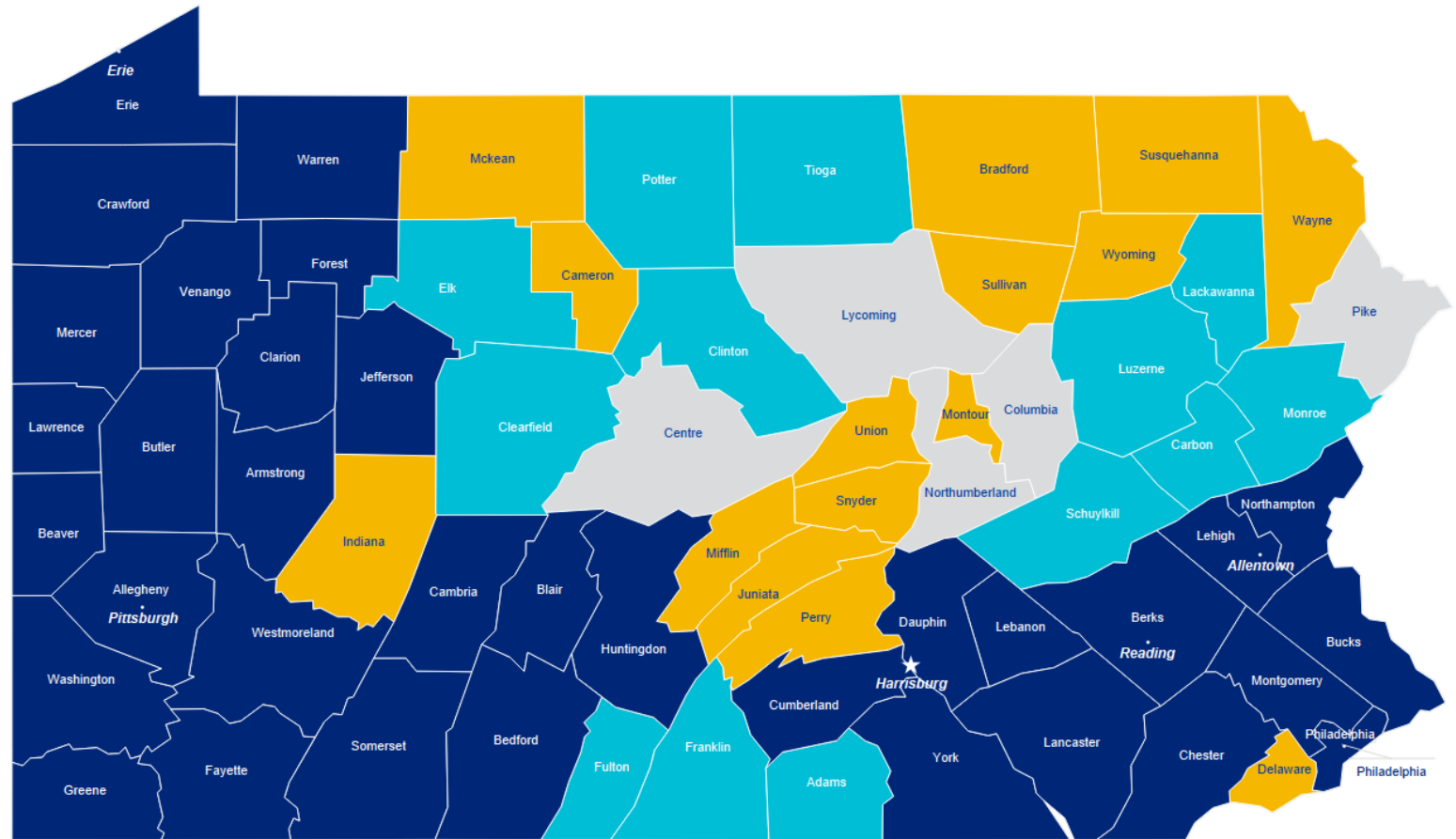
Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Somerset, Venango, Warren, Washington, Westmoreland, York

● Expansion Footprint

Adams, Carbon, Clearfield, Clinton, Elk, Franklin, Fulton, Lackawanna, Luzerne, Monroe, Potter, Schuylkill, Tioga

● Dual Only Footprint

Bradford, Cameron, Delaware, Indiana, Juniata, McKean, Mifflin, Montour, Perry, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming

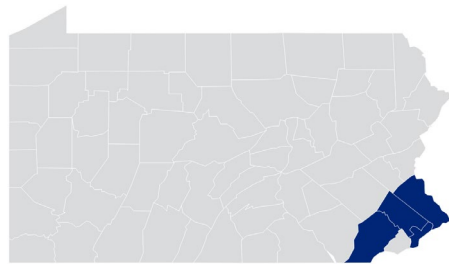


Pennsylvania

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Greater Philadelphia

Bucks, Chester, Montgomery, Philadelphia

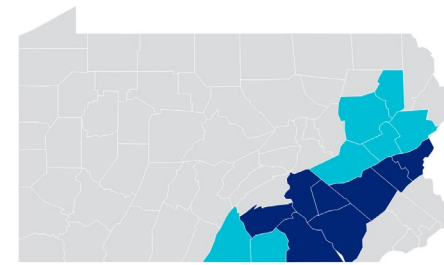


Market Landscape

Eligibles (as of May 2021)	669,037
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	25.5%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	5.5%

Outside Philadelphia

Adams, Berks, Carbon, Cumberland, Dauphin, Franklin, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Monroe, Northampton, Schuylkill, York

