



2021 BENEFITS PREVIEW

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 eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2020 United HealthCare Services, Inc. All rights reserved. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.

United
Healthcare®

2021

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 2021 plan details, refer to the 2021 Summary of Benefits.

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A TRUSTED HEALTHCARE LEADER

Serving Medicare beneficiaries for over 40 years

FORTUNE
WORLD'S MOST
ADMIRED
COMPANIES

Recognized by
Fortune as one
of the world's most
admired companies
ten years in a row

FORTUNE
500

Ranked number
seven on Fortune's
2020 list of top
500 companies


Top 100
Global

Recognized by
Kantar BrandZ™
as a Top 100 Most
Valuable Global Brand

AARP®

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

#1

Medicare
Advantage
insurer by enrollment

Proud to serve over

12.5M

Medicare
beneficiaries,
more than any other insurer



TAKE ADVANTAGE OF UNMATCHED VALUE



More Plan Options

UnitedHealthcare offers a full portfolio of Medicare products with Medicare Advantage (MA) plans designed to fit different needs. With the largest nationwide footprint and over 100 new plans, there's even more opportunity to grow your book of business.



Exclusive UnitedHealthcare Benefits

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



Simple and Affordable Products

Our plans are affordable and easy to use – especially during uncertain times. Nearly all plans will have \$0 labs, \$0 virtual visits, \$0 colonoscopies and mammograms, \$0 worldwide ER and \$0 cardiac rehab in addition to broad access to \$0 primary care and \$0 premiums. Plus easier to understand dental packages from Level 1 preventive to the most comprehensive Level 5.



Robust Prescription Drug Coverage

Our MA prescription drug coverage is more comprehensive than many stand-alone Part D plans with a broad formulary of market leading brands and expansive coverage for the most commonly used generics. Watch for new bonus drug coverage on our formulary (vitamin D, B12, folic acid and Sildenafil), \$0 Rx copays on many D-SNPs and \$35 insulin on most non-SNP and chronic plans.



Medicare National Network

The nation's largest Medicare Advantage network – now with even more doctors, will be available across more plans, including many HMOs. Members can seamlessly visit any of the providers in our national network at in-network cost-sharing without the hassles of activation or limitations.



Award-Winning Support

Our member advocates deliver best-in-class customer service with one-call resolution designed to meet any member need from answering coverage questions and scheduling appointments to navigating chronic conditions. We're committed to helping our members stay healthy and making the healthcare system easier to use.

UnitedHealthcare is committed to being your Partner in Care with local market leaders, flexible training and a variety of resources to support you in growing your business. Look for innovative new policies and procedures to provide new ways to connect with consumers while social distancing. We have a team of agent managers and business development managers ready to support you.



Jarvis

Your central hub to connect to UnitedHealthcare tools, resources and agent communications:

- Mobile responsive
- Application status tracking
- One-stop shop for tools (Learning Lab, UnitedHealthcare Toolkit, LEAN, drug list, provider look-up and more!)
- Full portfolio information
- Commissions details
- **NEW!** Notification Center with personalized alerts to key items



LEAN

UnitedHealthcare's electronic enrollment system gives you faster enrollment, easier processing and the ability to capture remote signatures via DocuSign for a better enrollment experience. Plus, it goes wherever you go, online or offline.*

*AARP Medicare Supplement applications can only be taken while online.



Learning Lab

Learning management system for all your training needs with easy access to on-demand training on topics such as:

- 2021 Certifications (Medicare Advantage Plans, Medicare Prescription Drug Plans, Medicare Supplement Insurance Plans)
- LEAN
- **Jarvis**
- UnitedHealthcare Toolkit
- Low Income Subsidy (LIS)
- Dual Special Needs Plans (D-SNP)
- And more!



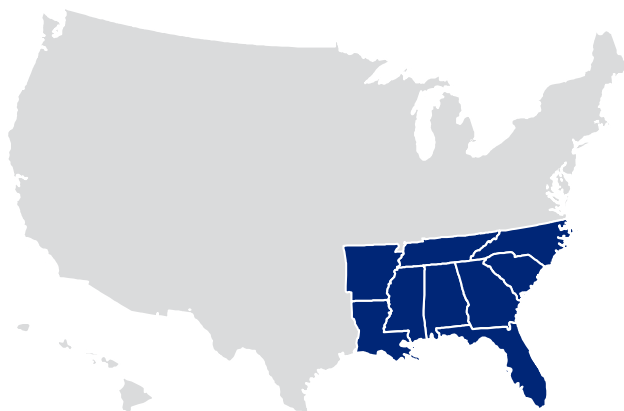
UnitedHealthcare Toolkit

Grow and develop your business with the latest marketing materials that can be customized to meet your needs, used to support virtual consumer interactions and conveniently ordered.

Visit our COVID-19 resources page on *Jarvis* for the latest virtual tools, resources and agent communications.

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2021 Medicare Advantage Plans



Walgreens Preferred Pharmacy

Indicates Walgreens is the plan's Preferred Retail Pharmacy for access to the lowest retail copays



Medicare National Network

Members have access to 850K+ doctors in the UnitedHealthcare Medicare National Network for in-network costs

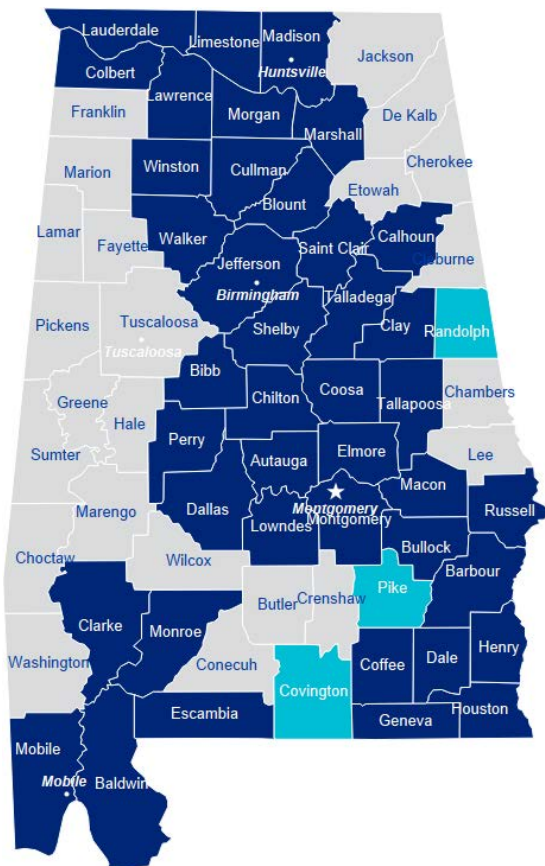
SOUTHEAST REGION

Alabama	7
Arkansas	16
Florida	25
South Florida	48
Georgia	62
Louisiana	76
Mississippi	79
North Carolina	85
South Carolina	97
Tennessee	108



● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 929,974

Estimated Dual Eligibles² 172,507

YOY Eligible Growth 4.5%

MA Penetration 43.4%

YOY MA Enrollment Growth 9.6%

UHC Market Share 30.3%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 46,546 partial duals who may or may not be eligible).

ALABAMA



● Current Footprint ● Footprint Expansion

Alabama Walgreens: Baldwin, Blount, Calhoun, Cullman, Jefferson, Madison, Mobile, Shelby, St. Clair, Talladega, Walker



Market Landscape

Eligibles (as of May 2020)	533,689
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	28.4%
YOY MA Non-SNP Enrollment Growth	8.5%
UHC Non-SNP Market Share	26.1%

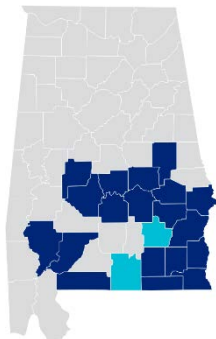
North Alabama: Bibb, Chilton, Clay, Colbert, Coosa, Lauderdale, Lawrence, Limestone, Marshall, Morgan, **Randolph**, Winston



Market Landscape

Eligibles (as of May 2020)	155,566
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	19.0%
YOY MA Non-SNP Enrollment Growth	18.4%
UHC Non-SNP Market Share	12.3%

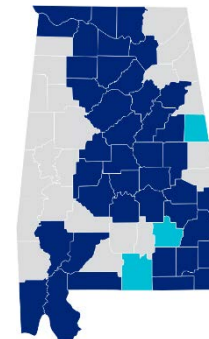
South Alabama: Autauga, Barbour, Bullock, Clarke, Coffee, **Covington**, Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Lowndes, Macon, Monroe, Montgomery, Perry, **Pike**, Russell, Tallapoosa



Market Landscape

Eligibles (as of May 2020)	240,719
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	21.5%
YOY MA Non-SNP Enrollment Growth	16.5%
UHC Non-SNP Market Share	31.1%

Alabama Dual: 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





Market Landscape

Est. Dual Eligibles	172,507
D-SNP Enrollees	71,867
D-SNP Penetration (All Plans)	41.7%
Total UHC D-SNP Enrollees	33,191
UHC D-SNP Market Share	46.2%

ALABAMA METRO





Plan Name	AARP® Medicare Advantage Walgreens (HMO)		
Plan ID	H0432-010-000		
Plan Highlights			
Service Area	Alabama: Baldwin, Blount, Calhoun, Cullman, Jefferson, Madison, Mobile, Shelby, St. Clair, Talladega, Walker		
Premium	\$0		
Max OOP	\$4,500		
PCP/Specialist	\$0 / \$25; No Referral Required		
Inpatient Hospital	\$295 Days 1-5		
ASC/Outpatient	\$0 or \$245 / \$0 or \$295		
Lab Copay	\$0		
Rx Ded./Copays	\$55 Tiers 4-5; \$0/\$3/\$47/\$100/32% (Preferred)		
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Personal Emergency Response System		

2021 PRODUCT BENEFIT GRID

NORTH ALABAMA




Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H0432-001-000 	H0432-002-000 
Plan Highlights	\$0 premium plan with rich ancillary benefits	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Alabama: Colbert, Lauderdale, Lawrence, Limestone, Marshall, Morgan, Winston	Alabama: Colbert, Lauderdale, Lawrence, Limestone, Marshall, Morgan, Winston
Premium	\$0	\$48
Max OOP	\$5,900	\$4,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$225 Days 1-8
ASC/Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$175 / \$0 or \$225
Lab Copay	\$0	\$0
Rx Ded./Copays	\$55 Tiers 4-5; \$2 /\$10/\$47/\$100/32%	\$0; \$2 /\$10/\$47/\$100/33%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

NORTH CENTRAL ALABAMA






Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	
Plan ID	H2802-041-000	
Plan Highlights		
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	
Premium	\$0	
Max OOP	\$5,000	
PCP/Specialist	\$0 / \$25; No Referral Required	
Inpatient Hospital	\$295 Days 1-5	
ASC/Outpatient	\$0 or \$245 / \$0 or \$295	
Lab Copay	\$0	
Rx Ded./Copays	\$55 Tiers 4-5; \$2/\$8/\$47/\$100/32%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Personal Emergency Response System	

2021 PRODUCT BENEFIT GRID

SOUTH ALABAMA



NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2802-041-000 	H0432-003-000 	H6528-033-000 
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Barbour, Bibb, Bullock, Chilton, Clarke, Clay, Coffee, Coosa, Covington , Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Lowndes, Macon, Monroe, Montgomery, Perry, Pike , Randolph , Russell, Tallapoosa	Alabama: Baldwin, Barbour, Bullock, Clarke, Coffee , Covington , Dale , Escambia, Geneva, Henry , Houston, Mobile, Monroe, Pike , Russell
Premium	\$0	\$0	\$0
Max OOP	\$5,000	\$4,900	\$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	\$250 Days 1-5	\$295 Days 1-5
ASC/Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$200 / \$0 or \$250	\$0 or \$200 / \$0 or \$250
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$55 Tiers 4-5; \$2/\$8/\$47/\$100/32%	\$55 Tiers 4-5; \$2 /\$10/\$47/\$100/32%	\$0; \$2/\$8/\$47/\$100/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

SOUTH ALABAMA



Plan Name	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H0432-004-000 
Plan Highlights	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Alabama: Autauga, Barbour, Bibb, Bullock, Chilton, Clarke, Clay, Coffee, Coosa, Covington , Dale, Dallas, Elmore, Escambia, Geneva, Henry, Houston, Lowndes, Macon, Monroe, Montgomery, Perry, Pike , Randolph , Russell, Tallapoosa
Premium	\$46
Max OOP	\$3,900
PCP/Specialist	\$0 / \$20; No Referral Required
Inpatient Hospital	\$195 Days 1-5
ASC/Outpatient	\$0 or \$145 / \$0 or \$195
Lab Copay	\$0
Rx Ded./Copays	\$0; \$2 /\$10/\$47/\$100/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

