



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.



2021 Medicare Advantage Plans

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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

#1

Medicare Advantage insurer by enrollment

Proud to serve over

12.5M

Medicare beneficiaries, more than any other insurer



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



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



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



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!



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.



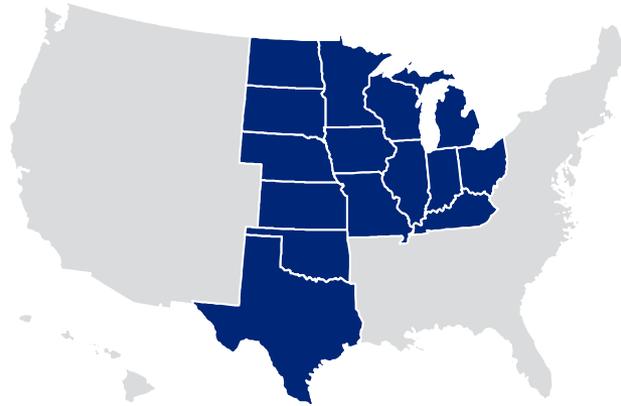
UnitedHealthcare Toolkit

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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 **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

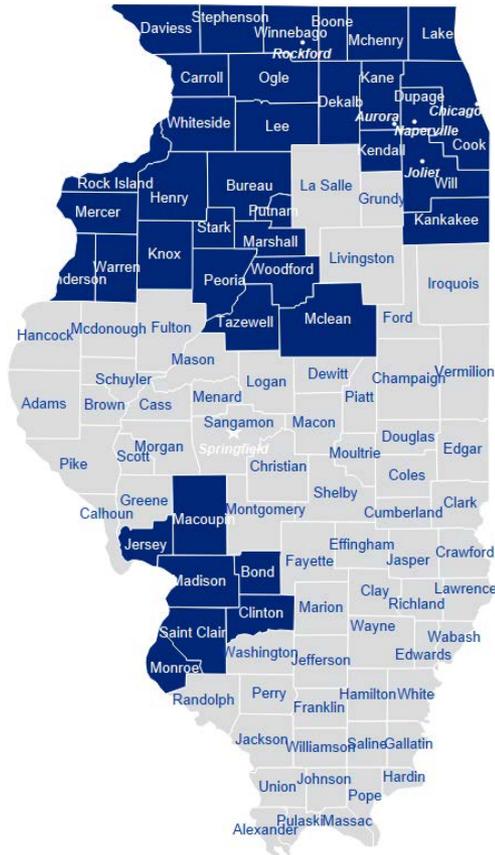
CENTRAL REGION

Illinois	7
Indiana	16
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● Current Footprint ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	1,992,383
YOY Eligible Growth	4.1%
MA Penetration	28.7%
YOY MA Enrollment Growth	12.6%
UHC Market Share	18.0%

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

ILLINOIS



● Current Footprint ● Footprint Expansion

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



Market Landscape	
Eligibles (as of May 2020)	1,516,144
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	15.9%
YOY MA Non-SNP Enrollment Growth	21.9%
UHC Non-SNP Market Share	19.2%

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



Market Landscape	
Eligibles (as of May 2020)	276,713
YOY Eligible Growth	3.9%
MA Non-SNP Penetration	21.5%
YOY MA Non-SNP Enrollment Growth	13.8%
UHC Non-SNP Market Share	13.4%

Quad Cities: Henry, Mercer, Rock Island



Market Landscape	
Eligibles (as of May 2020)	50,295
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	21.8%
YOY MA Non-SNP Enrollment Growth	17.5%
UHC Non-SNP Market Share	50.6%

2021 PRODUCT BENEFIT GRID

CHICAGO



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Walgreens (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H8768-005-000	H8768-010-000	H0271-004-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will	<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will	<i>Illinois:</i> Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford
Premium	\$38	\$0	\$0 for Full Duals
Max OOP	\$3,900	\$5,900	\$0 for Full Duals
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$320 Days 1-6	\$0 for Full Duals
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$320 / \$0 or \$320	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$195 Tiers 4-5; \$3/\$10/\$45/\$95/29%	\$250 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)	Varies by LIS Level
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, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Dental Level 4 , Routine Eye Exam, Eyewear Credit, OTC Debit Card , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation

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2021 PRODUCT BENEFIT GRID

CHICAGO



Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Access (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2802-025-000 	H2802-024-000	H2802-026-000 
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	\$0 premium plan designed around Advocate Health for coordinated care and low out-of-pocket costs. Passport included	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will	<i>Illinois:</i> Cook, DuPage, Kane, Kendall, Lake, McHenry, McLean	<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will
Premium	\$26	\$0	\$76
Max OOP	\$3,900	\$3,600	\$3,900
PCP/Specialist	\$0 / \$45; Referral Required	\$0 / \$35; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-6	\$225 Days 1-6
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$250 / \$0 or \$250	\$0 or \$225 / \$0 or \$225
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 4-5; \$3/\$10/\$47/\$100/29%	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%	\$60 Tiers 4-5; \$3/\$10/\$45/\$95/32%
Extra Benefits	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, Platinum Dental Rider Available	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 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

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Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-011-000  	H8768-003-000 	H5253-108-001 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	Open access plan for those seeking maximum coverage	Low premium plan with broader network access and lower out-of-pocket costs. POS for dental only
Service Area	<i>Illinois:</i> Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, McLean , Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford	<i>Illinois:</i> Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, McLean , Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford	<i>Illinois:</i> Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, McLean , Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford
Premium	\$0	\$49	\$25
Max OOP	\$5,900	\$3,400	\$3,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$320 Days 1-6	\$275 Days 1-5	\$325 Days 1-5
ASC/Outpatient	\$0 or \$320 / \$0 or \$320	\$0 or \$275 / \$0 or \$275	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$250 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)	\$0; \$3/\$10/\$47/\$100/33%	\$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 2, 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 2, 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