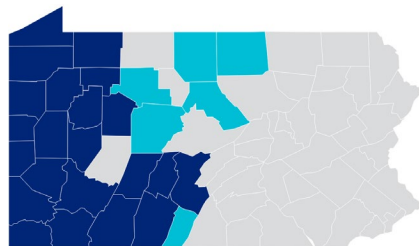


Market Landscape

Eligibles (as of May 2021)	864,521
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	26.6%
YOY MA Non-SNP Enrollment Growth	8.7%
UHC Non-SNP Market Share	5.6%

Western Pennsylvania

Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Potter, Somerset, Tioga, Venango, Warren, Washington, Westmoreland

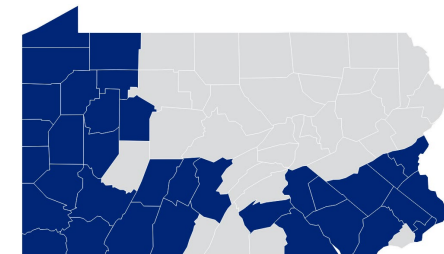


Market Landscape

Eligibles (as of May 2021)	912,795
YOY Eligible Growth	1.1%
MA Non-SNP Penetration	42.0%
YOY MA Non-SNP Enrollment Growth	4.2%
UHC Non-SNP Market Share	5.2%

Pennsylvania MA Only

Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Somerset, Venango, Warren, Washington, Westmoreland, York



Market Landscape

Eligibles (as of May 2021)	2,113,353
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	33.2%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	6.0%

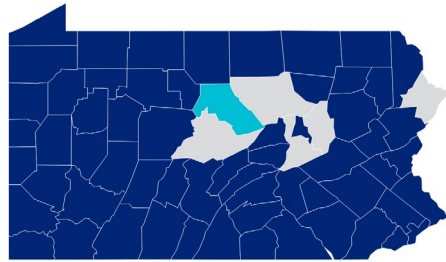


Pennsylvania

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Pennsylvania Dual

Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Clinton, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York



Market Landscape





Est. D-SNP Eligibles	452,623
D-SNP Enrollees	177,181
D-SNP Penetration (All Plans)	39.1%
Total UHC D-SNP Enrollees	21,487
UHC D-SNP Market Share	12.1%



Greater Philadelphia






NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1944-033-000  	H1944-009-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Pennsylvania: Bucks, Chester, Montgomery, Philadelphia	Pennsylvania: Bucks, Chester, Montgomery, Philadelphia
Premium	\$0	\$27
Medical Deductible	\$0	\$0
Max OOP	\$6,900	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$225 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$250	\$0 or \$175 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Greater Philadelphia







Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2228-085-000  	H2228-037-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	<i>Pennsylvania:</i> Bucks, Chester, Montgomery, Philadelphia	<i>Pennsylvania:</i> Bucks, Chester, Montgomery, Philadelphia
Premium	\$0	\$45
Medical Deductible	\$500	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$750 per admit	\$475 per admit
ASC / Outpatient	\$0 or \$275 / \$0 or \$350	\$0 or \$200 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Outside Philadelphia



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice Plan 3 (PPO)
Plan ID	H2577-028-000  	H2228-086-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Pennsylvania: Adams, Carbon, Franklin, Lackawanna, Luzerne, Monroe, Schuylkill	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$0	\$0
Medical Deductible	\$500 (OON Only)	\$750
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$750 per admit	\$750 per admit
ASC / Outpatient	\$0 or \$275 / \$0 or \$350	\$0 or \$275 / \$0 or \$350
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Outside Philadelphia







Walgreens Preferred



National Network



\$35 Insulin


Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO)
Plan ID	H2228-035-000  	H2228-036-000  	H1944-024-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs
Service Area	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	Pennsylvania: Berks, Cumberland, Dauphin, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$21	\$46	\$0 (Varies by LIS level)
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,200	\$5,900	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$250 Days 1-5	\$400 per admit	\$250 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$250	\$0 or \$200 / \$0 or \$295	\$0 or \$200 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



Western Pennsylvania



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2577-029-000  	H2577-021-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield, Clinton, Crawford, Elk, Fayette, Forest, Fulton, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Potter, Somerset, Tioga, Venango, Warren, Washington, Westmoreland	Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield, Clinton, Crawford, Elk, Fayette, Forest, Fulton, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Potter, Somerset, Tioga, Venango, Warren, Washington, Westmoreland
Premium	\$0	\$35
Medical Deductible	\$500	\$500 (OON Only)
Max OOP	\$6,900	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$160 Days 1-5	\$390 per admit
ASC / Outpatient	\$0 or \$110 / \$0 or \$160	\$0 or \$200 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Western Pennsylvania



Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1944-010-000  	H1944-011-000  
Plan Highlights	\$0 premium plan with no Rx deductible and popular ancillaries	Mid premium plan for those shopping on value and lower out-of-pocket costs with rich ancillaries
Service Area	Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Crawford, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland	Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Crawford, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland
Premium	\$0	\$35
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$5,500
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$260 Days 1-5
ASC / Outpatient	\$0 or \$200 / \$0 or \$295	\$0 or \$200 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Western Pennsylvania








Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 3 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2228-086-000  	H2228-036-000  	H2228-035-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and rich ancillaries	Open access plan with low out-of-pocket costs and popular ancillaries
Service Area	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$0	\$46	\$21
Medical Deductible	\$750	\$0	\$0
Max OOP	\$6,700	\$5,900	\$6,200
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$750 per admit	\$400 per admit	\$250 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$350	\$0 or \$200 / \$0 or \$295	\$0 or \$200 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Pennsylvania MA Only





Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H1944-030-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Pennsylvania:</i> Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Somerset, Venango, Warren, Washington, Westmoreland, York
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$275 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$275
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Pennsylvania Dual

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Select (HMO D-SNP)
Plan ID	H3113-009-000 	H3113-014-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and partial Medicaid
Service Area	<p>Pennsylvania: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Clinton, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York</p>	<p>Pennsylvania: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Clinton, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York</p>
Premium	\$0	\$0
Other Benefits	<p>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit</p>	<p>Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit</p>



2022 State Landscape¹

Rhode Island

Eligibles (as of May 2021)	226,755
Estimated Dual Eligibles ²	44,476
YOY Eligible Growth	2.0%
MA Penetration	50.8%
YOY MA Enrollment Growth	7.8%
UHC Market Share	31.2%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 5,204 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state



Rhode Island

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Rhode Island

Bristol, Kent, Newport, Providence, Washington



Market Landscape

Eligibles (as of May 2021)	226,755
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	38.1%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	30.0%

Rhode Island MA Only

Bristol, Kent, Newport, Providence, Washington



Market Landscape

Eligibles (as of May 2021)	226,755
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	38.1%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	30.0%

Rhode Island Dual

Bristol, Kent, Newport, Providence, Washington



Market Landscape

Est. D-SNP Eligibles	44,476
D-SNP Enrollees	5,990
D-SNP Penetration (All Plans)	13.5%
Total UHC D-SNP Enrollees	5,779
UHC D-SNP Market Share	96.5%



2022 Product Benefits

Rhode Island









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H1944-016-000  	H1944-014-000  	H3442-006-000  
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	<i>Rhode Island</i> : Bristol, Kent, Newport, Providence, Washington	<i>Rhode Island</i> : Bristol, Kent, Newport, Providence, Washington	<i>Rhode Island</i> : Bristol, Kent, Newport, Providence, Washington
Premium	\$0	\$19	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,100	\$4,500	\$5,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$310 Days 1-5	\$350 Days 1-5
ASC / Outpatient	\$0 or \$245 / \$0 or \$345	\$0 or \$210 / \$0 or \$310	\$0 or \$250 / \$0 or \$350
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$9/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$9/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Rhode Island



Plan Name	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	R7444-001-000  
Plan Highlights	Open access plan for those seeking statewide provider choice
Service Area	<i>Rhode Island</i> : All counties in state
Premium	\$55
Medical Deductible	\$0
Max OOP	\$7,550
PCP / Specialist	\$15 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$395
Lab	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Rhode Island MA Only



Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H1944-015-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only
Service Area	<i>Rhode Island</i> : Bristol, Kent, Newport, Providence, Washington
Premium	\$0; Part B Rebate: up to \$45
Medical Deductible	\$0
Max OOP	\$4,500
PCP / Specialist	\$0 / \$30 ; No Referral Required
Inpatient Hospital	\$310 Days 1-5
ASC / Outpatient	\$0 or \$210 / \$0 or \$310
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Rhode Island Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (HMO D-SNP)

Plan ID H3113-010-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Rhode Island:* Bristol, Kent, Newport, Providence, Washington

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, [Meal Benefit](#)



2022 State Landscape¹

Vermont

Eligibles (as of May 2021) 153,559

YOY Eligible Growth 2.8%

MA Penetration 19.3%

YOY MA Enrollment Growth 41.5%

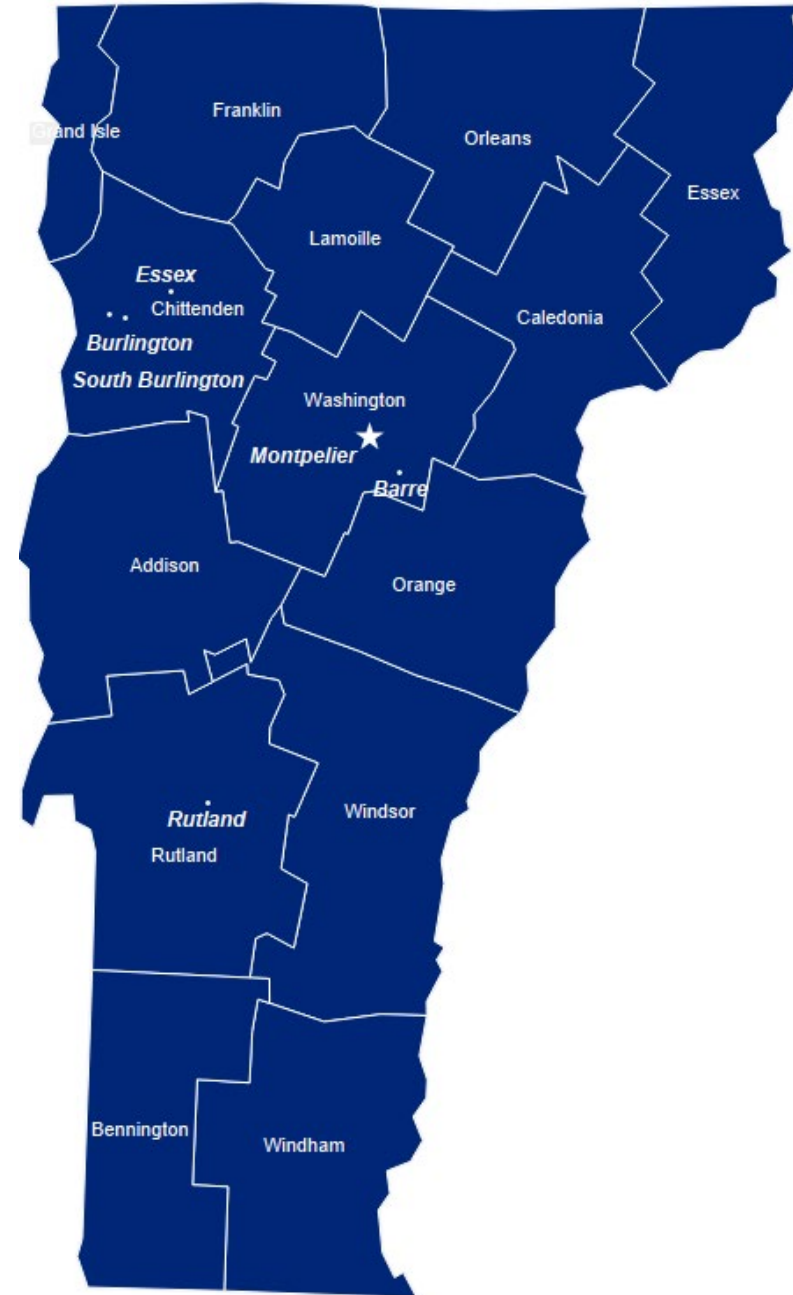
UHC Market Share 70.6%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