ALABAMA MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0432-012-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	Alabama: 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
Premium	\$0; Part B Rebate: \$50
Max OOP	\$5,000
PCP/Specialist	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC/Outpatient	\$0 or \$245 / \$0 or \$295
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System

ALABAMA DUAL



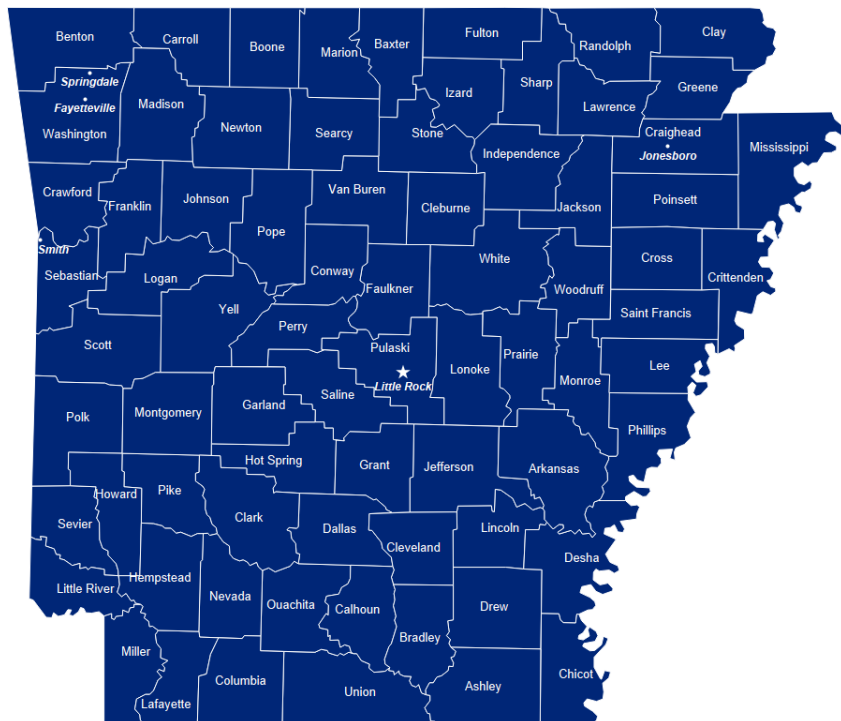
Plan Name	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID	H0432-009-000	H2802-044-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid
Service Area	Alabama: Autauga, Baldwin, Barbour, Bibb, Blount, Bullock, 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	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation , Personal Emergency Response System

ARKANSAS



● Current Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 714,279

Estimated Dual Eligibles² 135,873

YOY Eligible Growth 4.5%

MA Penetration 26.7%

YOY MA Enrollment Growth 14.0%

UHC Market Share 32.7%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

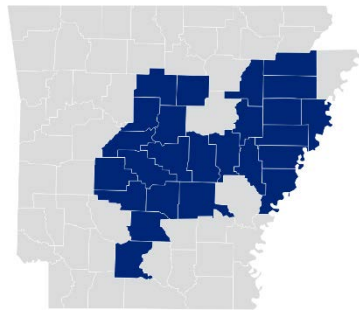
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 34,774 partial duals who may or may not be eligible).

ARKANSAS



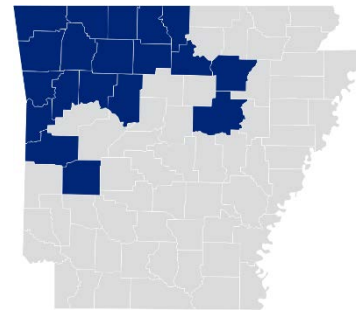
● Current Footprint ● Footprint Expansion

Little Rock: Cleburne, Conway, Craighead, Crittenden, Cross, Dallas, Faulkner, Garland, Grant, Hot Spring, Jackson, Jefferson, Lee, Lonoke, Monroe, Ouachita, Perry, Phillips, Poinsett, Prairie, Pulaski, Saline, St. Francis, Van Buren, Woodruff



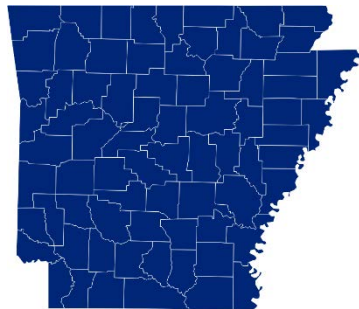
Market Landscape	
Eligibles (as of May 2020)	313,692
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	17.5%
YOY MA Non-SNP Enrollment Growth	18.3%
UHC Non-SNP Market Share	27.3%

Northwest Arkansas: Baxter, Benton, Boone, Carroll, Crawford, Franklin, Independence, Johnson, Madison, Marion, Montgomery, Newton, Pope, Scott, Searcy, Sebastian, Stone, Washington, White



Market Landscape	
Eligibles (as of May 2020)	249,494
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	24.6%
YOY MA Non-SNP Enrollment Growth	11.4%
UHC Non-SNP Market Share	13.0%

Arkansas RPPO: All counties in state



Market Landscape	
Eligibles (as of May 2020)	714,279
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	15.1%
UHC Non-SNP Market Share	20.6%

Arkansas Dual: All counties in state




Market Landscape	
Est. Dual Eligibles	135,873
D-SNP Enrollees	26,172
D-SNP Penetration (All Plans)	19.3%
Total UHC D-SNP Enrollees	16,477
UHC D-SNP Market Share	63.0%

LITTLE ROCK



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H6528-032-000 
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Arkansas: Cleburne, Conway, Craighead, Crittenden, Cross, Faulkner, Grant, Independence, Jackson, Jefferson, Lee, Lonoke, Monroe, Perry, Phillips, Poinsett, Prairie, Pulaski, Saline, St. Francis, Van Buren, Woodruff
Premium	\$0
Max OOP	\$5,900
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC/Outpatient	\$0 or \$200 / \$0 or \$250
Lab Copay	\$0
Rx Ded./Copays	\$250 Tiers 4-5; \$0/\$12/\$47/\$100/28%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

2021 PRODUCT BENEFIT GRID

LITTLE ROCK






Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3464-003-000 	H3464-004-000 
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 and rich ancillaries
Service Area	Arkansas: Cleburne, Conway, Craighead, Crittenden, Cross, Dallas, Faulkner, Garland, Grant, Hot Spring, Independence, Jackson, Jefferson, Lee, Lonoke, Monroe, Ouachita, Perry, Phillips, Poinsett, Prairie, Pulaski, Saline, St. Francis, Van Buren, White , Woodruff	Arkansas: Cleburne, Conway, Craighead, Crittenden, Cross, Dallas, Faulkner, Garland, Grant, Hot Spring, Independence, Jackson, Jefferson, Lee, Lonoke, Monroe, Ouachita, Perry, Phillips, Poinsett, Prairie, Pulaski, Saline, St. Francis, Van Buren, White , Woodruff
Premium	\$0	\$52
Max OOP	\$5,900	\$4,500
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$225 Days 1-8
ASC/Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$125 / \$0 or \$225
Lab Copay	\$0	\$0
Rx Ded./Copays	\$250 Tiers 4-5; \$3/\$12/\$47/\$100/28%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System

NORTHWEST ARKANSAS




NEW PLAN

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	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	Mid premium plan for those shopping on value and lower out-of-pocket costs and rich ancillaries
Service Area	Arkansas: Benton , Boone , Carroll , Crawford , Franklin , Johnson , Madison , Newton , Pope , Sebastian , Washington	Arkansas: Baxter , Benton , Boone , Carroll , Crawford , Franklin , Johnson , Madison , Marion , Montgomery , Newton , Pope , Scott , Searcy , Sebastian , Stone , Washington	Arkansas: Baxter , Benton , Boone , Carroll , Crawford , Franklin , Johnson , Madison , Marion , Montgomery , Newton , Pope , Scott , Searcy , Sebastian , Stone , Washington
Premium	\$0	\$0	\$46
Max OOP	\$5,900	\$5,900	\$4,500
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$350 Days 1-5	\$225 Days 1-8
ASC/Outpatient	\$0 or \$200 / \$0 or \$250	\$0 or \$250 / \$0 or \$350	\$0 or \$125 / \$0 or \$225
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$250 Tiers 4-5; \$0/\$12/\$47/\$100/28%	\$250 Tiers 4-5; \$3/\$12/\$47/\$100/28%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System

ARKANSAS RPPO





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 Medicaid and Chronic Heart Failure or Diabetes. Open access plan for those seeking state-wide provider choice	Open access plan for those seeking state-wide provider choice. Plan includes \$1,000 medical deductible
Service Area	Arkansas: All counties in state	Arkansas: All counties in state
Premium	\$0 for Full Duals	\$19
Max OOP	\$0 for Full Duals	\$6,700
PCP/Specialist	\$0 for Full Duals / \$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 Copay	\$0 for Full Duals	\$0
Rx Ded./Copays	Varies by LIS Level	\$245 Tiers 3-5; \$4/\$15/\$47/\$100/28%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

ARKANSAS RPPO



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 state-wide provider choice		Open access plan for those seeking state-wide provider choice	
Service Area	Arkansas: All counties in state		Arkansas: All counties in state	
Premium	\$23		\$55	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$295 Tiers 4-5; \$4/\$15/\$47/\$100/27%		\$295 Tiers 3-5; \$4/\$15/\$47/\$100/27%	
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	

ARKANSAS MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H3464-007-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	Arkansas: Baxter, Benton, Boone, Carroll, Cleburne, Conway, Craighead, Crawford, Crittenden, Cross, Dallas, Faulkner, Franklin, Garland, Grant, Hot Spring, Independence, Jackson, Jefferson, Johnson, Lee, Lonoke, Madison, Marion, Monroe, Montgomery, Newton, Ouachita, Perry, Phillips, Poinsett, Pope, Prairie, Pulaski, Saline, Scott, Searcy, Sebastian, St. Francis, Stone, Van Buren, Washington, White, Woodruff
Premium	\$0; Part B Rebate: \$50
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 Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System

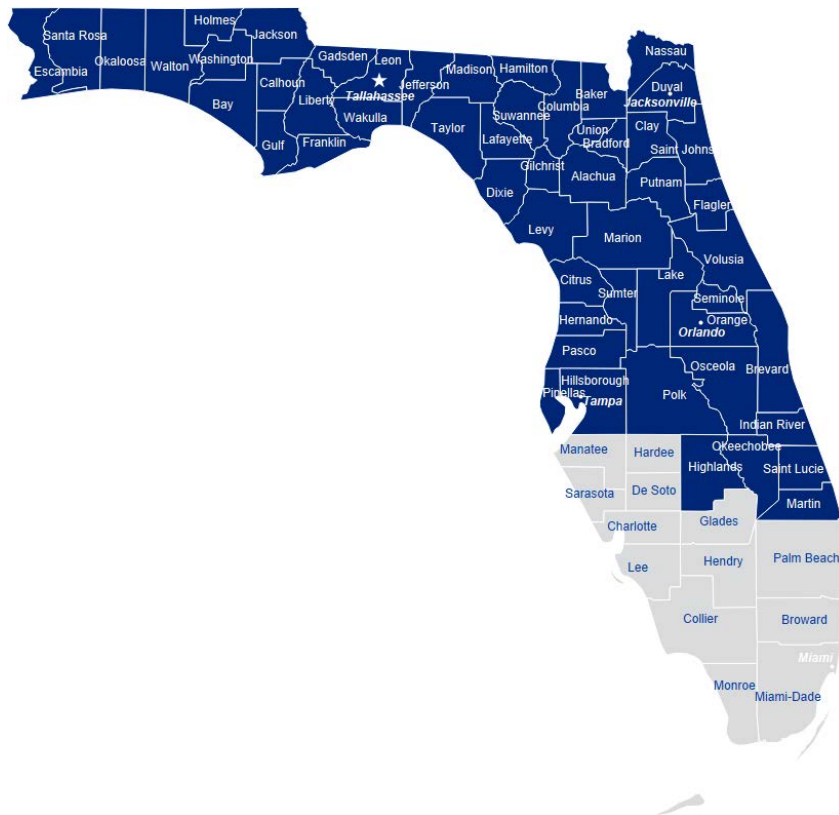
ARKANSAS DUAL



Plan Name	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
Plan ID	R3444-011-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	<i>Arkansas:</i> All counties in state
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation

● Current Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020) 3,190,052

Estimated Dual Eligibles² 476,740

YOY Eligible Growth 6.2%

MA Penetration 42.2%

YOY MA Enrollment Growth 9.0%

UHC Market Share 27.4%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

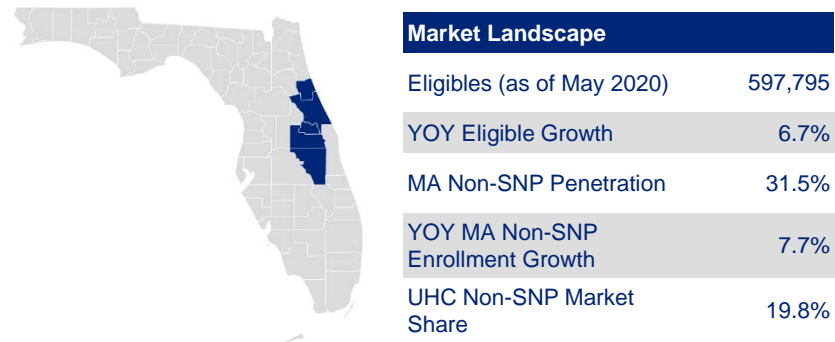
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 126,099 partial duals who may or may not be eligible).