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Plan Name	AARP® Medicare Advantage Access (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H2802-024-000	H0271-004-000
Plan Highlights	\$0 premium plan designed around Advocate Health for coordinated care and low out-of-pocket costs. Passport included	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>Illinois:</i> Cook, DuPage, Kane, Kendall, Lake, McHenry, McLean	<i>Illinois:</i> Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford
Premium	\$0	\$0 for Full Duals
Max OOP	\$3,600	\$0 for Full Duals
PCP/Specialist	\$0 / \$35; Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$0 for Full Duals
ASC/Outpatient	\$0 or \$250 / \$0 or \$250	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%	Varies by LIS Level
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 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation

QUAD CITIES



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-002	H5253-108-002
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$1,000 medical deductible	Mid premium plan with broader network access and lower out-of-pocket costs. POS for dental only
Service Area	<p>Illinois: Henry, Mercer, Rock Island; Iowa: Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Wright</p>	<p>Illinois: Henry, Mercer, Rock Island; Iowa: Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Wright</p>
Premium	\$0	\$36
Max OOP	\$3,900	\$3,700
PCP/Specialist	\$0 / \$30; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$325 Days 1-5
ASC/Outpatient	\$0 or \$150 / \$0 or \$300	\$0 or \$225 / \$0 or \$325
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, 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, Chiropractic, Personal Emergency Response System

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QUAD CITIES



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

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NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-019-000 
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	Illinois: Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford
Premium	\$0; Part B Rebate: \$20
Max OOP	\$5,900
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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

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● Current Footprint ● Dual Only Expansion

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	1,389,667
Estimated Dual Eligibles ²	219,590
YOY Eligible Growth	4.5%
MA Penetration	32.8%
YOY MA Enrollment Growth	14.5%
UHC Market Share	38.0%

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. 14,718 partial duals who may or may not be eligible).

INDIANA



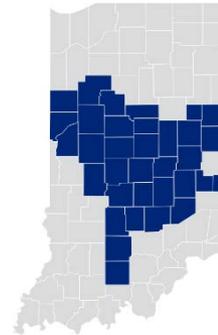
● Current Footprint ● Footprint Expansion

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



Market Landscape	
Eligibles (as of May 2020)	111,004
YOY Eligible Growth	4.0%
MA Non-SNP Penetration	19.3%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	36.5%

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



Market Landscape	
Eligibles (as of May 2020)	594,499
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	23.0%
YOY MA Non-SNP Enrollment Growth	12.6%
UHC Non-SNP Market Share	42.2%

NE Indiana: Adams, Allen, De Kalb, Huntington, Lagrange, Noble, Wells, Whitley



Market Landscape	
Eligibles (as of May 2020)	128,085
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	36.0%
YOY MA Non-SNP Enrollment Growth	6.0%
UHC Non-SNP Market Share	45.6%

NW Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke



Market Landscape	
Eligibles (as of May 2020)	185,528
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	13.3%
YOY MA Non-SNP Enrollment Growth	21.5%
UHC Non-SNP Market Share	18.1%

INDIANA



● Current Footprint ● Footprint Expansion

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



Market Landscape	
Eligibles (as of May 2020)	120,675
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	20.0%
YOY MA Non-SNP Enrollment Growth	13.1%
UHC Non-SNP Market Share	22.7%

South Bend: Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wabash



Market Landscape	
Eligibles (as of May 2020)	175,815
YOY Eligible Growth	3.9%
MA Non-SNP Penetration	28.9%
YOY MA Non-SNP Enrollment Growth	9.2%
UHC Non-SNP Market Share	50.3%

Terre Haute: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo



Market Landscape	
Eligibles (as of May 2020)	56,979
YOY Eligible Growth	3.8%
MA Non-SNP Penetration	17.0%
YOY MA Non-SNP Enrollment Growth	22.3%
UHC Non-SNP Market Share	30.3%

Indiana Dual: All counties in state, expanding to [Wayne](#)



Market Landscape	
Est. Dual Eligibles	219,590
D-SNP Enrollees	43,815
D-SNP Penetration (All Plans)	20.0%
Total UHC D-SNP Enrollees	10,212
UHC D-SNP Market Share	23.3%



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-022-000 	H2802-012-000 
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. POS for dental only
Service Area	<i>Indiana:</i> Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick	<i>Indiana:</i> Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick
Premium	\$18	\$0
Max OOP	\$4,500	\$4,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$5 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$360 Days 1-5
ASC/Outpatient	\$0 or \$270 / \$0 or \$370	\$0 or \$250 / \$0 or \$350
Lab Copay	\$0	\$0
Rx Ded./Copays	\$50 Tiers 4-5; \$0/\$8/\$45/\$95/32%	\$125 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, 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, Personal Emergency Response System, Platinum Dental Rider Available

INDIANAPOLIS



Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2802-010-000	H2228-021-000	H2228-081-000
Plan Highlights	\$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs. POS for dental only	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs
Service Area	<i>Indiana:</i> Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White	<i>Indiana:</i> Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White	<i>Indiana:</i> Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White
Premium	\$0	\$22	\$0
Max OOP	\$3,900	\$5,200	\$5,500
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$360 Days 1-5	\$370 Days 1-5	\$390 Days 1-5
ASC/Outpatient	\$0 or \$260 / \$0 or \$360	\$0 or \$250 / \$0 or \$350	\$0 or \$270 / \$0 or \$370
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%	\$185 Tiers 4-5; \$3/\$10/\$45/\$95/29%	\$185 Tiers 4-5; \$3/\$10/\$45/\$95/29%
Extra Benefits	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, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System	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