● **Current Footprint**

All counties in state



Vermont

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Vermont

Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor



Market Landscape	
Eligibles (as of May 2021)	153,559
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	15.7%
YOY MA Non-SNP Enrollment Growth	38.1%
UHC Non-SNP Market Share	70.6%

Vermont MA Only

Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor



Market Landscape	
Eligibles (as of May 2021)	153,559
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	15.7%
YOY MA Non-SNP Enrollment Growth	38.1%
UHC Non-SNP Market Share	70.6%



Vermont



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN





Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3442-010-000  	H1944-032-000  	H1944-018-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$0	\$0	\$20
Medical Deductible	\$950	\$950	\$0
Max OOP	\$6,900	\$6,700	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$450 Days 1-2	\$450 Days 1-2	\$450 Days 1-4
ASC / Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$295 / \$0 or \$395	\$0 or \$350 / \$0 or \$450
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



2022 Product Benefits

Vermont



Plan Name	AARP® Medicare Advantage Choice (Regional PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	R7444-001-000  	H1944-028-000  
Plan Highlights	Open access plan for those seeking statewide provider choice	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Vermont: All counties in state	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$55	\$62
Medical Deductible	\$0	\$0
Max OOP	\$7,550	\$5,900
PCP / Specialist	\$15 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$390 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$295 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available



Vermont



Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-012-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Vermont MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H3442-008-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan; Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$4,500
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



2022 State Landscape¹

Virginia

Eligibles (as of May 2021) 1,562,679

Estimated Dual Eligibles² 202,287

YOY Eligible Growth 2.2%

MA Penetration 29.2%

YOY MA Enrollment Growth 19.5%

UHC Market Share 26.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 31,313 QMB partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

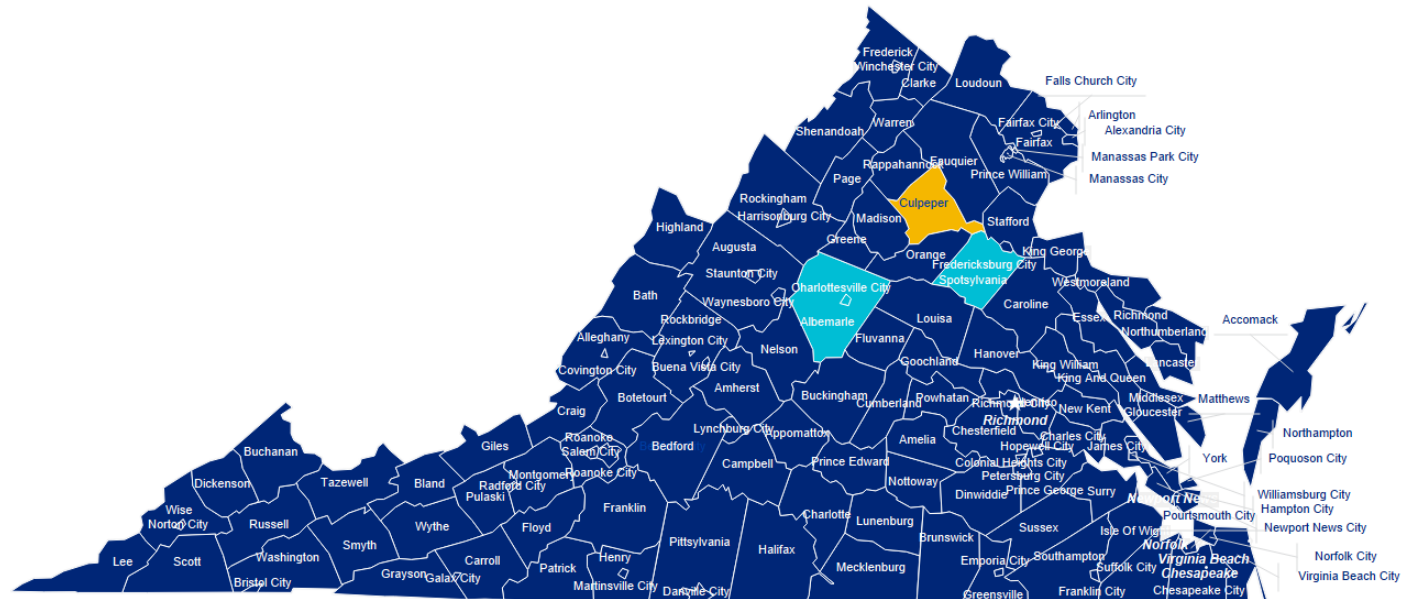
Accomack, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Bland, Botetourt, Bristol City, Brunswick, Buchanan, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dickenson, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greensville, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Russell, Salem City, Scott, Shenandoah, Smyth, Southampton, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York