FLORIDA

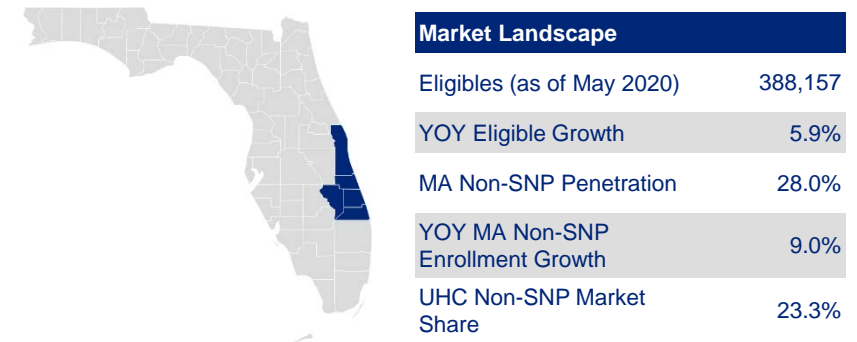


● Current Footprint ● Footprint Expansion

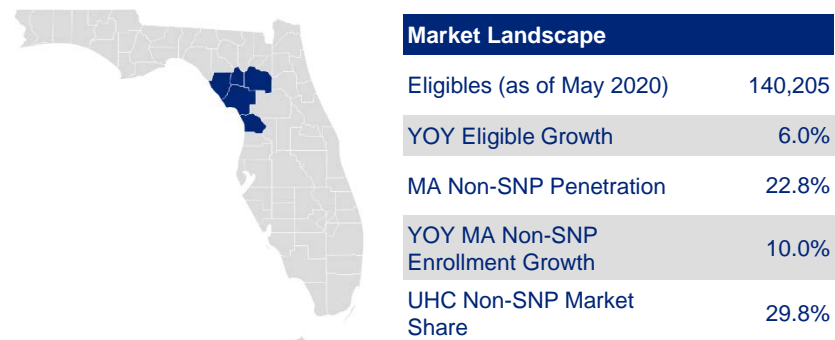
Florida Central: Flagler, Orange, Osceola, Seminole, Volusia



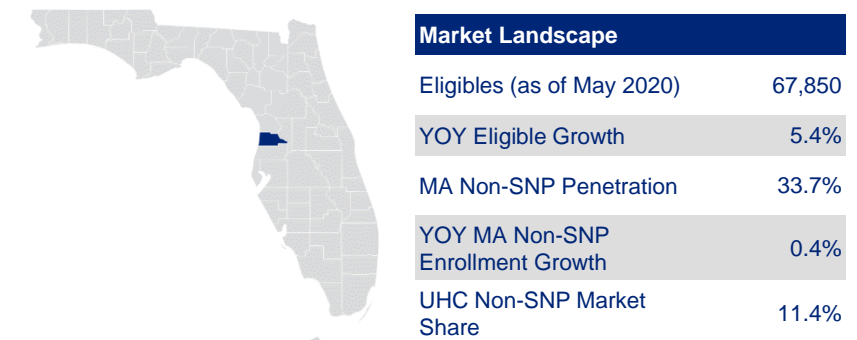
Florida East: Brevard, Indian River, Martin, Okeechobee, St. Lucie



Florida Mid State (Gulf): Alachua, Citrus, Dixie, Gilchrist, Levy



Florida Mid State (Hernando): Hernando

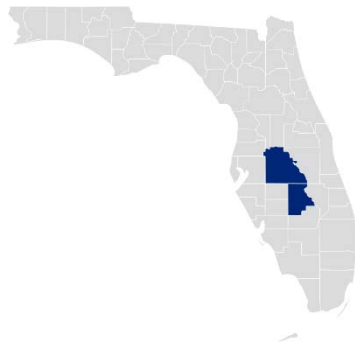


FLORIDA



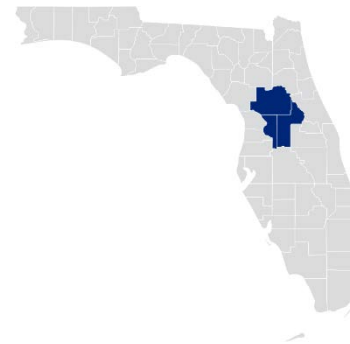
● Current Footprint ● Footprint Expansion

Florida Mid State (Polk/Highlands): Highlands, Polk



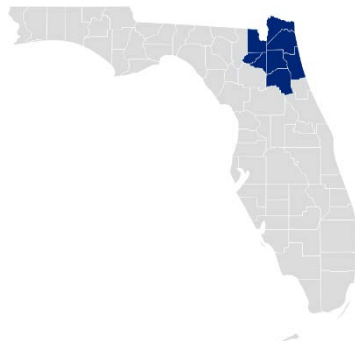
Market Landscape	
Eligibles (as of May 2020)	216,485
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	32.7%
YOY MA Non-SNP Enrollment Growth	11.8%
UHC Non-SNP Market Share	28.2%

Florida Mid State (Villages): Lake, Marion, Sumter



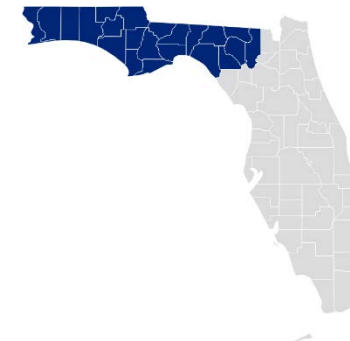
Market Landscape	
Eligibles (as of May 2020)	338,739
YOY Eligible Growth	7.1%
MA Non-SNP Penetration	27.5%
YOY MA Non-SNP Enrollment Growth	10.8%
UHC Non-SNP Market Share	50.5%

Florida North: Baker, Bradford, Clay, Duval, Nassau, Putnam, St. Johns, Union



Market Landscape	
Eligibles (as of May 2020)	359,548
YOY Eligible Growth	6.7%
MA Non-SNP Penetration	25.1%
YOY MA Non-SNP Enrollment Growth	11.8%
UHC Non-SNP Market Share	34.0%

Florida Northwest: Bay, Calhoun, Columbia, Escambia, Franklin, Gadsden, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Suwannee, Taylor, Wakulla, Walton, Washington



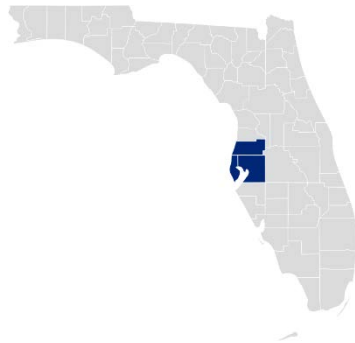
Market Landscape	
Eligibles (as of May 2020)	384,875
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	23.0%
YOY MA Non-SNP Enrollment Growth	11.8%
UHC Non-SNP Market Share	33.2%

FLORIDA



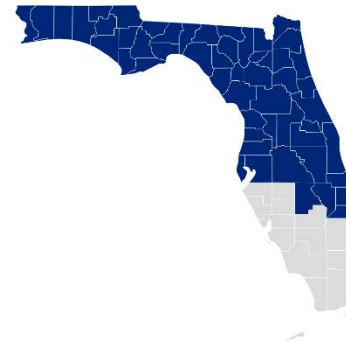
● Current Footprint ● Footprint Expansion

Greater Tampa: Hillsborough, Pasco, Pinellas



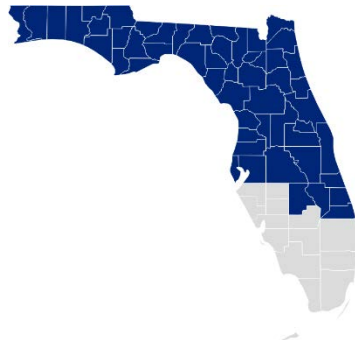
Market Landscape	
Eligibles (as of May 2020)	696,398
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	33.3%
YOY MA Non-SNP Enrollment Growth	6.6%
UHC Non-SNP Market Share	23.6%

Florida RPPO: All counties in state



Market Landscape	
Eligibles (as of May 2020)	3,190,052
YOY Eligible Growth	6.2%
MA Non-SNP Penetration	29.0%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	27.7%

Florida Dual: All counties in state



Market Landscape	
Est. Dual Eligibles	476,740
D-SNP Enrollees	218,167
D-SNP Penetration (All Plans)	45.8%
Total UHC D-SNP Enrollees	70,355
UHC D-SNP Market Share	32.2%

2021 PRODUCT BENEFIT GRID

FLORIDA CENTRAL



Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)
Plan ID	H1045-030-000	H1045-026-000	H1045-048-001 
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only. Passport included	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only. Passport included	\$0 premium plan to help individuals manage chronic conditions. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Brevard, Orange, Osceola, Seminole, Volusia
Premium	\$0	\$0	\$0
Max OOP	\$3,900	\$3,700	\$3,900
PCP/Specialist	\$0 / \$20; Referral Required	\$0 / \$25; Referral Required	\$0 / \$25; Referral Required
Inpatient Hospital	\$195 Days 1-6	\$280 Days 1-6	\$175 Days 1-6
ASC/Outpatient	\$0 or \$100 / \$0 or \$195	\$0 or \$150 / \$0 or \$250	\$0 or \$75 / \$0 or \$175
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$12/\$47/\$100/33%	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred)
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

FLORIDA CENTRAL



Plan Name	AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage Choice (PPO)	
Plan ID	H2406-010-000		H2406-013-000	
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: Brevard, Orange, Osceola, Seminole		Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	
Premium	\$0		\$0	
Max OOP	\$5,900		\$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 Copay	\$0		\$0	
Rx Ded./Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%		\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%	
Extra 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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	

2021 PRODUCT BENEFIT GRID

FLORIDA EAST



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. Passport included	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only. Passport included
Service Area	Florida: Indian River, Martin, 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
Max OOP	\$3,400	\$4,900	\$3,900
PCP/Specialist	\$0 / \$25; Referral Required	\$0 / \$35; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$280 Days 1-6	\$280 Days 1-6	\$195 Days 1-6
ASC/Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$195 / \$0 or \$250	\$0 or \$100 / \$0 or \$195
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, 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 Credit, 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 to help individuals manage chronic conditions. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	<i>Florida:</i> Brevard, Orange, Osceola, Seminole, Volusia
Premium	\$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 Copay	\$0
Rx Ded./Copays	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred)
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

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	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%		\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	
Extra 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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	

2021 PRODUCT BENEFIT GRID

FLORIDA MID STATE (GULF)




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. Passport included	\$0 premium, open access plan for those who are cost-conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Citrus, Levy	Florida: Citrus, Levy
Premium	\$0	\$0
Max OOP	\$3,900	\$4,900
PCP/Specialist	\$0 / \$25 ; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$195 Days 1-6	\$295 Days 1-6
ASC/Outpatient	\$0 or \$125 / \$0 or \$195	\$0 or \$150 / \$0 or \$270
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%
Extra 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

2021 PRODUCT BENEFIT GRID

FLORIDA MID STATE (GULF)