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Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Focus (PPO)
Plan ID	H2228-080-000	H2228-019-000	H2228-020-000
Plan Highlights	\$0 premium plan with popular ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan with popular ancillaries. Plan designed around Lutheran for coordinated care and low out-of-pocket costs
Service Area	<i>Indiana:</i> Adams, Allen, Cass , De Kalb, Elkhart, Fulton , Grant , Huntington, Jay , Kosciusko , Lagrange , Marshall , Miami , Noble , St. Joseph, Steuben , Wabash , Wells, Whitley	<i>Indiana:</i> Adams, Allen, Cass , De Kalb, Elkhart, Fulton , Grant , Huntington, Jay , Kosciusko , Lagrange , Marshall , Miami , Noble , St. Joseph, Steuben , Wabash , Wells, Whitley	<i>Indiana:</i> Adams, Allen, Huntington, Kosciusko , Wells, Whitley
Premium	\$0	\$18	\$0
Max OOP	\$4,900	\$3,900	\$3,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$370 Days 1-5	\$370 Days 1-5
ASC/Outpatient	\$0 or \$195 / \$0 or \$295	\$0 or \$195 / \$0 or \$350	\$0 or \$195 / \$0 or \$370
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$100 Tiers 4-5; \$0/\$8/\$45/\$95/31%	\$0; \$2/\$8/\$45/\$95/33%	\$0; \$2/\$8/\$45/\$95/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Fitbit, 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, Acupuncture, Chiropractic, Personal Emergency Response System	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

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2021 PRODUCT BENEFIT GRID

NE INDIANA



Plan Name	AARP® Medicare Advantage Profile (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H2802-007-000	H2802-008-000 	H2802-015-000 
Plan Highlights	Plan designed around Parkview for coordinated care and low out-of-pocket costs. POS for dental only. Passport included	\$0 premium plan with rich ancillary benefits. POS for dental only	Higher premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	Indiana: Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley	Indiana: Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley
Premium	\$0	\$0	\$79
Max OOP	\$4,500	\$4,900	\$4,200
PCP/Specialist	\$5 / \$40; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$370 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$195 / \$0 or \$370	\$0 or \$195 / \$0 or \$350	\$0 or \$195 / \$0 or \$350
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$210 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$190 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$0; \$2/\$8/\$45/\$95/33%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, 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, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

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Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-064-000 	H2802-018-000 
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. POS for dental only
Service Area	<i>Indiana:</i> Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke	<i>Indiana:</i> Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke
Premium	\$24	\$0
Max OOP	\$4,500	\$4,800
PCP/Specialist	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$370 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$270 / \$0 or \$370
Lab Copay	\$0	\$0
Rx Ded./Copays	\$150 Tiers 3-5; \$0/\$10/\$45/\$95/30%	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%
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, Personal Emergency Response System, 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, Personal Emergency Response System, Platinum Dental Rider Available



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-065-000 	H2802-016-000 
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. POS for dental only
Service Area	<i>Indiana:</i> Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington	<i>Indiana:</i> Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington
Premium	\$22	\$0
Max OOP	\$4,900	\$4,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$360 Days 1-5
ASC/Outpatient	\$0 or \$270 / \$0 or \$370	\$0 or \$250 / \$0 or \$350
Lab Copay	\$0	\$0
Rx Ded./Copays	\$150 Tiers 3-5; \$0/\$10/\$45/\$95/30%	\$150 Tiers 4-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, 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, Personal Emergency Response System, Platinum Dental Rider Available

SOUTH BEND



Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-080-000	H2228-019-000	H2802-008-000
Plan Highlights	\$0 premium plan with popular ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan with rich ancillary benefits. POS for dental only
Service Area	<i>Indiana:</i> Adams, Allen, Cass , De Kalb, Elkhart, Fulton , Grant , Huntington, Jay , Kosciusko , Lagrange , Marshall , Miami , Noble , St. Joseph, Steuben , Wabash , Wells, Whitley	<i>Indiana:</i> Adams, Allen, Cass , De Kalb, Elkhart, Fulton , Grant , Huntington, Jay , Kosciusko , Lagrange , Marshall , Miami , Noble , St. Joseph, Steuben , Wabash , Wells, Whitley	<i>Indiana:</i> Adams, Cass , Elkhart, Fulton , Grant , Kosciusko , Marshall , Miami , St. Joseph, Steuben , Wells
Premium	\$0	\$18	\$0
Max OOP	\$4,900	\$3,900	\$4,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$370 Days 1-5	\$370 Days 1-5
ASC/Outpatient	\$0 or \$195 / \$0 or \$295	\$0 or \$195 / \$0 or \$350	\$0 or \$195 / \$0 or \$350
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$100 Tiers 4-5; \$0/\$8/\$45/\$95/31%	\$0; \$2/\$8/\$45/\$95/33%	\$190 Tiers 3-5; \$3/\$12/\$47/\$100/29%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Fitbit, 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, Acupuncture, Chiropractic, 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, Platinum Dental Rider Available

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SOUTH BEND



Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Focus (PPO)
Plan ID	H2802-015-000	H2228-020-000
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only	\$0 premium plan with popular ancillaries. Plan designed around Lutheran for coordinated care and low out-of-pocket costs
Service Area	Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley	Indiana: Adams, Allen, Huntington, Kosciusko, Wells, Whitley
Premium	\$79	\$0
Max OOP	\$4,200	\$3,900
PCP/Specialist	\$0 / \$25; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$370 Days 1-5
ASC/Outpatient	\$0 or \$195 / \$0 or \$350	\$0 or \$195 / \$0 or \$370
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$2/\$8/\$45/\$95/33%	\$0; \$2/\$8/\$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	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