● Expansion Footprint

Albemarle, Charlottesville City, Spotsylvania

● Dual Only Footprint

Culpeper

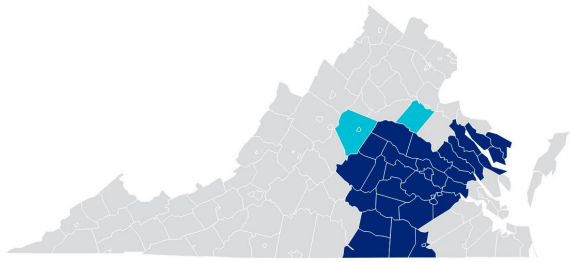


Virginia

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Richmond

Albemarle, Amelia, Brunswick, Buckingham, Charles City, **Charlottesville City**, Chesterfield, Colonial Heights City, Cumberland, Dinwiddie, Emporia City, Essex, Fluvanna, Goochland, Greensville, Hanover, Henrico, Hopewell City, King and Queen, King William, Lancaster, Louisa, Lunenburg, Mecklenburg, Middlesex, New Kent, Northumberland, Nottoway, Petersburg City, Powhatan, Prince Edward, Prince George, Richmond, Richmond City, **Spotsylvania**

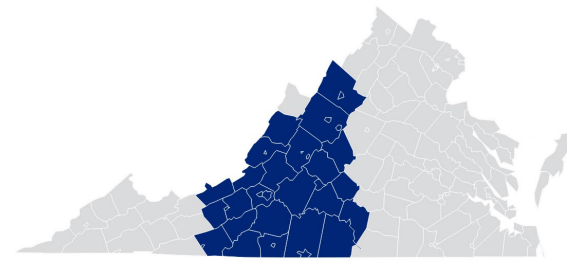


Market Landscape

Eligibles (as of May 2021)	360,262
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	20.9%
YOY MA Non-SNP Enrollment Growth	19.3%
UHC Non-SNP Market Share	18.1%

Roanoke

Alleghany, Amherst, Appomattox, Augusta, Bath, Bedford, Botetourt, Buena Vista City, Campbell, Carroll, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Galax City, Giles, Halifax, Harrisonburg City, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Nelson, Patrick, Pittsylvania, Pulaski, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City

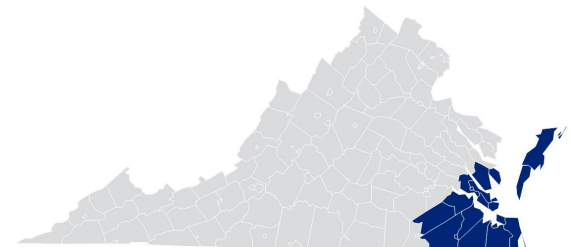


Market Landscape

Eligibles (as of May 2021)	325,031
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	22.1%
YOY MA Non-SNP Enrollment Growth	19.4%
UHC Non-SNP Market Share	30.4%

Tidewater

Accomack, Chesapeake City, Franklin City, Gloucester, Hampton City, Isle of Wight, James City, Mathews, Newport News City, Norfolk City, Northampton, Poquoson City, Portsmouth City, Southampton, Suffolk City, Surry, Sussex, Virginia Beach City, Williamsburg City, York

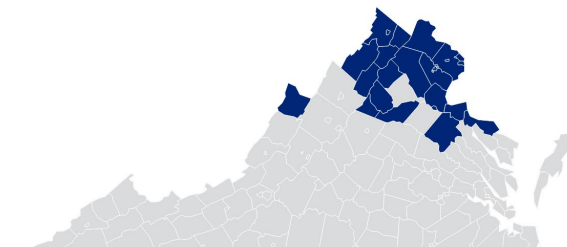


Market Landscape

Eligibles (as of May 2021)	329,556
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	21.6%
YOY MA Non-SNP Enrollment Growth	17.0%
UHC Non-SNP Market Share	13.5%

Virginia North

Alexandria City, Arlington, Caroline, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Frederick, Fredericksburg City, Greene, Highland, King George, Loudoun, Madison, Manassas City, Manassas Park City, Orange, Page, Prince William, Rappahannock, Shenandoah, Stafford, Warren, Westmoreland, Winchester City



Market Landscape

Eligibles (as of May 2021)	437,589
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	15.5%
YOY MA Non-SNP Enrollment Growth	23.6%
UHC Non-SNP Market Share	23.6%