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-033-000	H2406-014-000 
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. Passport included	\$0 premium, open access plan for those who are cost-conscious, but want provider choice and additional ancillary benefits
Service Area	Florida: Alachua, Columbia, Gilchrist, Hamilton , Lafayette , Suwannee	Florida: Alachua, Baker, Bradford, Columbia, Hamilton , Lafayette , Suwannee, Union
Premium	\$0	\$0
Max OOP	\$4,900	\$4,900
PCP/Specialist	\$0 / \$20 ; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$295 Days 1-6
ASC/Outpatient	\$0 or \$125 / \$0 or \$225	\$0 or \$150 / \$0 or \$270
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%
Extra 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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

2021 PRODUCT BENEFIT GRID

FLORIDA MID STATE (HERNANDO)



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. Passport included	\$0 premium, open access plan for those who are cost-conscious, but want provider choice and additional ancillary benefits	\$0 premium plan to help individuals manage chronic conditions. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
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
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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred)
Extra 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	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

FLORIDA MID STATE (POLK/HIGHLANDS)



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 to help individuals manage chronic conditions. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	Florida: Hillsborough, Pasco, Pinellas, Polk	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk	Florida: Citrus , Hernando, Hillsborough, Pasco, Pinellas, Polk
Premium	\$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 1-5	\$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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred)
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System	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 Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

FLORIDA MID STATE (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. Passport included	\$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
Max OOP	\$3,900	\$5,900
PCP/Specialist	\$0 / \$20; Referral Required	\$10 / \$35; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$280 Days 1-6
ASC/Outpatient	\$0 or \$125 / \$0 or \$225	\$0 or \$175 / \$0 or \$250
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%
Extra 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 MID STATE (VILLAGES)





Plan Name	UnitedHealthcare® The Villages® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)
Plan ID	H1045-025-000	H2406-016-000 	H1045-048-004 
Plan Highlights	\$0 premium plan with no referral required, access to the statewide network, passport and rich ancillary benefits. Passport included	\$0 premium, open access plan for those who are cost-conscious, but want provider choice and additional ancillary benefits	\$0 premium plan to help individuals manage chronic conditions. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter
Premium	\$0	\$0	\$0
Max OOP	\$2,900	\$5,900	\$3,400
PCP/Specialist	\$0 / \$40; No Referral Required	\$5 / \$40; No Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$250 Days 1-6	\$295 Days 1-6	\$225 Days 1-6
ASC/Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$125 / \$0 or \$270	\$0 or \$50 / \$0 or \$225
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$7/\$45/\$95/33%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred)
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, 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	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

2021 PRODUCT BENEFIT GRID

FLORIDA NORTH



Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1045-026-000	H2406-013-000 	H2406-014-000 
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. 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, 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: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Alachua, Baker, Bradford, Columbia, Hamilton , Lafayette , Suwannee, Union
Premium	\$0	\$0	\$0
Max OOP	\$3,700	\$5,900	\$4,900
PCP/Specialist	\$0 / \$25; Referral Required	\$5 / \$35; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$280 Days 1-6	\$295 Days 1-6	\$295 Days 1-6
ASC/Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$150 / \$0 or \$270	\$0 or \$150 / \$0 or \$270
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, 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	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



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. Passport included	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only. Passport included	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only. Passport included
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
Max OOP	\$4,900	\$4,900	\$3,500
PCP/Specialist	\$0 / \$25; No Referral Required	\$0 / \$30; 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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System	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 Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

FLORIDA NORTHWEST



Plan Name	AARP® Medicare Advantage (HMO)
Plan ID	H1045-033-000
Plan Highlights	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. Passport included
Service Area	<i>Florida:</i> Alachua, Columbia, Gilchrist, Hamilton , Lafayette , Suwannee
Premium	\$0
Max OOP	\$4,900
PCP/Specialist	\$0 / \$20 ; Referral Required
Inpatient Hospital	\$250 Days 1-6
ASC/Outpatient	\$0 or \$125 / \$0 or \$225
Lab Copay	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	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



Plan Name	AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage Choice (PPO)	
Plan ID	H2406-008-000		H2406-012-000		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		\$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		Florida: Alachua, Baker, Bradford, Columbia, Hamilton, Lafayette, Suwannee, Union	
Premium	\$0		\$0		\$0	
Max OOP	\$4,900		\$4,900		\$4,900	
PCP/Specialist	\$5 / \$40; No Referral Required		\$5 / \$35; No Referral Required		\$5 / \$35; No Referral Required	
Inpatient Hospital	\$275 Days 1-6		\$295 Days 1-6		\$295 Days 1-6	
ASC/Outpatient	\$0 or \$145 / \$0 or \$250		\$0 or \$150 / \$0 or \$250		\$0 or \$150 / \$0 or \$270	
Lab Copay	\$0		\$0		\$0	
Rx Ded./Copays	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%		\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%		\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%	
Extra Benefits	Dental Level 1, Routine Eye Exam, 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		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



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	<p>\$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</p> <p>\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only. Passport included</p> <p>\$0 premium, open access plan for those who are cost-conscious, but want provider choice and additional ancillary benefits</p>		
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
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 1-5	\$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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%	\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System	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

GREATER TAMPA



Plan Name	UnitedHealthcare® Medicare Advantage Walgreens (HMO C-SNP)
Plan ID	H1045-048-003 
Plan Highlights	\$0 premium plan to help individuals manage chronic conditions. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	<i>Florida:</i> Citrus, Hernando, Hillsborough, Pasco, Pinellas, Polk
Premium	\$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 Copay	\$0
Rx Ded./Copays	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred)
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

FLORIDA RPPO



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 state-wide provider choice	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	Florida: All counties in state	Florida: All counties in state
Premium	\$0	\$0; Part B Rebate: \$50
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 Copay	\$0	\$0
Rx Ded./Copays	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/25%	Not Covered
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

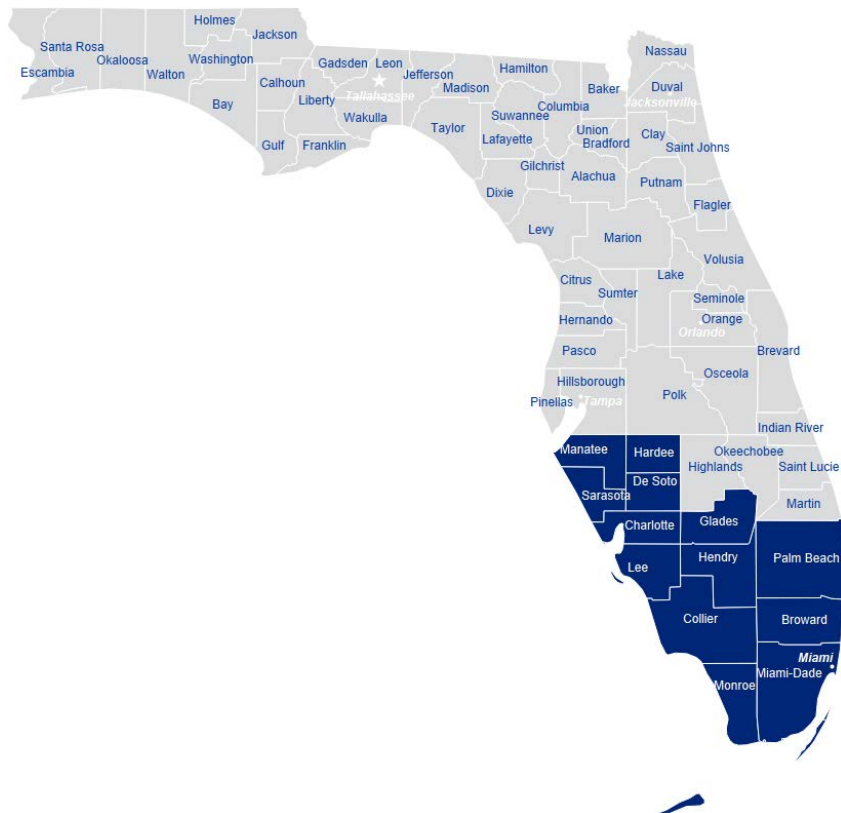
FLORIDA DUAL



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. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases. New Plan ID for 2020 (previously H1889-001-000)	Plan designed for those with both Medicare and Medicaid
Service Area	Florida: Brevard, Charlotte, Clay, Duval, Flagler, Hernando, Hillsborough, Indian River, Lee, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns	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	Florida: All counties in state
Premium	\$0	\$0	\$0
Extra Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Preventive & Comprehensive Dental , Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

● Current Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020) 1,981,292

Estimated Dual Eligibles² 400,796

YOY Eligible Growth 5.4%

MA Penetration 46.1%

YOY MA Enrollment Growth 7.0%

UHC Market Share 26.4%

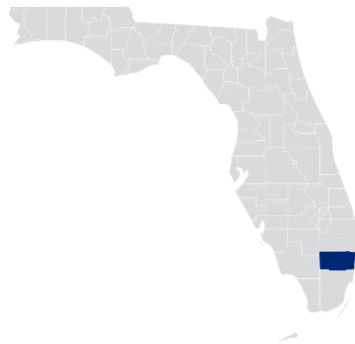
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 69,801 partial duals who may or may not be eligible).

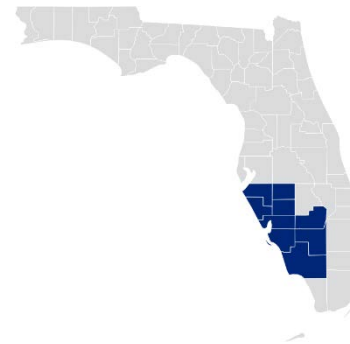
SOUTH FLORIDA



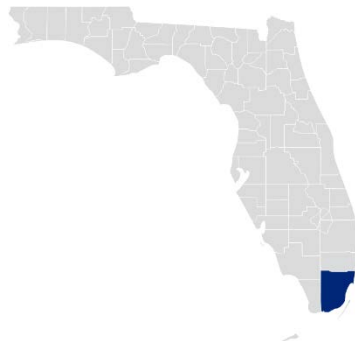
● Current Footprint ● Footprint Expansion

Broward: Broward**Market Landscape**

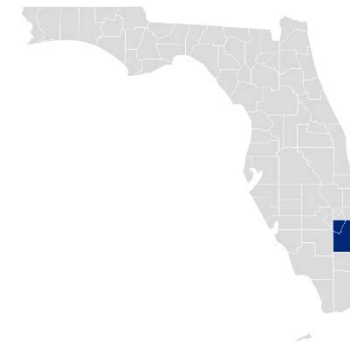
Eligibles (as of May 2020)	367,394
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	41.3%
YOY MA Non-SNP Enrollment Growth	5.7%
UHC Non-SNP Market Share	17.8%

Florida Southwest: Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Lee, Manatee, Sarasota**Market Landscape**

Eligibles (as of May 2020)	725,421
YOY Eligible Growth	6.9%
MA Non-SNP Penetration	22.8%
YOY MA Non-SNP Enrollment Growth	12.1%
UHC Non-SNP Market Share	38.0%

Miami-Dade: Miami-Dade**Market Landscape**

Eligibles (as of May 2020)	506,473
YOY Eligible Growth	3.5%
MA Non-SNP Penetration	48.5%
YOY MA Non-SNP Enrollment Growth	3.5%
UHC Non-SNP Market Share	23.9%

Palm Beach: Palm Beach**Market Landscape**

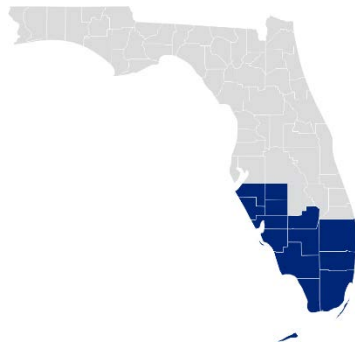
Eligibles (as of May 2020)	360,528
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	29.4%
YOY MA Non-SNP Enrollment Growth	7.1%
UHC Non-SNP Market Share	21.4%

SOUTH FLORIDA



● Current Footprint ● Footprint Expansion

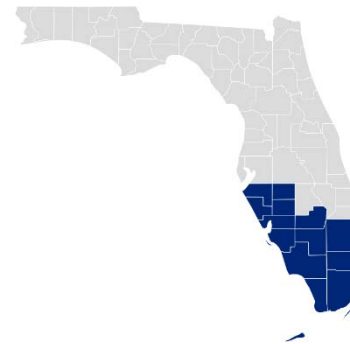
Florida RPPO: All counties in state



Market Landscape

Eligibles (as of May 2020)	1,981,292
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	33.8%
YOY MA Non-SNP Enrollment Growth	6.6%
UHC Non-SNP Market Share	25.7%