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TERRE HAUTE



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-066-000 	H2802-020-000 
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	<i>Indiana:</i> Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo	<i>Indiana:</i> Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo
Premium	\$0	\$0
Max OOP	\$4,500	\$5,500
PCP/Specialist	\$0 / \$45; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$360 Days 1-5
ASC/Outpatient	\$0 or \$275 / \$0 or \$375	\$0 or \$250 / \$0 or \$350
Lab Copay	\$0	\$0
Rx Ded./Copays	\$250 Tiers 3-5; \$0/\$10/\$45/\$95/28%	\$240 Tiers 3-5; \$3/\$12/\$47/\$100/28%
Extra Benefits	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, Personal Emergency Response System, Platinum Dental Rider Available	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

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NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Premier (PPO)
Plan ID	H2228-092-000
Plan Highlights	New! \$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs
Service Area	<i>Indiana:</i> Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wells, White, Whitley
Premium	TBD (Varies by LIS level)
Max OOP	\$7,550
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC/Outpatient	\$0 or \$225 / \$0 or \$350
Lab Copay	\$0
Rx Ded./Copays	Varies By LIS Level
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available

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INDIANA MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-091-000 
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	<i>Indiana:</i> Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wells, White, Whitley
Premium	\$0; Part B Rebate: \$40
Max OOP	\$5,500
PCP/Specialist	\$10 / \$40; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC/Outpatient	\$0 or \$270 / \$0 or \$370
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

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INDIANA DUAL



Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)
Plan ID	H0271-005-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid

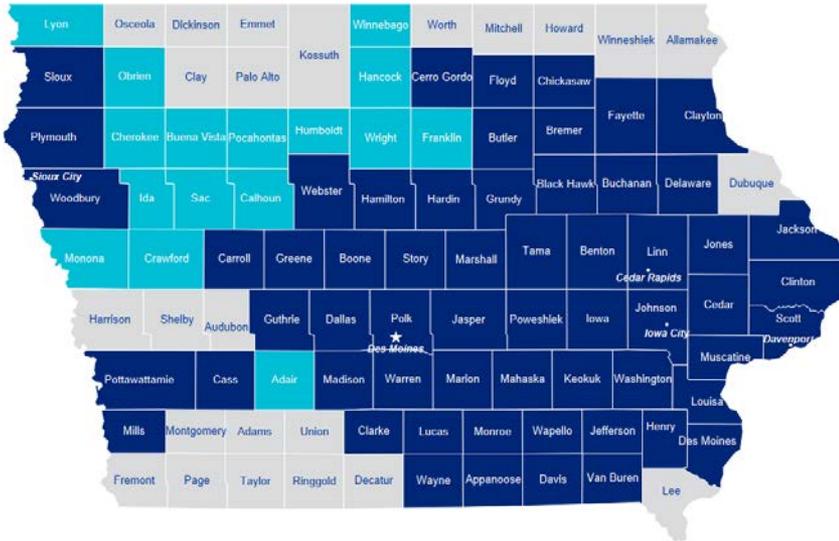
Service Area *Indiana:* Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks,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

Premium \$0

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

● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



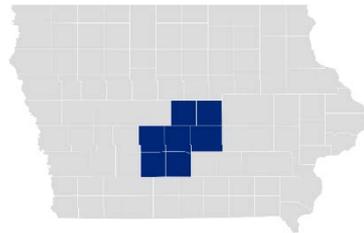
State Landscape¹

Eligibles (as of May 2020)	592,336
Estimated Dual Eligibles ²	74,192
YOY Eligible Growth	4.5%
MA Penetration	23.8%
YOY MA Enrollment Growth	13.9%
UHC Market Share	40.4%

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. 8,580 partial duals who may or may not be eligible).

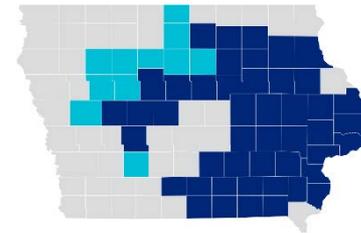
● Current Footprint ● Footprint Expansion

Des Moines: Dallas, Jasper, Madison, Marshall, Polk, Story, Warren



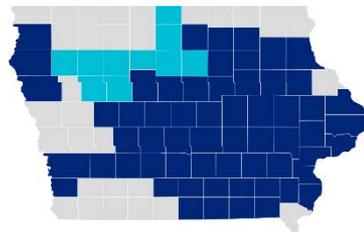
Market Landscape	
Eligibles (as of May 2020)	144,483
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	17.6%
UHC Non-SNP Market Share	30.3%

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



Market Landscape	
Eligibles (as of May 2020)	372,388
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	16.5%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	36.4%

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



Market Landscape	
Est. Dual Eligibles	74,192
D-SNP Enrollees	15,433
D-SNP Penetration (All Plans)	20.8%
Total UHC D-SNP Enrollees	14,159
UHC D-SNP Market Share	91.7%



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-001	H5253-107-001	H5253-108-003
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with broader network access and lower out-of-pocket costs. POS for dental only
Service Area	<i>Iowa:</i> Dallas, Jasper, Madison, Marshall, Polk, Story, Warren	<i>Iowa:</i> Dallas, Jasper, Madison, Marshall, Polk, Story, Warren	<i>Iowa:</i> Dallas, Jasper, Madison, Marshall, Polk, Story, Warren
Premium	\$0	\$0	\$29
Max OOP	\$3,900	\$3,700	\$3,300
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$325 Days 1-6	\$295 Days 1-6
ASC/Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$225 / \$0 or \$325	\$0 or \$195 / \$0 or \$295
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, 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, Chiropractic, Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, Personal Emergency Response System

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GREATER IOWA



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-002	H5253-107-002	H5253-108-002
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$1,000 medical deductible	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Mid premium plan with broader network access and lower out-of-pocket costs. POS for dental only
Service Area	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Wright	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Wright	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Wright
Premium	\$0	\$0	\$36
Max OOP	\$3,900	\$3,900	\$3,700
PCP/Specialist	\$0 / \$30; No Referral Required	\$5 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$375 Days 1-5	\$325 Days 1-5
ASC/Outpatient	\$0 or \$150 / \$0 or \$300	\$0 or \$275 / \$0 or \$375	\$0 or \$225 / \$0 or \$325
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, 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, Chiropractic, 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, Chiropractic, Personal Emergency Response System