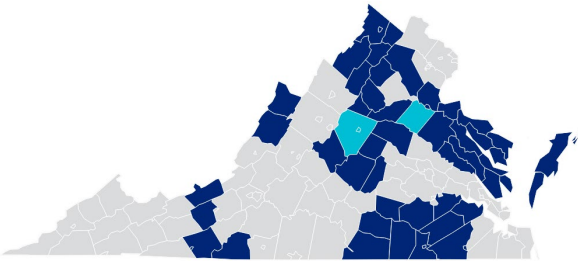


Virginia

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Virginia Rural

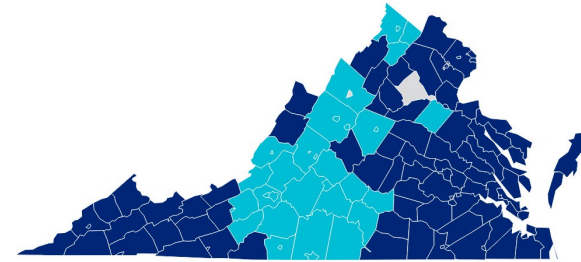
Accomack, Albemarle, Bath, Brunswick, Buckingham, Caroline, Carroll, Charlottesville City, Clarke, Cumberland, Dinwiddie, Emporia City, Essex, Fauquier, Fluvanna, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Greene, Greensville, Highland, King and Queen, King George, King William, Lancaster, Louisa, Lunenburg, Madison, Mathews, Mecklenburg, Middlesex, Nelson, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Prince George, Pulaski, Rappahannock, Richmond, Shenandoah, Southampton, Spotsylvania, Stafford, Surry, Sussex, Warren, Westmoreland, Winchester City



Market Landscape	
Eligibles (as of May 2021)	329,579
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	16.6%
YOY MA Non-SNP Enrollment Growth	28.7%
UHC Non-SNP Market Share	12.0%

Virginia MA Only

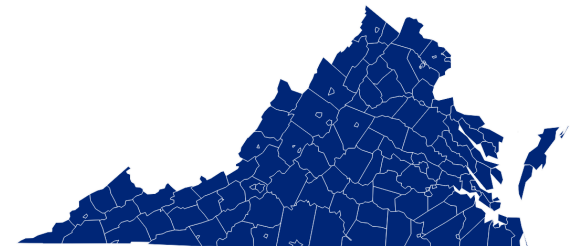
Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Botetourt, Brunswick, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Greene, Greensville, Halifax, Hampton City, Hanover, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Shenandoah, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Virginia Beach City, Warren, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, York



Market Landscape	
Eligibles (as of May 2021)	1,446,772
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	19.7%
UHC Non-SNP Market Share	21.3%

Virginia Dual

All counties in state



Market Landscape	
Est. D-SNP Eligibles	202,287
D-SNP Enrollees	51,976
D-SNP Penetration (All Plans)	25.7%
Total UHC D-SNP Enrollees	20,826
UHC D-SNP Market Share	40.1%



2022 Product Benefits

Richmond









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-111-002  	H5253-112-002  	H2577-013-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	<i>Virginia:</i> Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City	<i>Virginia:</i> Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City	<i>Virginia:</i> Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City
Premium	\$0	\$23	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$3,900	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$250 / \$0 or \$250	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4 , Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



2022 Product Benefits

Roanoke



Walgreens Preferred









National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-111-001  	H5253-112-001  	H2577-027-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	New! \$0 premium plan for those who are cost conscious, but want provider choice
Service Area	<i>Virginia:</i> Alleghany, Amherst, Appomattox, Augusta, Bedford, Botetourt, Buena Vista City, Campbell, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Halifax, Harrisonburg City, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Pittsylvania, Prince Edward, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City	<i>Virginia:</i> Alleghany, Amherst, Appomattox, Augusta, Bedford, Botetourt, Buena Vista City, Campbell, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Halifax, Harrisonburg City, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Pittsylvania, Prince Edward, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City	<i>Virginia:</i> Alleghany, Amherst, Appomattox, Augusta, Bedford, Botetourt, Buena Vista City, Campbell, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Halifax, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Pittsylvania, Prince Edward, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City
Premium	\$0	\$26	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$4,900	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$250 / \$0 or \$250	\$0 or \$295 / \$0 or \$295
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit , Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



Roanoke



Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H1659-003-000  
Plan Highlights	\$0 premium plan for those who are cost conscious
Service Area	<i>Virginia:</i> Amherst, Appomattox, Bedford, Campbell, Charlotte, Danville City, Halifax, Lynchburg City, Pittsylvania, Prince Edward
Premium	\$0
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$50; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC / Outpatient	\$0 or \$350 / \$0 or \$350
Lab	\$0
Rx Ded.; Copays	\$405 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



2022 Product Benefits

Tidewater









Walgreens Preferred



National Network








\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-087-000  	H5253-088-000  	H2577-011-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Virginia: Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York	Virginia: Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York	Virginia: Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York
Premium	\$0	\$26	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,500	\$3,900	\$6,700
PCP / Specialist	\$0 / \$25; No Referral Required	\$0 / \$20; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$245 Days 1-6	\$200 Days 1-5	\$345 Days 1-4
ASC / Outpatient	\$0 or \$245 / \$0 or \$245	\$0 or \$200 / \$0 or \$200	\$0 or \$345 / \$0 or \$345
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Virginia North





Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2577-009-000   	H5253-089-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	Virginia: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William	Virginia: Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Frederick, Loudoun, Manassas City, Manassas Park City, Prince William, Shenandoah , Warren, Winchester City
Premium	\$0	\$19
Medical Deductible	\$750	\$0
Max OOP	\$6,700	\$5,900
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$250 Days 1-5
ASC / Outpatient	\$0 or \$345 / \$0 or \$345	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit



Virginia Rural



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2577-014-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Virginia: Accomack, Albemarle, Bath, Brunswick, Buckingham, Caroline, Carroll, Charlottesville City, Clarke, Cumberland, Dinwiddie, Emporia City, Essex, Fauquier, Fluvanna, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Greene, Greensville, Highland, King and Queen, King George, King William, Lancaster, Louisa, Lunenburg, Madison, Mathews, Mecklenburg, Middlesex, Nelson, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Prince George, Pulaski, Rappahannock, Richmond, Shenandoah, Southampton, Spotsylvania, Stafford, Surry, Sussex, Warren, Westmoreland, Winchester City
Premium	\$0
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5
ASC / Outpatient	\$0 or \$345 / \$0 or \$345
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Virginia MA Only






Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2577-015-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<p>Virginia: Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Botetourt, Brunswick, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Greene, Greensville, Halifax, Hampton City, Hanover, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Shenandoah, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Virginia Beach City, Warren, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, York</p>
Premium	\$0; Part B Rebate: up to \$60
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5
ASC / Outpatient	\$0 or \$345 / \$0 or \$345
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Virginia Dual

 \$0 Rx Copays



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Plan ID	H7464-001-000 	R1548-001-000 	H7464-005-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only. Applicants must have UHC for CCC+ program and they must have an approved CCC+ Waiver at time of application
Service Area	<i>Virginia</i> : All counties in state, except Culpeper	All counties in state	<i>Virginia</i> : All counties in state, except Culpeper
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Adult Day Care , Respite Care



Virginia Dual

NEW PLAN

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® ONE Plus (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID	H7464-007-000 	H7464-006-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only. Applicants must have UHC for CCC+ program	New! Plan designed for those with both Medicare and Medicaid. Applicants must be QMB level Medicaid
Service Area	<i>Virginia:</i> Expanding to all counties in state, except Culpeper	<i>Virginia:</i> Expanding to all counties in state, except Culpeper
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Washington, D.C.

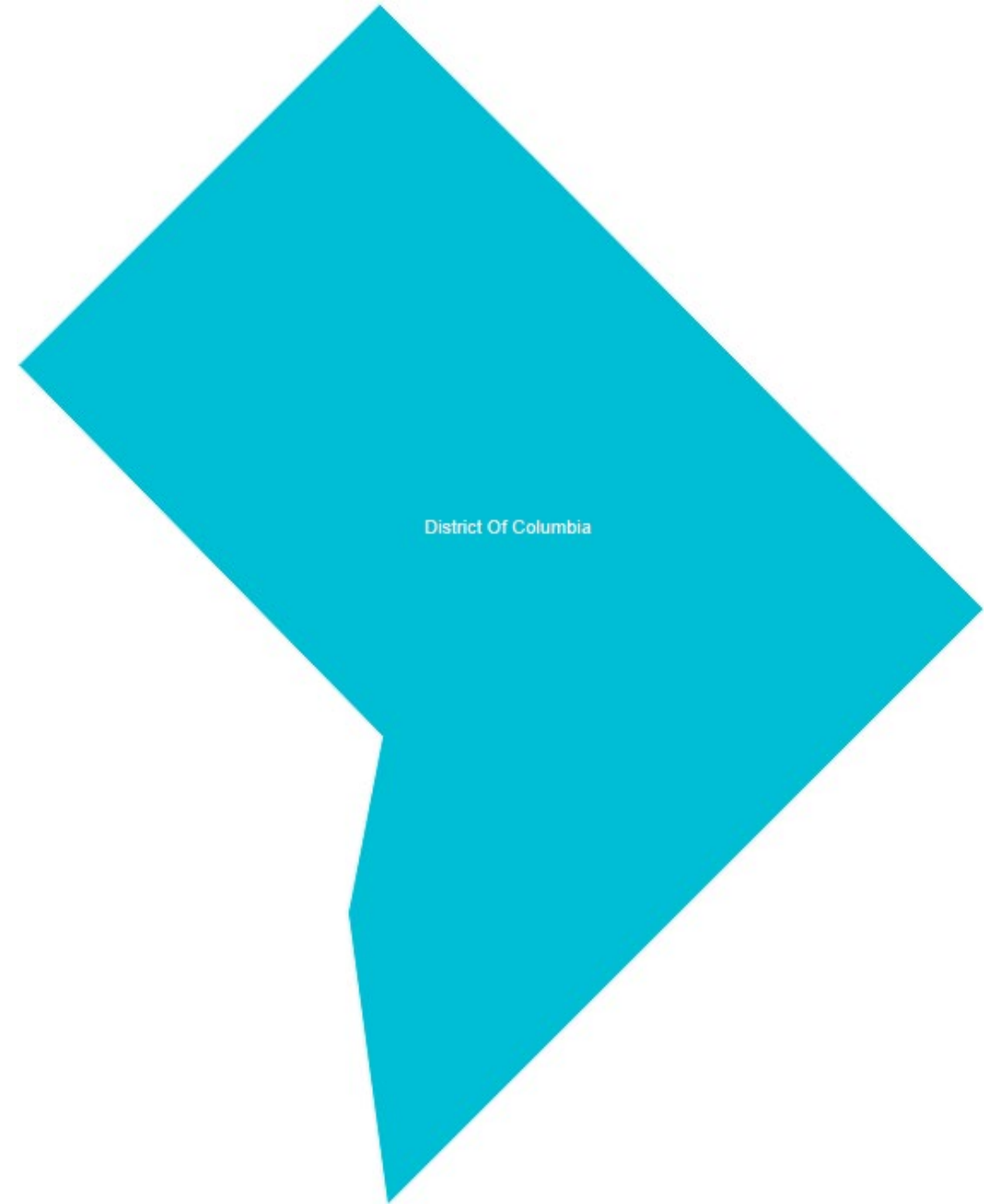
Eligibles (as of May 2021)	94,535
Estimated Dual Eligibles ²	33,613
YOY Eligible Growth	0.3%
MA Penetration	25.0%
YOY MA Enrollment Growth	13.7%
UHC Market Share	62.1%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 74 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Expansion Footprint
District of Columbia

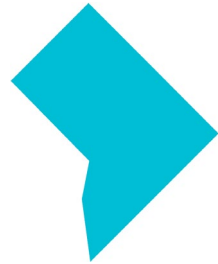


Washington, D.C.

