



2023 Medicare Advantage First Look



United
Healthcare



2023 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 cost sharing based on plan design for full or partial dual eligibles. Benefits and features vary by plan. Limitations and exclusions apply.

For final 2023 plan details, refer to the 2023 Evidence of Coverage.

#1

Medicare Advantage insurer by enrollment

13M

Proud to serve over 13 million Medicare beneficiaries, more than any other insurer



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

FORTUNE 500

Ranked 5th on Fortune 2022 ranking of the 500 largest U.S. companies



Recognized by Fortune as one of the world's most admired companies for the 12th consecutive year



Ranked 13th on LinkedIn Top Companies for 2022 investing in talent and growing careers for long-term success



**Product
Experience**



**Unparalleled
Value**



**Special
Needs**

UnitedHealthcare offers plans that are simple to *sell*, simple to *understand*, and simple to *use* – all while delivering unparalleled value.





Product Experience



Take advantage of our large footprint – reaching 95% of eligibles, more than any other carrier – with even more plans to sell in 2023.



UnitedHealthcare's growing Dual Special Needs Plan (D-SNP) footprint reaches more than three quarters of dual eligibles throughout the U.S., offering plans designed to meet the needs of both full and partial dual populations.



Adding more than 120 new plans to our expansive product portfolio, weighted toward LPPOs and \$0 premiums – there's even more opportunity to grow your book of business.



Offering *new*, **Flex Card, Utilities combo credit** and *improved*, **Dental** – benefits that are easy to use and address member pain points, but also deliver value to members.



Unparalleled Value



The largest Medicare Advantage national network gives members seamless access to their plan's lowest costs from more than one million providers nationwide.



Drug coverage that's more comprehensive than many stand-alone Part D plans with an improved formulary, \$35 or less for insulin, more \$0 Rx deductibles, more access to \$0 Tier 1 retail copays, and \$0 Tier 1 and 2 copays through Home Delivery. Plus, members can get a 100-day supply of their drugs.



Making access to care easier with lower Specialist and PT/OT/ST copays on many plans. Continuing to offer 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 value-added experiences only available through UnitedHealth Group partners such as Renew Active[®], UnitedHealthcare Dental, UnitedHealthcare Hearing, UnitedHealthcare Vision, and UnitedHealthcare Global.



Special Needs



Nearly all D-SNP members have access to a combined monthly credit to buy Healthy Food and OTC products. **New for 2023, the credit can also be used toward Utilities** – giving even more value and flexibility to help members meet their basic needs on a monthly basis.



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



Additional formulary enhancements for Chronic special needs plans with a \$25 or less copay for insulin*, plus diabetic supplies on Tier 2 – giving members access to \$0 supplies through Home Delivery.

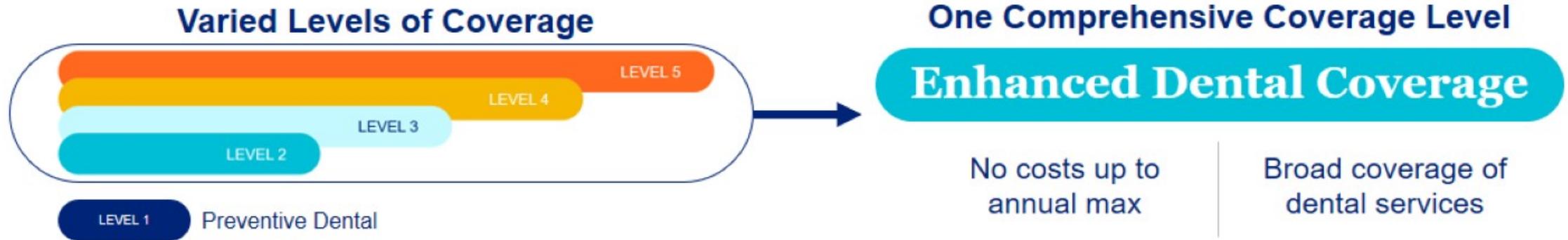


Personal navigator support to help dual eligibles with complex care needs – from answering questions to scheduling appointments and more, plus a **Home Support Services** benefit in select markets.