South Florida Dual: All counties in state



Market Landscape

Est. Dual Eligibles	400,796
D-SNP Enrollees	156,046
D-SNP Penetration (All Plans)	38.9%
Total UHC D-SNP Enrollees	45,616
UHC D-SNP Market Share	29.2%

2021 PRODUCT BENEFIT GRID

BROWARD



Plan Name	AARP® Medicare Advantage Choice (PPO)	Preferred Choice Broward (HMO)	Medica HealthCare Plans 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. INN and OON combined maximum out-of-pocket decreased	\$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
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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%	\$0; \$0/\$5/\$47/\$100/33%	\$0; \$0/\$5/\$47/\$100/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Preventive Dental, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

FLORIDA SOUTHWEST




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. Passport included	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only. Passport included	\$0 premium plan with \$0 Rx deductible and rich ancillary benefits. POS for dental only. Passport included
Service Area	Florida: Charlotte, Collier, 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
Max OOP	\$2,900	\$4,900	\$3,900
PCP/Specialist	\$0 / \$20; Referral Required	\$0 / \$35; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$195 Days 1-6	\$280 Days 1-6	\$250 Days 1-6
ASC/Outpatient	\$0 or \$145 / \$0 or \$175	\$0 or \$195 / \$0 or \$250	\$0 or \$125 / \$0 or \$225
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, 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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

2021 PRODUCT BENEFIT GRID

FLORIDA SOUTHWEST



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	
Plan Highlights	\$0 premium plan to help individuals manage chronic conditions. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		\$0 premium plan for those who are cost-conscious, but want provider choice	
Service Area	Florida: Charlotte, Collier, Lee, Manatee, Sarasota		Florida: Charlotte, Collier, Glades, Hendry, Lee, Manatee, Sarasota	
Premium	\$0		\$0	
Max OOP	\$3,900		\$4,900	
PCP/Specialist	\$0 / \$20; Referral Required		\$10 / \$35; No Referral Required	
Inpatient Hospital	\$175 Days 1-6		\$280 Days 1-6	
ASC/Outpatient	\$0 or \$50 / \$0 or \$175		\$0 or \$175 / \$0 or \$250	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$150 Tiers 4-5; \$0/\$0/\$47/\$100/30% (Preferred)		\$150 Tiers 3-5; \$3/\$10/\$45/\$95/30%	
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, 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	

2021 PRODUCT BENEFIT GRID

MIAMI-DADE



Plan Name	AARP® Medicare Advantage Choice (PPO)	Medica HealthCare Plans MedicareMax (HMO)	Preferred Choice Dade (HMO)
Plan ID	H2406-018-000 	H5420-001-000	H1045-001-000
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. INN and OON combined maximum out-of-pocket decreased	\$0 premium plan with rich ancillary benefits	\$0 premium plan with rich ancillary benefits
Service Area	<i>Florida:</i> Broward, Miami-Dade, Palm Beach	<i>Florida:</i> Miami-Dade	<i>Florida:</i> Miami-Dade
Premium	\$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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%	\$0; \$0/\$0/\$30/\$65/33%	\$0; \$0/\$0/\$0/\$40/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Preventive Dental, Routine Eye Exam, Eyewear Credit, 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 Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation

2021 PRODUCT BENEFIT GRID

MIAMI-DADE



Plan Name	Preferred Special Care Miami-Dade (HMO C-SNP)	Preferred Complete Care (HMO)
Plan ID	H1045-018-000	H1045-046-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes to help individuals manage chronic conditions	\$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs
Service Area	<i>Florida:</i> Miami-Dade	<i>Florida:</i> Miami-Dade
Premium	\$0	TBD (Varies by LIS level)
Max OOP	\$3,400	\$2,900
PCP/Specialist	\$0 / \$0; No Referral Required	\$0 / \$0; No Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit
ASC/Outpatient	\$0 or \$25 / \$0 or \$75	\$0 / \$0
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$0/\$15/\$45/33%	Varies By LIS Level
Extra Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Credit, OTC Catalog, 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 Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System, Meal Benefit

2021 PRODUCT BENEFIT GRID

PALM BEACH



Plan Name	AARP® Medicare Advantage Choice (PPO)	Preferred Choice Palm Beach (HMO)
Plan ID	H2406-018-000 	H1045-037-000
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. INN and OON combined maximum out-of-pocket decreased	\$0 premium plan with rich ancillary benefits
Service Area	Florida: Broward, Miami-Dade, Palm Beach	Florida: Palm Beach
Premium	\$0	\$0
Max OOP	\$3,400	\$3,400
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$10; Referral Required
Inpatient Hospital	\$280 Days 1-6	\$150 Days 1-9
ASC/Outpatient	\$0 or \$150 / \$0 or \$275	\$0 or \$75 / \$0 or \$150
Lab Copay	\$0	\$0
Rx Ded./Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%	\$0; \$0/\$10/\$47/\$100/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit , OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Preventive Dental, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

FLORIDA SOUTH RPPO




Plan Name	AARP® Medicare Advantage Choice Plan 2 (Regional PPO)
Plan ID	R0759-001-000 
Plan Highlights	\$0 premium plan with open-access for those seeking state-wide provider choice
Service Area	South Florida: All counties in state
Premium	\$0
Max OOP	\$6,700
PCP/Specialist	\$10 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0
Rx Ded./Copays	\$395 Tiers 3-5; \$3/\$14/\$47/\$100/25%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

2021 PRODUCT BENEFIT GRID

FLORIDA SOUTH MA ONLY



Plan Name	AARP® Medicare Advantage Patriot (Regional PPO)
Plan ID	R0759-002-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	South Florida: All counties in state
Premium	\$0; Part B Rebate: \$50
Max OOP	\$6,700
PCP/Specialist	\$10 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

2021 PRODUCT BENEFIT GRID

SOUTH FLORIDA DUAL



Plan Name	Preferred Medicare Assist Plan 1 (HMO D-SNP)	Preferred Medicare Assist Palm Beach (HMO D-SNP)	Medica HealthCare Plans MedicareMax Plus (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
Extra Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Credit, OTC Catalog , 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 Credit, OTC Catalog, 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 Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Meal Benefit

SOUTH FLORIDA DUAL



NEW PLAN

Plan Name	Preferred Medicare Assist Plan 2 (HMO D-SNP)	UnitedHealthcare Dual Complete® LP (HMO D-SNP)
Plan ID	H1045-053-000	H1045-039-000
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<i>Florida:</i> Broward, Miami-Dade	<i>Florida:</i> Brevard, Charlotte, Clay, Duval, Flagler, Hernando, Hillsborough, Indian River, Lee, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns
Premium	\$0	\$0
Extra Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Credit, OTC Debit Card, 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, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

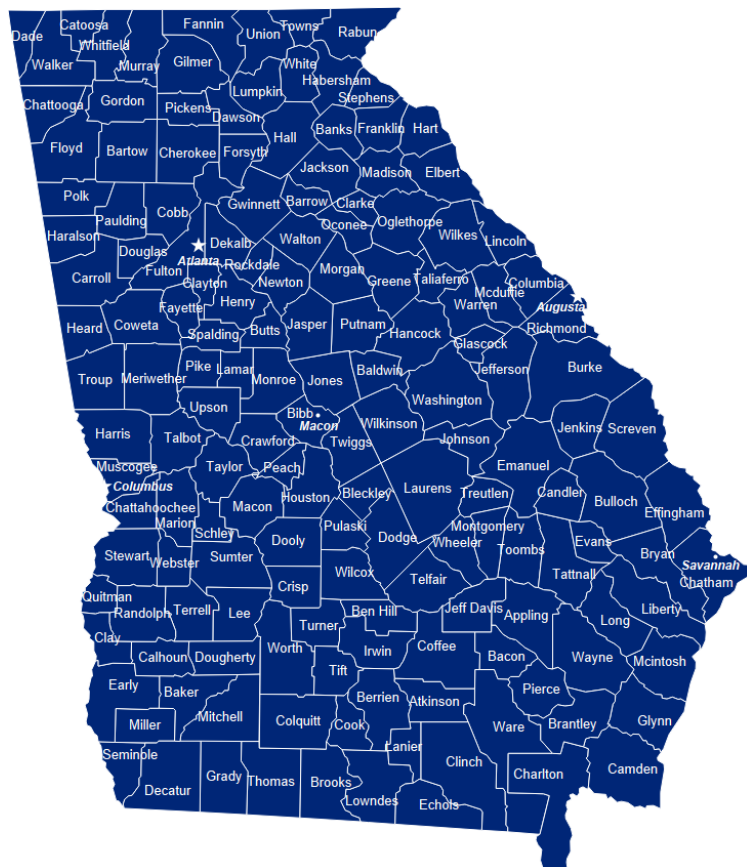
SOUTH FLORIDA DUAL



NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)
Plan ID	H1889-002-002	R0759-003-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid
Service Area	Florida: Broward, Charlotte, Collier, DeSoto, Glades, Hardee, Hendry, Lee, Manatee, Miami-Dade, Palm Beach, Sarasota	South Florida: All counties in state
Premium	\$0	\$0
Extra Benefits	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Preventive & Comprehensive Dental, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 1,982,429

Estimated Dual Eligibles² 358,207

YOY Eligible Growth 6.4%

MA Penetration 38.0%

YOY MA Enrollment Growth 10.9%

UHC Market Share 28.9%

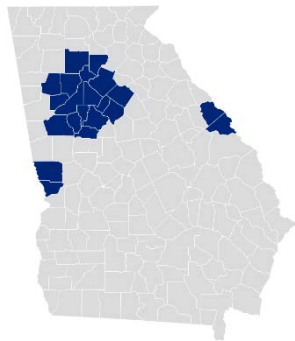
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 93,913 partial duals who may or may not be eligible).

GEORGIA



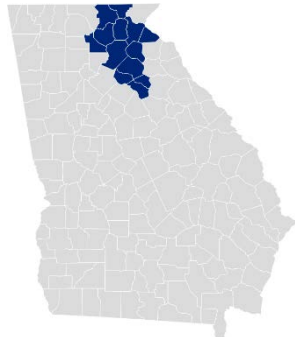
● Current Footprint ● Footprint Expansion

Atlanta: Cherokee, Clayton, Cobb, Columbia, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Harris, Henry, Muscogee, Newton, Paulding, Richmond, Rockdale, Spalding, Walton



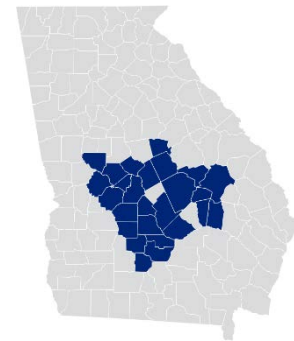
Market Landscape	
Eligibles (as of May 2020)	992,973
YOY Eligible Growth	7.4%
MA Non-SNP Penetration	24.2%
YOY MA Non-SNP Enrollment Growth	10.7%
UHC Non-SNP Market Share	11.3%

North Georgia: Banks, Barrow, Clarke, Dawson, Habersham, Hall, Jackson, Lumpkin, Oconee, Stephens, Towns, Union, White



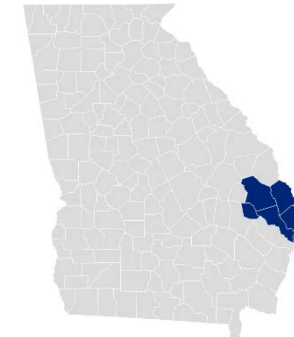
Market Landscape	
Eligibles (as of May 2020)	159,761
YOY Eligible Growth	7.3%
MA Non-SNP Penetration	19.4%
YOY MA Non-SNP Enrollment Growth	12.3%
UHC Non-SNP Market Share	11.5%

Macon/South Georgia: Baldwin, Ben Hill, Bibb, Crawford, Crisp, Dodge, Dooly, Emanuel, Houston, Irwin, Johnson, Laurens, Macon, Montgomery, Peach, Pulaski, Taylor, Telfair, Tift, Toombs, Treutlen, Turner, Twiggs, Upson, Wilcox, Wilkinson



Market Landscape	
Eligibles (as of May 2020)	164,787
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	15.3%
YOY MA Non-SNP Enrollment Growth	14.0%
UHC Non-SNP Market Share	27.9%