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

Washington, D.C.

District of Columbia



Market Landscape

Eligibles (as of May 2021)	94,535
YOY Eligible Growth	0.3%
MA Non-SNP Penetration	7.3%
YOY MA Non-SNP Enrollment Growth	28.1%
UHC Non-SNP Market Share	0.0%

Washington, D.C. MA Only

District of Columbia

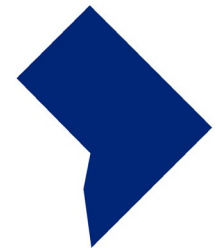


Market Landscape

Eligibles (as of May 2021)	94,535
YOY Eligible Growth	0.3%
MA Non-SNP Penetration	7.3%
YOY MA Non-SNP Enrollment Growth	28.1%
UHC Non-SNP Market Share	0.0%

Washington, D.C. Dual

District of Columbia



Market Landscape

Est. D-SNP Eligibles	33,613
D-SNP Enrollees	12,654
D-SNP Penetration (All Plans)	37.6%
Total UHC D-SNP Enrollees	12,146
UHC D-SNP Market Share	96.0%







Washington, D.C.



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-099-000  	H2228-100-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! \$0 premium plan for Full Low Income Subsidy (LIS) members with rich ancillary benefits with low out-of-pocket costs
Service Area	Washington D.C.: District of Columbia	Washington D.C.: District of Columbia
Premium	\$0	\$29 (Varies by LIS level)
Medical Deductible	\$750	\$0
Max OOP	\$6,900	\$6,500
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$350 Days 1-4	\$295 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



Washington, D.C. MA Only



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-103-000
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	<i>Maryland:</i> Howard, Montgomery, Prince George's; <i>Washington D.C.:</i> District of Columbia
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Washington, D.C. Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (PPO D-SNP)

Plan ID H2228-045-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area *Washington D.C.*: District of Columbia

Premium \$0

Other Benefits Dental Level 4, [Routine Eye Exam](#), [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit

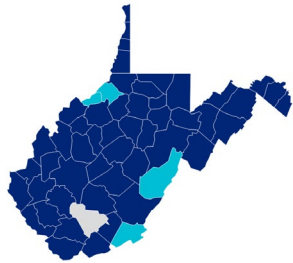


West Virginia

● Current Footprint
 ● Expansion Footprint
 ● No Footprint

West Virginia

Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, [Monroe](#), Morgan, Nicholas, Ohio, Pendleton, [Pleasants](#), [Pocahontas](#), Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, [Tyler](#), Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming

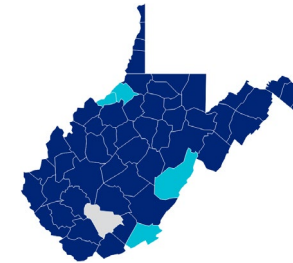


Market Landscape

Eligibles (as of May 2021)	423,242
YOY Eligible Growth	0.8%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	11.8%

West Virginia MA Only

Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, [Monroe](#), Morgan, Nicholas, Ohio, Pendleton, [Pleasants](#), [Pocahontas](#), Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, [Tyler](#), Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming

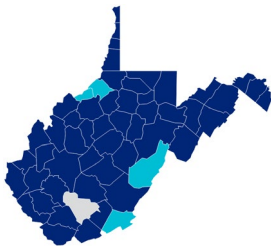


Market Landscape

Eligibles (as of May 2021)	423,242
YOY Eligible Growth	0.8%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	11.8%

West Virginia Dual

Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, [Monroe](#), Morgan, Nicholas, Ohio, Pendleton, [Pleasants](#), [Pocahontas](#), Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, [Tyler](#), Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming



Market Landscape

Est. D-SNP Eligibles	80,294
D-SNP Enrollees	18,914
D-SNP Penetration (All Plans)	23.6%
Total UHC D-SNP Enrollees	6,161
UHC D-SNP Market Share	32.6%



2022 Product Benefits

West Virginia









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 3 (PPO)
Plan ID	H8211-001-000  	H8211-002-000  	H8211-006-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	Open access plan for those seeking maximum coverage	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming	West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming	West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming
Premium	\$34	\$49	\$0
Medical Deductible	\$0	\$0	\$950
Max OOP	\$5,900	\$5,400	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$265 Days 1-6	\$325 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$265 / \$0 or \$265	\$0 or \$325 / \$0 or \$325
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$200 Tiers 3-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit , Platinum Dental Rider Available	Dental Level 2 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



West Virginia MA Only



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8211-005-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$5,400
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$265 Days 1-6
ASC / Outpatient	\$0 or \$265 / \$0 or \$265
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available



West Virginia Dual

 \$0 Rx Copays

Plan Name UnitedHealthcare Dual Complete® (PPO D-SNP)

Plan ID H0271-013-000 

Plan Highlights Plan designed for those with both Medicare and Medicaid

Service Area **West Virginia:** Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, [Monroe](#), Morgan, Nicholas, Ohio, Pendleton, [Pleasants](#), [Pocahontas](#), Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, [Tyler](#), Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming

Premium \$0

Other Benefits Dental Level 4, Routine Eye Exam, [Eyewear Allowance](#), [Combined OTC and Healthy Food Benefit](#), Routine Hearing Exam, [Hearing Aids](#), Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, [Meal Benefit](#)