Simplifying and Enhancing Dental



A simplified benefit design that offers **one** coverage level for a broad set of preventive and comprehensive care, supported by the largest Medicare dental network and access to any dentist across the industry.



For 2023, nearly all eligibles will have access to a plan with enhanced dental coverage. If the enhanced dental coverage is not offered, select plans may include embedded Preventive Dental and/or a Platinum Dental Rider. The Platinum Dental Rider offers the same comprehensive coverage as the new enhanced dental benefit.

What's Covered?

- Exams
- Cleanings
- Fluoride
- X-Rays
- Fillings*
- Crowns*
- Root Canals
- Extractions
- Bridges
- Dentures
- Implants
- ...and more

**includes tooth color*

What's Not Covered?

- Cosmetic services
(whitening, bleaching, veneers)
- Orthodontics
- Missed appointment fees
- Sales tax

Introducing UCard



The **UnitedHealthcare UCard™** will serve as the member ID card and so much more for nearly all Individual Medicare Advantage members, unlocking a simpler plan experience.

UCard Front



UCard Back



- UCard provides a simpler experience for using benefits and programs, making it easier for members to take advantage of what their plan has to offer
- Members will use their UCard when they visit a provider or fill a prescription, buy OTC products, access vision and dental care, earn and spend rewards, and more



- Prescriptions



- Access Dental care



- Access Eyewear



- Over-the-Counter



- Healthy Food



- Utilities



- Renew Active



- Rewards



Note: The barcode on the back of the UCard can be scanned at any of the 55+ retail locations in the S3 network to buy approved items

New! D-SNP: Food + OTC + Utilities Combo Credit



Nearly all Dual Special Needs plans will add Utilities as an approved expense to the already combined Healthy Food and OTC credit – helping members better meet their basic needs on a monthly basis.

- Members can use their combined credit (accessible on their UCard) to purchase Food, buy OTC products, or pay for Utilities

Food

Fresh fruits
Vegetables
Lean meats
Dairy products
Nutritional drinks



OTC

Vitamins
Pain relievers
Toothpaste
Allergy & sinus relief
Eye & ear care



Utilities

Home Heat
Electricity
Water
Sewer
Home internet



Meet the Flex Benefit



Members with a Flex benefit will receive a prepaid Visa card for eligible Dental, Vision, and/or Hearing costs – the benefit can be used after or to supplement already embedded Dental, Vision, and Hearing benefits.



Dental

- Medicare-approved dental or out-of-network dental costs
- Costs after annual maximum is reached from a network dentist
- Costs from an out-of-network dentist “balance bills”



Vision

- Upgrade to progressive lenses
- Extra pair of glasses
- Contact lenses
- Prescription sunglasses



Hearing

- Hearing aid copays
- Copays when seeing an audiologist
- Costs after reaching the annual maximum
- Device accessories



Rewarding our Members



Members can earn up to \$180 in rewards during the 2023 plan year.

Reward Offers

- Physical Activity
- Annual Physical or Wellness Visit
- Provider Check-In
- Flu Shot
- Paperless Opt-In **NEW**
- Text Messaging Opt-In **NEW**
- Health Risk Assessment
- HouseCalls Visit

Members can earn rewards on their UCard starting 1/1/2023.

Members will complete the activity and rewards are loaded to the member's UCard within 7 days after reporting completion through program processes.

Rewards credits do not expire but are subject to fees starting 12 months after rewards are last loaded to the UCard.

We encourage members to take advantage and use their rewards!



Benefits and beyond, better than ever



Benefits and features that drive value – look for the following icons within the product benefit grids to easily identify differentiators from plan to plan.



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 (or less) Insulin

Affordable and stable insulin copays through the coverage gap on most non-SNP and all Chronic plans – plus C-SNP members without Extra Help will have access to insulin at \$25 or less



Walgreens Preferred

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



Flex Card

Members can extend their **dental, vision, and hearing coverage** for Medicare-covered services with a convenient prepaid Visa card



\$0 Rx Copays

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



Designed for Full Dual

Plan is designed for those individuals with **full Medicaid coverage** through the state



Designed for Partial Dual

Plan is designed for those individuals with **partial Medicaid coverage** through the state





Experience
the Difference