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NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-018-000
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	<i>Illinois:</i> Henry, Mercer, Rock Island; <i>Iowa:</i> Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Crawford, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Pocahontas, Polk, Poweshiek, Sac, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Wright
Premium	\$0; Part B Rebate: \$25
Max OOP	\$6,700
PCP/Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$350
Lab 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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, Personal Emergency Response System

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IOWA DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H0169-001-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases

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

Premium	\$0
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Extra Benefits Dental Level 4, 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

● Current Footprint
 ● Footprint Expansion
 ● Dual Only Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	464,409
Estimated Dual Eligibles ²	43,950
YOY Eligible Growth	5.0%
MA Penetration	22.2%
YOY MA Enrollment Growth	15.7%
UHC Market Share	19.1%

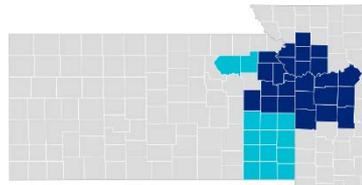
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 8,296 partial duals who may or may not be eligible).

KANSAS



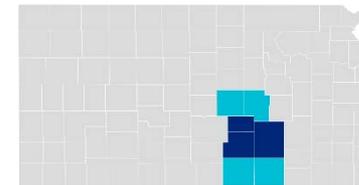
● Current Footprint ● Footprint Expansion

Kansas City: *Kansas:* Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; *Missouri:* Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline



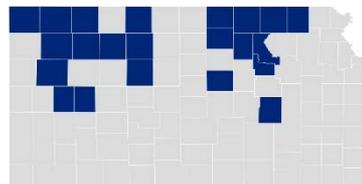
Market Landscape	
Eligibles (as of May 2020)	566,160
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	23.4%
YOY MA Non-SNP Enrollment Growth	10.9%
UHC Non-SNP Market Share	17.0%

Wichita: Butler, Cowley, Harvey, Marion, McPherson, Sedgwick, Sumner



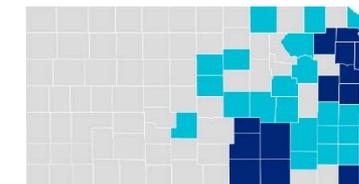
Market Landscape	
Eligibles (as of May 2020)	141,513
YOY Eligible Growth	4.1%
MA Non-SNP Penetration	20.4%
YOY MA Non-SNP Enrollment Growth	17.9%
UHC Non-SNP Market Share	14.0%

Kansas PFFS: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington



Market Landscape	
Eligibles (as of May 2020)	56,737
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	4.0%
YOY MA Non-SNP Enrollment Growth	16.9%
UHC Non-SNP Market Share	51.5%

Kansas Dual: Allen, Anderson, Atchison, Bourbon, Butler, Chase, Cherokee, Coffey, Cowley, Crawford, Doniphan, Douglas, Elk, Ellsworth, Franklin, Greenwood, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Lincoln, Linn, Marion, McPherson, Miami, Morris, Nemaha, Neosho, Osage, Ottawa, Pottawatomie, Sedgwick, Stafford, Sumner, Wabaunsee, Washington, Wilson, Woodson, Wyandotte



Market Landscape	
Est. Dual Eligibles	43,950
D-SNP Enrollees	6,834
D-SNP Penetration (All Plans)	15.5%
Total UHC D-SNP Enrollees	4,443
UHC D-SNP Market Share	65.0%

KANSAS CITY



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H8768-023-000	H2802-032-000	H2228-071-000
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	\$0 premium plan with popular ancillaries
Service Area	Kansas: Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; Missouri: Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline	Kansas: Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; Missouri: Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline	Kansas: Johnson; Missouri: Jackson
Premium	\$0	\$0	\$0
Max OOP	\$3,900	\$5,900	\$6,400
PCP/Specialist	\$0 / \$25; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$300 Days 1-5	\$295 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$300 / \$0 or \$300	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$0; \$4/\$15/\$47/\$100/33%	\$0; \$3/\$10/\$45/\$95/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, 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, Personal Emergency Response System, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

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KANSAS CITY



Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2802-033-000 
Plan Highlights	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	Kansas: Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; Missouri: Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline
Premium	\$36
Max OOP	\$4,400
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$275 Days 1-7
ASC/Outpatient	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0
Rx Ded./Copays	\$0; \$4/\$14/\$47/\$100/33%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H8768-024-000	H2802-034-000	H2802-035-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan for those shopping on value and low out-of-pocket costs. POS for dental only
Service Area	Kansas: Butler, Cowley, Harvey, Marion, McPherson, Sedgwick, Sumner	Kansas: Butler, Cowley, Harvey, Marion, McPherson, Sedgwick, Sumner	Kansas: Butler, Cowley, Harvey, Marion, McPherson, Sedgwick, Sumner
Premium	\$0	\$0	\$29
Max OOP	\$3,900	\$4,400	\$3,900
PCP/Specialist	\$0 / \$25; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$295 Days 1-6	\$250 Days 1-6
ASC/Outpatient	\$0 or \$245 / \$0 or \$295	\$0 or \$245 / \$0 or \$295	\$0 or \$245 / \$0 or \$295
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$0; \$3/\$12/\$47/\$100/33%	\$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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, 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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

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NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-025-000 
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	Kansas: Allen, Anderson, Atchison, Bourbon, Butler, Cherokee, Coffey, Cowley, Crawford, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Marion, McPherson, Miami, Montgomery, Neosho, Osage, Pottawatomie, Sedgwick, Sumner, Wilson, Woodson, Wyandotte; Missouri: Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline
Premium	\$0; Part B Rebate: \$50
Max OOP	\$4,400
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$360 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295
Lab 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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Meal Benefit