Savannah Metro: Bryan, Bulloch, Chatham, Effingham, Evans



Market Landscape	
Eligibles (as of May 2020)	87,490
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	23.0%
YOY MA Non-SNP Enrollment Growth	11.0%
UHC Non-SNP Market Share	12.9%

GEORGIA



● Current Footprint ● Footprint Expansion

Georgia RPPO: All counties in state



Market Landscape

Eligibles (as of May 2020)	1,982,429
YOY Eligible Growth	6.4%
MA Non-SNP Penetration	20.9%
YOY MA Non-SNP Enrollment Growth	12.1%
UHC Non-SNP Market Share	15.5%

Georgia Dual: All counties in state



Market Landscape

Est. Dual Eligibles	358,207
D-SNP Enrollees	97,583
D-SNP Penetration (All Plans)	27.2%
Total UHC D-SNP Enrollees	43,552
UHC D-SNP Market Share	44.6%

2021 PRODUCT BENEFIT GRID

ATLANTA





Plan Name		UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Walgreens (HMO)
Plan ID		H6528-006-000 	H1111-009-001  
Plan Highlights		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. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area		Georgia: Baldwin, Banks, Barrow, Ben Hill, Bibb, Bryan, Bulloch, Chatham, Cherokee, Clarke, Clayton, Columbia, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Forsyth, Gwinnett, Habersham, Hall, Harris, Henry, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Muscogee, Newton, Oconee, Paulding, Peach, Pulaski, Richmond, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson	Georgia: Cobb, DeKalb, Fulton
Premium		\$0	\$0
Max OOP		\$6,700	\$6,700
PCP/Specialist		\$10 / \$40; No Referral Required	\$15 / \$50; No Referral Required
Inpatient Hospital		\$295 Days 1-7	\$370 Days 1-5
ASC/Outpatient		\$0 or \$245 / \$0 or \$295	\$0 or \$320 / \$0 or \$370
Lab Copay		\$0	\$0
Rx Ded./Copays		\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%	\$275 Tiers 3-5; \$0/\$5/\$47/\$95/28% (Preferred)
Extra Benefits		Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

ATLANTA






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 access outside of the network for certain covered services		Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers access outside of the network for certain covered services	
Service Area	Georgia: Baldwin, Banks , Barrow, Ben Hill, Bryan, Bulloch , Clarke, 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		Georgia: Baldwin, Banks , Barrow, Ben Hill, Bryan, Bulloch , Clarke, 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	
Premium	\$0		\$49	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%		\$175 Tiers 4-5; \$3/\$10/\$47/\$100/30%	
Extra Benefits	Routine Eye Exam, Eyewear Credit, 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 Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System, Meal Benefit, Platinum Dental Rider Available	

2021 PRODUCT BENEFIT GRID

MACON/SOUTH GEORGIA



Plan Name		AARP® Medicare Advantage Walgreens (HMO)	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)
Plan ID		H1111-009-002  	H8748-008-000 
Plan Highlights		\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Plan offers access outside of the network for certain covered services
Service Area		Georgia: Bibb, Chatham, Cherokee, Clayton, Columbia, Forsyth, Harris, Henry, Muscogee, Richmond	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, 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
Premium		\$0	\$0
Max OOP		\$6,700	\$6,700
PCP/Specialist		\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital		\$370 Days 1-5	\$370 Days 1-5
ASC/Outpatient		\$0 or \$320 / \$0 or \$370	\$0 or \$320 / \$0 or \$370
Lab Copay		\$0	\$0
Rx Ded./Copays		\$275 Tiers 3-5; \$0/\$5/\$47/\$95/28% (Preferred)	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%
Extra Benefits		Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID




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	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. Plan offers access outside of the network for certain covered services	
Service Area	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bibb, Bryan, Bulloch, Chatham, Cherokee, Clarke, Clayton, Columbia, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Forsyth, Gwinnett, Habersham, Hall, Harris, Henry, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Muscogee, Newton, Oconee, Paulding, Peach, Pulaski, Richmond, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson		Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, 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	
Premium	\$0		\$49	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%		\$175 Tiers 4-5; \$3/\$10/\$47/\$100/30%	
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit, Platinum Dental Rider Available	



NORTH GEORGIA



Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plus Plan 1 (HMO-POS)	AARP® Medicare Advantage Plus Plan 2 (HMO-POS)
Plan ID	H6528-006-000 	H8748-008-000 	H8748-009-000 
Plan Highlights	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. Plan offers access outside of the network for certain covered services	Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers access outside of the network for certain covered services
Service Area	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bibb, Bryan, Bulloch, Chatham, Cherokee, Clarke, Clayton, Columbia, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Forsyth, Gwinnett, Habersham, Hall, Harris, Henry, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Muscogee, Newton, Oconee, Paulding, Peach, Pulaski, Richmond, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, 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	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, 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
Premium	\$0	\$0	\$49
Max OOP	\$6,700	\$6,700	\$4,900
PCP/Specialist	\$10 / \$40; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 Days 1-7	\$370 Days 1-5	\$265 Days 1-7
ASC/Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$320 / \$0 or \$370	\$0 or \$215 / \$0 or \$265
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%	\$175 Tiers 4-5; \$3/\$10/\$47/\$100/30%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Eyewear Credit, 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 Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, 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		H1111-009-002  	H8748-008-000 
Plan Highlights		\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Plan offers access outside of the network for certain covered services
Service Area		Georgia: Bibb, Chatham, Cherokee, Clayton, Columbia, Forsyth, Harris, Henry, Muscogee, Richmond	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, 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
Premium		\$0	\$0
Max OOP		\$6,700	\$6,700
PCP/Specialist		\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital		\$370 Days 1-5	\$370 Days 1-5
ASC/Outpatient		\$0 or \$320 / \$0 or \$370	\$0 or \$320 / \$0 or \$370
Lab Copay		\$0	\$0
Rx Ded./Copays		\$275 Tiers 3-5; \$0/\$5/\$47/\$95/28% (Preferred)	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%
Extra Benefits		Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, 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. Plan offers access outside of the network for certain covered services		Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers access outside of the network for certain covered services	
Service Area	Georgia: Baldwin, Banks, Barrow, Ben Hill, Bibb, Bryan, Bulloch, Chatham, Cherokee, Clarke, Clayton, Columbia, Coweta, Crawford, Crisp, Dawson, Dodge, Dooly, Douglas, Effingham, Emanuel, Evans, Fayette, Forsyth, Gwinnett, Habersham, Hall, Harris, Henry, Houston, Irwin, Jackson, Johnson, Laurens, Lumpkin, Macon, Montgomery, Muscogee, Newton, Oconee, Paulding, Peach, Pulaski, Richmond, Rockdale, Spalding, Stephens, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Turner, Twiggs, Union, Upson, Walton, White, Wilcox, Wilkinson		Georgia: Baldwin, Banks, Barrow, Ben Hill, Bryan, Bulloch, Clarke, 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	
Premium	\$0		\$49	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$275 Tiers 3-5; \$4/\$12/\$47/\$100/28%		\$175 Tiers 4-5; \$3/\$10/\$47/\$100/30%	
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit, Platinum Dental Rider Available	


GEORGIA RPPO



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 state-wide provider choice		Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate	
Service Area	<i>Georgia:</i> All counties in state		<i>Georgia:</i> All counties in state	
Premium	\$49		\$0; Part B Rebate: \$30	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%		Not Covered	
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available		Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	

GEORGIA RPPO



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 Medicaid and Chronic Heart Failure or Diabetes. Open access plan for those seeking state-wide provider choice	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. Open access plan for those seeking state-wide provider choice
Service Area	Georgia: All counties in state	Georgia: All counties in state
Premium	\$0 for Full Duals	\$19
Max OOP	\$0 for Full Duals	\$6,700
PCP/Specialist	\$0 for Full Duals / \$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 Copay	\$0 for Full Duals	\$0
Rx Ded./Copays	Varies by LIS Level	\$210 Tiers 4-5; \$4/\$12/\$47/\$100/29%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit

GEORGIA DUAL



Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)	UnitedHealthcare Dual Complete® (HMO-POS D-SNP)
Plan ID	H2228-044-000	H5322-030-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Georgia: Baldwin, Bibb, Clayton, Cobb, Coweta, DeKalb, Fulton, Gwinnett, Laurens	Georgia: Appling, Atkinson, Barrow, Bartow, Ben Hill, Berrien, Brooks, Bryan, Bulloch, Burke, Butts, Catoosa, Chatham, Chattahoochee, Chattooga, Clarke, Columbia, Crisp, Dade, Decatur, Dooly, Douglas, Echols, Effingham, Elbert, Fayette, Floyd, Grady, Greene, Hall, Hancock, Haralson, Harris, Hart, Henry, Houston, Jackson, Jeff Davis, Jefferson, Johnson, Macon, Madison, McDuffie, Meriwether, Mitchell, Montgomery, Muscogee, Newton, Paulding, Peach, Richmond, Rockdale, Spalding, Talbot, Taliaferro, Tattnall, Thomas, Tift, Toombs, Treutlen, Turner, Upson, Walker, Walton, Warren, Washington, Wilcox
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

GEORGIA DUAL

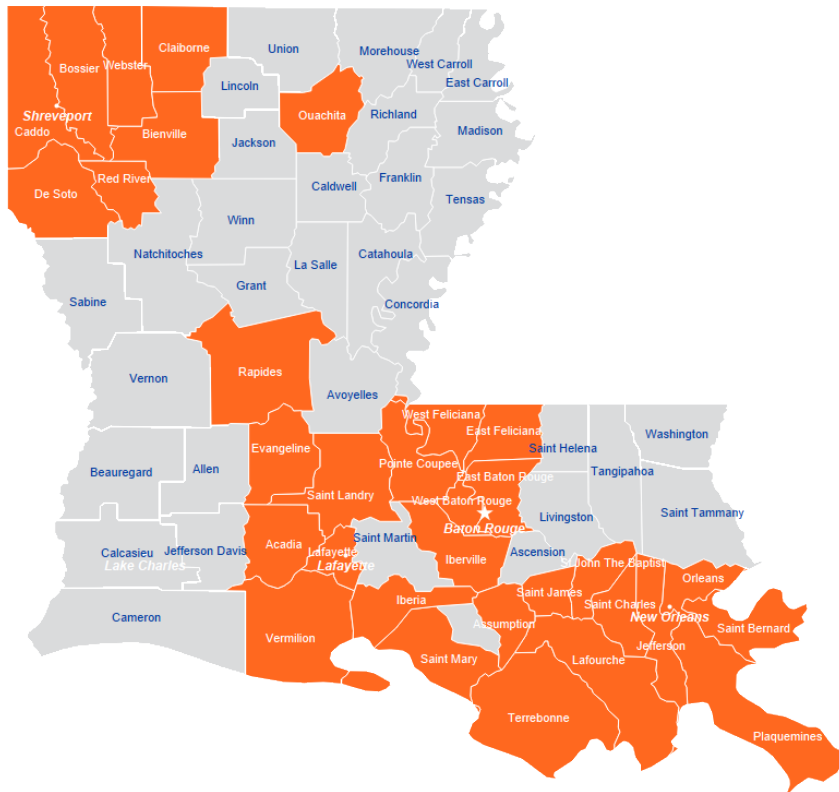


NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice LP (PPO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
Plan ID	H3256-001-000	R2604-004-000
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, Tattnall, 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: All counties in state</p>
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit

● Dual Only Footprint
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020) 647,979

Estimated Dual Eligibles² 157,538

YOY Eligible Growth 4.5%

MA Penetration 40.2%

YOY MA Enrollment Growth 10.6%

UHC Market Share 30.8%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

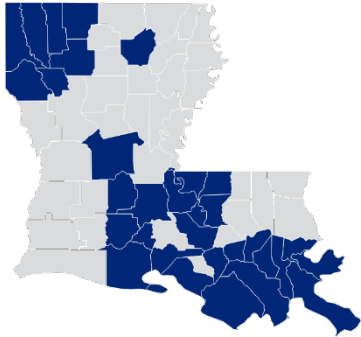
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 33,887 partial duals who may or may not be eligible).