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KANSAS PFFS



Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>
Premium	\$40	\$64
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline

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KANSAS DUAL



Plan Name	UnitedHealthcare Dual Complete® LP1 (HMO-POS D-SNP)	UnitedHealthcare Dual Complete® LP (HMO-POS D-SNP)
Plan ID	H0169-004-000	H5322-029-000
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	<p>Kansas: Allen, Anderson, Atchison, Bourbon, Butler, Chase, Cherokee, Coffey, Cowley, Crawford, Doniphan, Douglas, Elk, Ellsworth, Franklin, Greenwood, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Lincoln, Linn, Marion, McPherson, Miami, Morris, Nemaha, Neosho, Osage, Ottawa, Pottawatomie, Sedgwick, Stafford, Sumner, Wabaunsee, Washington, Wilson, Woodson, Wyandotte</p>	<p>Kansas: Atchison, Bourbon, Butler, Cherokee, Cowley, Crawford, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Miami, Osage, Sedgwick, Sumner, Wyandotte</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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, 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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit

● Current Footprint
 ● Footprint Expansion
 ● Dual Only Footprint
 ● Dual Only Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	859,811
Estimated Dual Eligibles ²	142,583
YOY Eligible Growth	4.5%
MA Penetration	36.0%
YOY MA Enrollment Growth	14.9%
UHC Market Share	5.1%

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. 27,148 partial duals who may or may not be eligible).

KENTUCKY



● Current Footprint ● Footprint Expansion

Greater Lexington: Anderson, Bell, Fayette, Floyd, Franklin, Harlan, Jessamine, Knott, Knox, Leslie, Letcher, Madison, Perry, Pike, Whitley, Woodford



Market Landscape	
Eligibles (as of May 2020)	194,981
YOY Eligible Growth	3.8%
MA Non-SNP Penetration	20.4%
YOY MA Non-SNP Enrollment Growth	17.0%
UHC Non-SNP Market Share	3.4%

Greater Louisville: Bullitt, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Taylor



Market Landscape	
Eligibles (as of May 2020)	260,840
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	18.8%
YOY MA Non-SNP Enrollment Growth	14.2%
UHC Non-SNP Market Share	4.5%

Kentucky PFFS: Christian



Market Landscape	
Eligibles (as of May 2020)	12,828
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	12.0%
YOY MA Non-SNP Enrollment Growth	29.9%
UHC Non-SNP Market Share	22.6%

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



Market Landscape	
Est. Dual Eligibles	142,583
D-SNP Enrollees	27,192
D-SNP Penetration (All Plans)	19.1%
Total UHC D-SNP Enrollees	2,712
UHC D-SNP Market Share	10.0%

GREATER LEXINGTON



Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H5253-091-000	H8768-012-000	H5253-067-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	<i>Kentucky:</i> Anderson, Bell, Fayette, Floyd, Franklin, Harlan, Jessamine, Knott, Knox, Leslie, Letcher, Madison, Perry, Pike, Whitley, Woodford	<i>Kentucky:</i> Anderson, Bell, Fayette, Floyd, Franklin, Grant, Harlan, Jessamine, Knott, Knox, Leslie, Letcher, Madison, Pendleton, Perry, Pike, Whitley, Woodford	<i>Kentucky:</i> Anderson, Bell, Fayette, Floyd, Franklin, Harlan, Jessamine, Knott, Knox, Leslie, Letcher, Madison, Perry, Pike, Whitley, Woodford
Premium	\$0	\$15	\$26
Max OOP	\$4,900	\$5,500	\$4,500
PCP/Specialist	\$5 / \$45; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$395 Days 1-4	\$275 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$395 / \$0 or \$395	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%
Extra Benefits	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, 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	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

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GREATER LOUISVILLE



Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H5253-099-000	H8768-013-000	H5253-100-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	<i>Kentucky:</i> Bullitt, Hardin, Henry , Jefferson, Larue, Marion, Meade , Nelson, Oldham, Shelby, Spencer, Taylor	<i>Kentucky:</i> Bullitt, Hardin, Henry , Jefferson, Larue, Marion, Meade , Nelson, Oldham, Shelby, Spencer, Taylor	<i>Kentucky:</i> Bullitt, Hardin, Henry , Jefferson, Larue, Marion, Meade , Nelson, Oldham, Shelby, Spencer, Taylor
Premium	\$0	\$15	\$26
Max OOP	\$4,900	\$5,500	\$4,500
PCP/Specialist	\$5 / \$45; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$395 Days 1-4	\$275 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$395 / \$0 or \$395	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%
Extra Benefits	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, 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	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

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KENTUCKY MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-020-000 
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	Kentucky: Anderson, Bell, Bullitt, Fayette, Floyd, Franklin, Grant, Hardin, Harlan, Henry, Jefferson, Jessamine, Knott, Knox, Larue, Leslie, Letcher, Madison, Marion, Meade, Nelson, Oldham, Pendleton, Perry, Pike, Shelby, Spencer, Taylor, Whitley, Woodford
Premium	\$0; Part B Rebate: \$25
Max OOP	\$4,500
PCP/Specialist	\$5 / \$30; No Referral Required
Inpatient Hospital	\$275 Days 1-5
ASC/Outpatient	\$0 or \$275 / \$0 or \$275
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

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KENTUCKY PFFS



Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>
Premium	\$40	\$64
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline

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KENTUCKY DUAL

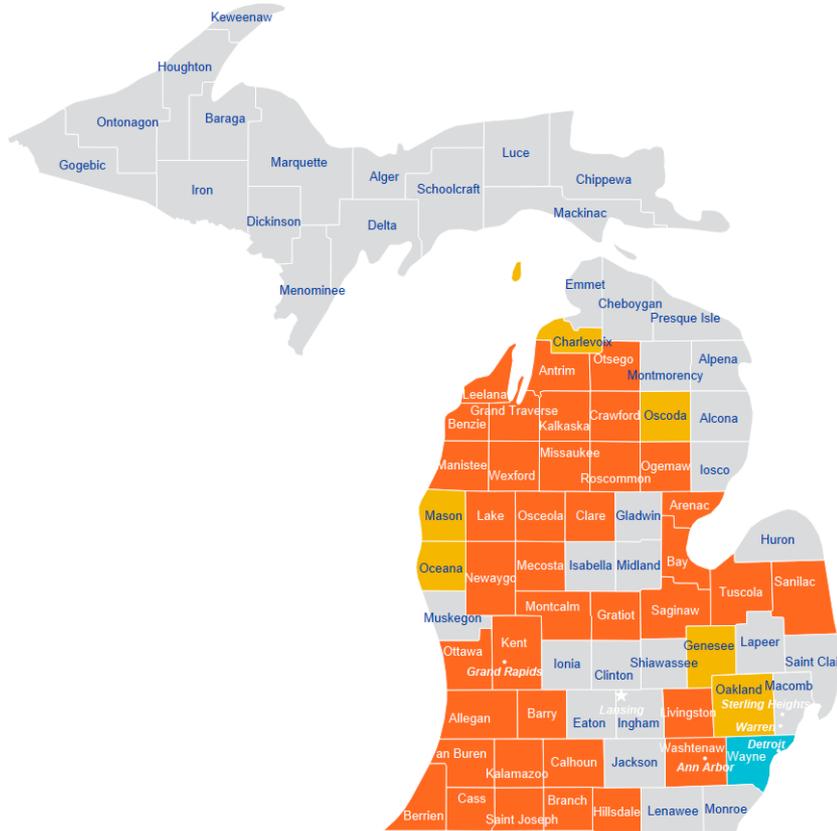


Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H6595-002-001	H6595-002-002
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<p>Kentucky: Adair, Anderson, Ballard, Bath, Bell, Boone, Bourbon, Boyd, Bracken, Breathitt, Bullitt, Caldwell, Campbell, Carlisle, Carter, Casey, Clark, Daviess, Elliott, Estill, Fayette, Franklin, Garrard, Grant, Greenup, Hancock, Hardin, Harlan, Harrison, Henry, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Leslie, Letcher, Livingston, Madison, Magoffin, Marion, Martin, Mason, McCreary, McLean, Meade, Menifee, Montgomery, Morgan, Muhlenberg, Nelson, Ohio, Oldham, Pendleton, Pike, Powell, Robertson, Rockcastle, Rowan, Shelby, Spencer, Taylor, Washington, Webster, Whitley, Wolfe, Woodford</p>	<p>Kentucky: Boyle, Carroll, Clay, Fleming, Floyd, Gallatin, Henderson, Lee, Lewis, Lincoln, Mercer, Nicholas, Owen, Owsley, Pulaski, Russell, Scott, Trimble, Union</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 3, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic , Personal Emergency Response System, Meal Benefit

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● Footprint Expansion
 ● Dual Only Footprint
 ● Dual Only Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	1,555,127
Estimated Dual Eligibles ²	227,908
YOY Eligible Growth	4.1%
MA Penetration	44.9%
YOY MA Enrollment Growth	14.2%
UHC Market Share	1.3%

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. 31,093 partial duals who may or may not be eligible).

MICHIGAN



● Current Footprint ● Footprint Expansion

Detroit: Wayne



Market Landscape	
Eligibles (as of May 2020)	353,923
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	18.2%
YOY MA Non-SNP Enrollment Growth	14.0%
UHC Non-SNP Market Share	0.0%

Michigan Dual: Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Genesee, Grand Traverse, Gratiot, Hillsdale, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mason, Mecosta, Missaukee, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Washtenaw, Wayne, Wexford



Market Landscape	
Est. Dual Eligibles	227,908
D-SNP Enrollees	31,552
D-SNP Penetration (All Plans)	13.8%
Total UHC D-SNP Enrollees	4,637
UHC D-SNP Market Share	14.7%

NEW PLAN

Plan Name	AARP® Medicare Advantage Open (PPO)
Plan ID	H0294-017-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Michigan: Wayne
Premium	\$0
Max OOP	\$4,900
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$325 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0
Rx Ded./Copays	\$175 Tiers 4-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

MICHIGAN DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H2247-001-000	H2247-002-000
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	<p>Michigan: Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, Charlevoix, Clare, Crawford, Genesee, Grand Traverse, Gratiot, Hillsdale, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, Mason, Mecosta, Missaukee, Montcalm, Newaygo, Oakland, Oceana, Ogemaw, Osceola, Oscoda, Otsego, Ottawa, Roscommon, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Washtenaw, Wexford</p>	<p>Michigan: Wayne</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 3, 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

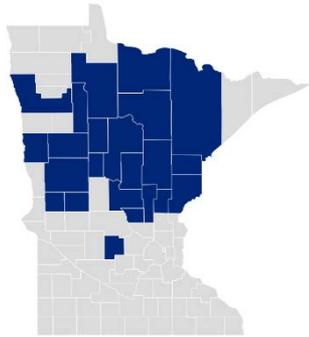
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MINNESOTA



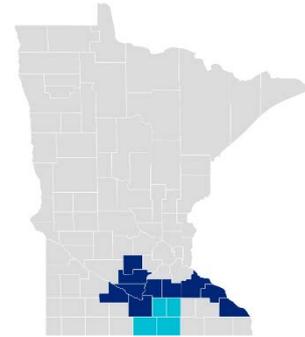
● Current Footprint ● Footprint Expansion