LOUISIANA



● Current Footprint
 ● Footprint Expansion

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. Dual Eligibles	157,538
D-SNP Enrollees	56,644
D-SNP Penetration (All Plans)	36.0%
Total UHC D-SNP Enrollees	28,800
UHC D-SNP Market Share	50.8%

LOUISIANA DUAL

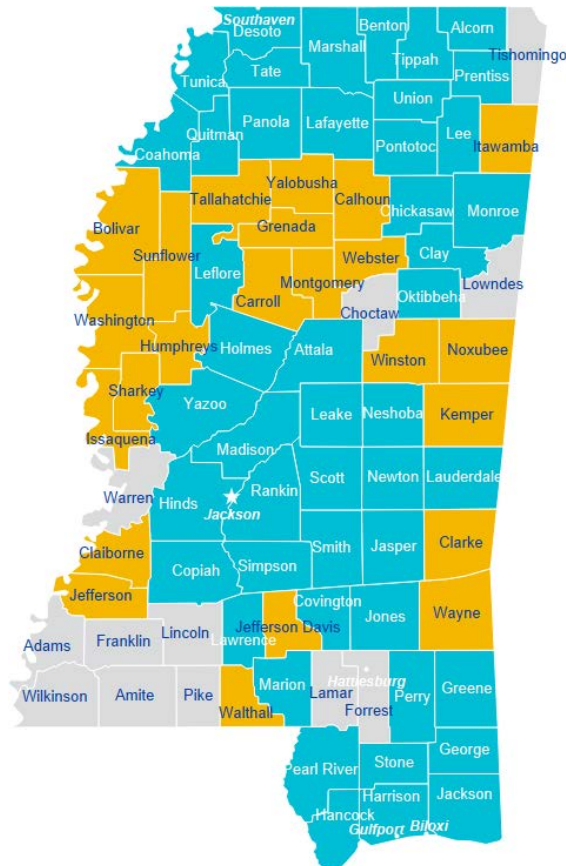


Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H5008-010-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Louisiana: Acadia, Assumption, Bienville, Bossier, Caddo, Claiborne, De Soto, East Baton 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
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card , Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation , Chiropractic, Personal Emergency Response System, Meal Benefit

MISSISSIPPI

● Footprint Expansion
 ● Dual Only Expansion
 ● No Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 579,029

Estimated Dual Eligibles² 144,807

YOY Eligible Growth 4.9%

MA Penetration 21.6%

YOY MA Enrollment Growth 19.2%

UHC Market Share 6.9%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

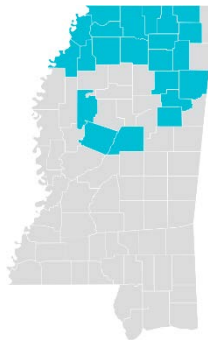
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 31,224 partial duals who may or may not be eligible).

MISSISSIPPI



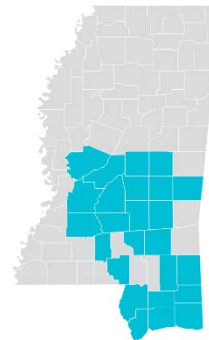
● Current Footprint ● Footprint Expansion

Mississippi North: Alcorn, Attala, Benton, Chickasaw, Clay, Coahoma, DeSoto, Holmes, Lafayette, Lee, Leflore, Marshall, Monroe, Oktibbeha, Panola, Pontotoc, Prentiss, Quitman, Tate, Tippah, Tunica, Union



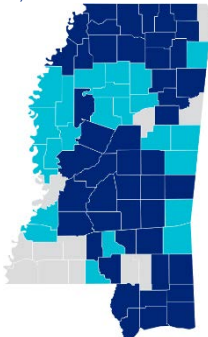
Market Landscape	
Eligibles (as of May 2020)	174,288
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	10.4%
YOY MA Non-SNP Enrollment Growth	15.4%
UHC Non-SNP Market Share	0.0%

Mississippi South: Copiah, Covington, George, Greene, Hancock, Harrison, Hinds, Jackson, Jasper, Jones, Lauderdale, Lawrence, Leake, Madison, Marion, Neshoba, Newton, Pearl River, Perry, Rankin, Scott, Simpson, Smith, Stone, Yazoo



Market Landscape	
Eligibles (as of May 2020)	312,899
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	19.0%
YOY MA Non-SNP Enrollment Growth	14.2%
UHC Non-SNP Market Share	0.0%

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



Market Landscape	
Est. Dual Eligibles	144,807
D-SNP Enrollees	26,884
D-SNP Penetration (All Plans)	18.6%
Total UHC D-SNP Enrollees	8,056
UHC D-SNP Market Share	30.0%



2021 PRODUCT BENEFIT GRID

MISSISSIPPI NORTH



NEW PLAN

NEW PLAN



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2196-001-000 	H8768-029-000 
Plan Highlights	New! \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	New! Mid premium plan for those who are cost-conscious, but want provider choice
Service Area	Mississippi: Alcorn, Benton, Chickasaw, Clay, Coahoma, DeSoto, Lafayette, Lee, Marshall, Monroe, Oktibbeha, Panola, Pontotoc, Prentiss, Quitman, Tate, Tippah, Tunica, Union	Mississippi: Alcorn, Benton, Chickasaw, Clay, Coahoma, DeSoto, Lafayette, Lee, Marshall, Monroe, Oktibbeha, Panola, Pontotoc, Prentiss, Quitman, Tate, Tippah, Tunica, Union
Premium	\$0	\$40
Max OOP	\$6,400	\$6,700
PCP/Specialist	\$0 / \$30; No Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$275 Days 1-6
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0	\$0
Rx Ded./Copays	\$295 Tiers 4-5; \$0/\$10/\$47/\$100/27%	\$295 Tiers 4-5; \$0/\$10/\$47/\$100/27%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, 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 Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

MISSISSIPPI SOUTH



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2196-002-000 	H8768-030-000 
Plan Highlights	New! \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	New! Low premium plan for those who are cost-conscious, but want provider choice
Service Area	Mississippi: Attala, Copiah, Covington, George, Greene, Hancock, Harrison, Hinds, Holmes, Jackson, Jasper, Jones, Lauderdale, Lawrence, Leake, Leflore, Madison, Marion, Neshoba, Newton, Pearl River, Perry, Rankin, Scott, Simpson, Smith, Stone, Yazoo	Mississippi: Attala, Copiah, Covington, George, Greene, Hancock, Harrison, Hinds, Holmes, Jackson, Jasper, Jones, Lauderdale, Lawrence, Leake, Leflore, Madison, Marion, Neshoba, Newton, Pearl River, Perry, Rankin, Scott, Simpson, Smith, Stone, Yazoo
Premium	\$0	\$20
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$10 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$275 Days 1-6
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0	\$0
Rx Ded./Copays	\$350 Tiers 4-5; \$0/\$10/\$47/\$100/26%	\$200 Tiers 4-5; \$0/\$10/\$47/\$100/29%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, 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 Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

MISSISSIPPI MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-031-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	Mississippi: Alcorn, Attala, Benton, Chickasaw, Clay, Coahoma, Copiah, Covington, DeSoto, George, Greene, Hancock, Harrison, Hinds, Holmes, Jackson, Jasper, Jones, Lafayette, Lauderdale, Lawrence, Leake, Lee, Leflore, Madison, Marion, Marshall, Monroe, Neshoba, Newton, Oktibbeha, Panola, Pearl River, Perry, Pontotoc, Prentiss, Quitman, Rankin, Scott, Simpson, Smith, Stone, Tate, Tippah, Tunica, Union, Yazoo
Premium	\$0; Part B Rebate: \$50
Max OOP	\$6,700
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$275 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

MISSISSIPPI DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H5008-011-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases

Service Area

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

Premium

\$0

Extra Benefits

Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit

Eligibles (as of May 2020)	2,231,607
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Estimated Dual Eligibles ²	346,435
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YOY Eligible Growth 6.1%

MA Penetration 36.6%

YOY MA Enrollment Growth	11.8%
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UHC Market Share 35.4%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 75,951 partial duals who may or may not be eligible).

NORTH CAROLINA



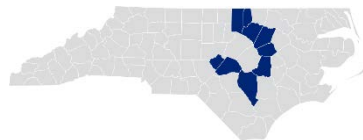
● Current Footprint ● Footprint Expansion

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 2020)	252,833
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	20.6%
YOY MA Non-SNP Enrollment Growth	15.0%
UHC Non-SNP Market Share	26.3%

Greater Triangle: Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson



Market Landscape	
Eligibles (as of May 2020)	163,898
YOY Eligible Growth	6.5%
MA Non-SNP Penetration	17.6%
YOY MA Non-SNP Enrollment Growth	23.1%
UHC Non-SNP Market Share	17.8%

Coastal Plains/Sandhills: Anson, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, 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 2020)	295,846
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	14.3%
YOY MA Non-SNP Enrollment Growth	24.9%
UHC Non-SNP Market Share	6.3%

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



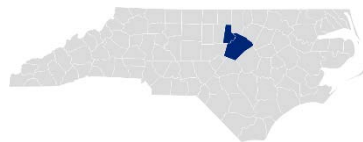
Market Landscape	
Eligibles (as of May 2020)	1,080,630
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	31.2%
YOY MA Non-SNP Enrollment Growth	9.7%
UHC Non-SNP Market Share	36.0%

NORTH CAROLINA



● Current Footprint ● Footprint Expansion

Raleigh/Durham: Durham, Wake



Market Landscape

Eligibles (as of May 2020)	217,778
YOY Eligible Growth	7.2%
MA Non-SNP Penetration	20.4%
YOY MA Non-SNP Enrollment Growth	14.8%
UHC Non-SNP Market Share	22.9%

North Carolina Dual: All counties in state



Market Landscape

Est. Dual Eligibles	346,435
D-SNP Enrollees	79,804
D-SNP Penetration (All Plans)	23.0%
Total UHC D-SNP Enrollees	60,734
UHC D-SNP Market Share	76.1%

2021 PRODUCT BENEFIT GRID

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	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$170 Tiers 3-5; \$2/\$8/\$47/\$100/30%		\$95 Tiers 4-5; \$2/\$8/\$47/\$100/31%	
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available		Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	

2021 PRODUCT BENEFIT GRID

BLUE RIDGE





NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Walgreens (HMO-POS)
Plan ID	H2577-016-000 	H5253-105-000  
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice	\$0 premium with monthly Part B premium rebate. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy. 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: \$50
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 Copay	\$0	\$0
Rx Ded./Copays	\$250 Tiers 3-5; \$2/\$10/\$47/\$100/28%	\$435 Tiers 3-5; \$0/\$5/\$47/\$100/25% (Preferred)
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, 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 Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

COASTAL PLAINS/SANDHILLS



NEW PLAN

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 with popular ancillaries	New! Low premium, open access plan with low out-of-pocket costs and additional ancillaries
Service Area	North Carolina: Anson, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, 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, 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
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 Copay	\$0	\$0
Rx Ded./Copays	\$295 Tiers 4-5; \$2/\$8/\$47/\$100/27%	\$195 Tiers 4-5; \$2/\$8/\$47/\$100/29%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, 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 Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Platinum Dental Rider Available

GREATER TRIANGLE



NEW PLAN

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	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	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	\$14	\$48	\$0
Max OOP	\$5,900	\$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	\$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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$170 Tiers 3-5; \$2/\$8/\$47/\$100/30%	\$95 Tiers 4-5; \$2/\$8/\$47/\$100/31%	\$250 Tiers 3-5; \$2/\$10/\$47/\$100/28%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, 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	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$95 Tiers 3-5; \$2/\$8/\$47/\$100/31%		\$50 Tiers 4-5; \$2/\$8/\$47/\$100/32%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation		Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	

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 with monthly Part B premium rebate. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy. 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: \$50		\$38	
Max OOP	\$6,700		\$3,900	
PCP/Specialist	\$0 / \$45; No Referral Required		\$0 / \$35; No Referral Required	
Inpatient Hospital	\$430 Days 1-4		\$345 Days 1-5	
ASC/Outpatient	\$0 or \$295 / \$0 or \$395		\$0 or \$195 / \$0 or \$295	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$435 Tiers 3-5; \$0/\$5/\$47/\$100/25% (Preferred)		\$50 Tiers 4-5; \$2/\$8/\$47/\$100/32%	
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 4, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	

RALEIGH/DURHAM





NEW PLAN

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		New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	North Carolina: Durham, Wake	North Carolina: Durham, Wake	North Carolina: Cumberland, Durham, Franklin, Granville, Harnett, Johnston, Lee, Nash, Sampson, Vance, Wake, Wayne, Wilson
Premium	\$0	\$38	\$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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$170 Tiers 4-5; \$2/\$8/\$47/\$100/30%	\$95 Tiers 4-5; \$2/\$8/\$47/\$100/31%	\$250 Tiers 3-5; \$2/\$10/\$47/\$100/28%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System		Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

NORTH CAROLINA MA ONLY



NEW PLAN

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 with VA coverage. Plan offers monthly Part B premium rebate. POS for dental only	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
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, 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: \$45	\$0; Part B Rebate: \$40
Max OOP	\$3,600	\$5,900
PCP/Specialist	\$0 / \$25; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$320 Days 1-5
ASC/Outpatient	\$0 or \$195 / \$0 or \$295	\$0 or \$220 / \$0 or \$320
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

NORTH CAROLINA DUAL



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. \$0 for all Part D drugs across all coverage phases. POS for dental only	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
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	North Carolina: All counties in state
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit

● Current Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020) 1,193,212

Estimated Dual Eligibles² 173,701

YOY Eligible Growth 5.7%

MA Penetration 30.3%

YOY MA Enrollment Growth 13.8%

UHC Market Share 37.1%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

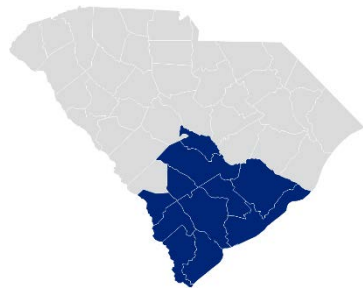
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 30,782 partial duals who may or may not be eligible).

SOUTH CAROLINA



● Current Footprint ● Footprint Expansion

South Carolina Low Country: Allendale, Bamberg, Beaufort, Berkeley, Calhoun, Charleston, Colleton, Dorchester, Hampton, Jasper, Orangeburg



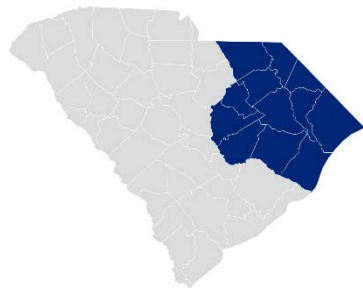
Market Landscape	
Eligibles (as of May 2020)	271,894
YOY Eligible Growth	6.5%
MA Non-SNP Penetration	14.9%
YOY MA Non-SNP Enrollment Growth	20.3%
UHC Non-SNP Market Share	32.7%

South Carolina Midlands: Aiken, Barnwell, Chester, Edgefield, Fairfield, Kershaw, Lancaster, Lexington, Newberry, Richland, Saluda, York



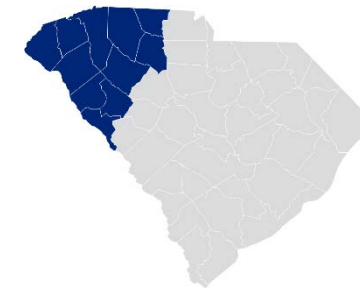
Market Landscape	
Eligibles (as of May 2020)	312,882
YOY Eligible Growth	6.2%
MA Non-SNP Penetration	17.6%
YOY MA Non-SNP Enrollment Growth	20.4%
UHC Non-SNP Market Share	24.3%

South Carolina Pee Dee: Chesterfield, Clarendon, Darlington, Dillon, Florence, Georgetown, Horry, Lee, Marion, Marlboro, Sumter, Williamsburg



Market Landscape	
Eligibles (as of May 2020)	262,764
YOY Eligible Growth	6.1%
MA Non-SNP Penetration	14.6%
YOY MA Non-SNP Enrollment Growth	36.0%
UHC Non-SNP Market Share	39.0%

South Carolina Upstate: Abbeville, Anderson, Cherokee, Greenville, Greenwood, Laurens, McCormick, Oconee, Pickens, Spartanburg, Union



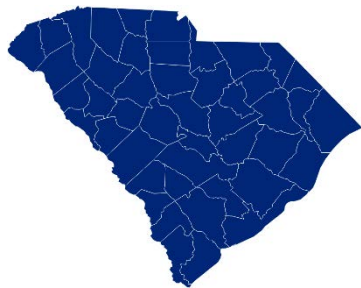
Market Landscape	
Eligibles (as of May 2020)	345,672
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	27.9%
YOY MA Non-SNP Enrollment Growth	11.2%
UHC Non-SNP Market Share	14.8%

SOUTH CAROLINA



● Current Footprint ● Footprint Expansion

South Carolina PPO: All counties in state



Market Landscape

Eligibles (as of May 2020)	1,193,212
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	19.3%
YOY MA Non-SNP Enrollment Growth	18.5%
UHC Non-SNP Market Share	24.3%

South Carolina Dual: All counties in state



Market Landscape

Est. Dual Eligibles	173,701
D-SNP Enrollees	39,073
D-SNP Penetration (All Plans)	22.5%
Total UHC D-SNP Enrollees	24,569
UHC D-SNP Market Share	62.9%

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	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%		\$0; \$2/\$8/\$47/\$100/33%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System		Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	

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	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%		\$0; \$2/\$8/\$47/\$100/33%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System		Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	

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	
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 Copay	\$0		\$0	
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%		\$0; \$2/\$8/\$47/\$100/33%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System		Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	

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 for those who are cost-conscious, but want provider choice. Plan offers monthly Part B premium rebate. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	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: \$30	\$24
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 Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%	\$95 Tiers 3-5; \$0/\$5/\$47/\$100/31% (Preferred)	\$0; \$2/\$8/\$47/\$100/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System

SOUTH CAROLINA PPO



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2577-006-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Includes popular ancillaries
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
Max OOP	\$5,900
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$335 Days 1-5
ASC/Outpatient	\$0 or \$235 / \$0 or \$335
Lab Copay	\$0
Rx Ded./Copays	\$95 Tiers 3-5; \$3/\$12/\$47/\$100/31%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

2021 PRODUCT BENEFIT GRID

SOUTH CAROLINA PPO





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 Medicaid and Chronic Heart Failure or Diabetes. Open access plan for those seeking state-wide provider choice	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. Open access plan for those seeking state-wide provider choice	Open access plan for those seeking state-wide 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
Max OOP	\$0 for Full Duals	\$6,700	\$6,700
PCP/Specialist	\$0 for Full Duals / \$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 Copay	\$0 for Full Duals	\$0	\$0
Rx Ded./Copays	Varies by LIS Level	\$210 Tiers 4-5; \$4/\$12/\$47/\$100/29%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

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 with VA coverage. Plan offers monthly Part B premium rebate. POS for dental only	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
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: \$30	\$0; Part B Rebate: \$30
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 Copay	\$0	\$0
Rx Ded./Copays	Not Covered	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available

SOUTH CAROLINA DUAL



NEW PLAN

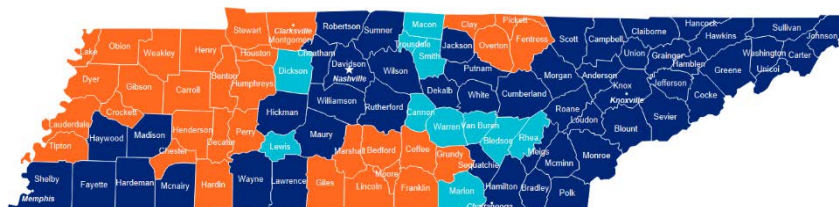
Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
Plan ID	H0271-016-000	R2604-004-000
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those 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	South Carolina: All counties in state
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit

TENNESSEE



● Current Footprint
 ● Footprint Expansion
 ● Dual Only Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 1,513,133

Estimated Dual Eligibles² 279,640

YOY Eligible Growth 5.3%

MA Penetration 38.7%

YOY MA Enrollment Growth 8.1%

UHC Market Share 23.4%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 59,213 partial duals who may or may not be eligible).

TENNESSEE

 Current Footprint
  Footprint Expansion

Memphis: Fayette, Hardeman, Haywood, Madison, McNairy, Shelby



Market Landscape

Eligibles (as of May 2020)	218,546
YOY Eligible Growth	4.3%
MA Non-SNP Penetration	19.5%
YOY MA Non-SNP Enrollment Growth	13.9%
UHC Non-SNP Market Share	9.1%

Tennessee/Virginia: *Tennessee:* Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, Polk, Putnam, Rhea, Roane, Scott, Sequatchie, Sevier, Sullivan, Unicoi, Union, 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 2020)	778,468
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	33.4%
YOY MA Non-SNP Enrollment Growth	7.7%
UHC Non-SNP Market Share	27.3%

Nashville: Cannon, Cheatham, Davidson, DeKalb, Dickson, Hickman, Jackson, Lawrence, Lewis, Macon, Maury, Robertson, Rutherford, Smith, Sumner, Trousdale, Van Buren, Warren, Wayne, Williamson, Wilson



Market Landscape

Eligibles (as of May 2020)	388,895
YOY Eligible Growth	6.5%
MA Non-SNP Penetration	28.3%
YOY MA Non-SNP Enrollment Growth	7.9%
UHC Non-SNP Market Share	7.1%

Tennessee Dual: All counties in state



Market Landscape

Est. Dual Eligibles	279,640
D-SNP Enrollees	114,661
D-SNP Penetration (All Plans)	41.0%
Total UHC D-SNP Enrollees	60,798
UHC D-SNP Market Share	53.0%

2021 PRODUCT BENEFIT GRID

MEMPHIS



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 plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		\$0 premium plan with rich ancillary benefits		Mid premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	Tennessee: Fayette, Hardeman, Haywood, Madison, McNairy, Shelby		Tennessee: Fayette, Hardeman, Haywood, Madison, McNairy, Shelby		Tennessee: Fayette, Hardeman, Haywood, Madison, McNairy, Shelby	
Premium	\$0		\$0		\$38	
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 Copay	\$0		\$0		\$0	
Rx Ded./Copays	\$0; \$0/\$5/\$47/\$100/33% (Preferred)		\$0; \$3/\$12/\$45/\$95/33%		\$0; \$3/\$12/\$45/\$95/33%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 2, Routine Eye Exam, Eyewear Credit, 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 4 , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit	

2021 PRODUCT BENEFIT GRID

NASHVILLE



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 plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		\$0 premium plan with rich ancillary benefits		Mid premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	Tennessee: Cannon, Cheatham, Davidson, DeKalb, Dickson , Hickman, Jackson, Lawrence, Lewis , Macon , Maury, Robertson, Rutherford, Smith , Sumner, Trousdale , Wayne, Williamson, Wilson		Tennessee: Cannon, Cheatham, Davidson, DeKalb, Dickson , Hickman, Jackson, Lawrence, Lewis , Macon , Maury, Robertson, Rutherford, Smith , Sumner, Trousdale , Wayne, Williamson, Wilson		Tennessee: Cannon, Cheatham, Davidson, DeKalb, Dickson , Hickman, Jackson, Lawrence, Lewis , Macon , Maury, Robertson, Rutherford, Smith , Sumner, Trousdale , Wayne, Williamson, Wilson	
Premium	\$0		\$0		\$43	
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		\$325 Days 1-5		\$295 Days 1-5	
ASC/Outpatient	\$0 or \$200 / \$0 or \$250		\$0 or \$245 / \$0 or \$295		\$0 or \$225 / \$0 or \$275	
Lab Copay	\$0		\$0		\$0	
Rx Ded./Copays	\$0; \$0/\$5/\$47/\$100/33% (Preferred)		\$0; \$2/\$8/\$45/\$95/33%		\$0; \$2/\$8/\$45/\$95/33%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 2, Routine Eye Exam, Eyewear Credit, 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 4 , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit	

TENNESSEE/VIRGINIA



Plan Name	AARP® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H5253-047-000		H5253-048-000	
Plan Highlights	\$0 premium plan with rich ancillary benefits		Mid premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	<p>Tennessee: Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, 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</p>		<p>Tennessee: Anderson, Bledsoe, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, Marion, McMinn, Meigs, Monroe, Morgan, 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</p>	
Premium	\$0		\$33	
Max OOP	\$3,700		\$3,200	
PCP/Specialist	\$0 / \$30; No Referral Required		\$0 / \$25; No Referral Required	
Inpatient Hospital	\$250 Days 1-5		\$175 Days 1-5	
ASC/Outpatient	\$0 or \$175 / \$0 or \$225		\$0 or \$110 / \$0 or \$160	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$0; \$0/\$8/\$45/\$95/33%		\$0; \$0/\$8/\$45/\$95/33%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, 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 Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit	

TENNESSEE MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H5253-113-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	<p>Tennessee: 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;</p> <p>Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe</p>
Premium	\$0; Part B Rebate: \$50
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 Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit

TENNESSEE DUAL



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. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. Dual product limited to Long-Term Care (LTC). \$0 for all Part D drugs across all coverage phases
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
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit	Dental Level 5, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit, Adult Day Care, In-Home Support Services