Northern Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena



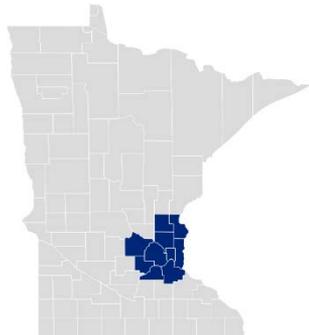
Market Landscape	
Eligibles (as of May 2020)	239,411
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	36.5%
YOY MA Non-SNP Enrollment Growth	5.5%
UHC Non-SNP Market Share	2.1%

Southern Minnesota: Blue Earth, Brown, Faribault, Freeborn, Goodhue, Le Sueur, McLeod, Nicollet, Rice, Sibley, Steele, Wabasha, Waseca, Winona



Market Landscape	
Eligibles (as of May 2020)	111,599
YOY Eligible Growth	6.0%
MA Non-SNP Penetration	37.7%
YOY MA Non-SNP Enrollment Growth	7.0%
UHC Non-SNP Market Share	1.6%

Twin Cities: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, Wright



Market Landscape	
Eligibles (as of May 2020)	598,547
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	36.6%
YOY MA Non-SNP Enrollment Growth	8.1%
UHC Non-SNP Market Share	2.5%

NORTHERN MINNESOTA



Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-005-000	H7404-006-000	H7404-004-000
Plan Highlights	\$0 premium plan with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs
Service Area	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver	Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, Faribault, Freeborn, Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sibley, St. Louis, Steele, Wabasha, Wadena, Waseca, Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver
Premium	\$0	\$58	TBD (Varies by LIS level)
Max OOP	\$6,700	\$4,900	\$4,900
PCP/Specialist	\$15 / \$45; No Referral Required	\$10 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$350 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$450	\$0 or \$250 / \$0 or \$350	\$0 or \$250 / \$0 or \$350
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%	Varies By LIS Level
Extra Benefits	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, 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, Chiropractic, 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, Chiropractic, Personal Emergency Response System

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SOUTHERN MINNESOTA



Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-011-000 	H7404-012-000 	H7404-004-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	Open access plan for those seeking maximum coverage. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs
Service Area	Minnesota: Blue Earth, Brown, Faribault , Freeborn , Goodhue, Le Sueur, Lincoln , McLeod, Nicollet, Pipestone , Rice, Rock , Sibley, Steele , Wabasha, Waseca , Winona	Minnesota: Blue Earth, Brown, Faribault , Freeborn , Goodhue, Le Sueur, Lincoln , McLeod, Nicollet, Pipestone , Rice, Rock , Sibley, Steele , Wabasha, Waseca , Winona	Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, Faribault , Freeborn , Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln , McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone , Polk, Ramsey, Rice, Rock , Scott, Sibley, St. Louis, Steele , Wabasha, Wadena, Waseca , Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean , Mercer , Morton, Oliver
Premium	\$19	\$49	TBD (Varies by LIS level)
Max OOP	\$5,900	\$4,900	\$4,900
PCP/Specialist	\$15 / \$45; No Referral Required	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$390 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$450	\$0 or \$290 / \$0 or \$390	\$0 or \$250 / \$0 or \$350
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%	Varies By LIS Level
Extra Benefits	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, Chiropractic, 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, Chiropractic, 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, Chiropractic, Personal Emergency Response System

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Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Riverbank (PPO)
Plan ID	H7404-001-000	H7404-002-000	H7404-014-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan). INN and OON combined maximum out-of-pocket decreased. Passport included	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan). Passport included	Open access plan for those seeking maximum coverage. Members can see network and out-of-network providers for the same costs (non-differentiated plan). Passport included
Service Area	Minnesota: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, Wright	Minnesota: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, Wright	Minnesota: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, Wright
Premium	\$0	\$49	\$99
Max OOP	\$5,900	\$4,000	\$3,000
PCP/Specialist	Tier 1: \$0; Tier 2: \$15 / Tier 1: \$40; Tier 2: \$50; No Referral Required	Tier 1: \$0; Tier 2: \$10 / Tier 1: \$30; Tier 2: \$40; No Referral Required	Tier 1: \$0; Tier 2: \$0 / Tier 1: \$15; Tier 2: \$25; No Referral Required
Inpatient Hospital	Tier 1: \$350 Days 1-5; Tier 2: \$400 Days 1-5	Tier 1: \$300 Days 1-5; Tier 2: \$350 Days 1-5	Tier 1: \$200 per admit; Tier 2: \$250 per admit
ASC/Outpatient	Tier 1: \$0 or \$300; Tier 2: \$0 or \$400 / Tier 1: \$0 or \$300; Tier 2: \$0 or \$400	Tier 1: \$0 or \$250; Tier 2: \$0 or \$350 / Tier 1: \$0 or \$250; Tier 2: \$0 or \$350	Tier 1: \$0 or \$150; Tier 2: \$0 or \$250 / Tier 1: \$0 or \$150; Tier 2: \$0 or \$250
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$395 Tiers 3-5; \$0/\$12/\$47/\$100/25%	\$295 Tiers 4-5; \$0/\$12/\$47/\$100/27%	\$250 Tiers 4-5; \$0/\$10/\$47/\$100/28%
Extra Benefits	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, Acupuncture, Chiropractic, 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, Acupuncture, Chiropractic, Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Personal Emergency Response System

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Plan Name	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-004-000 
Plan Highlights	\$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs
Service Area	<p>Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, Faribault, Freeborn, Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sibley, St. Louis, Steele, Wabasha, Wadena, Waseca, Washington, Winona, Wright;</p> <p>North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver</p>
Premium	TBD (Varies by LIS level)
Max OOP	\$4,900
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$350
Lab Copay	\$0
Rx Ded./Copays	Varies By LIS Level
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, Chiropractic, Personal Emergency Response System

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MINNESOTA MA ONLY



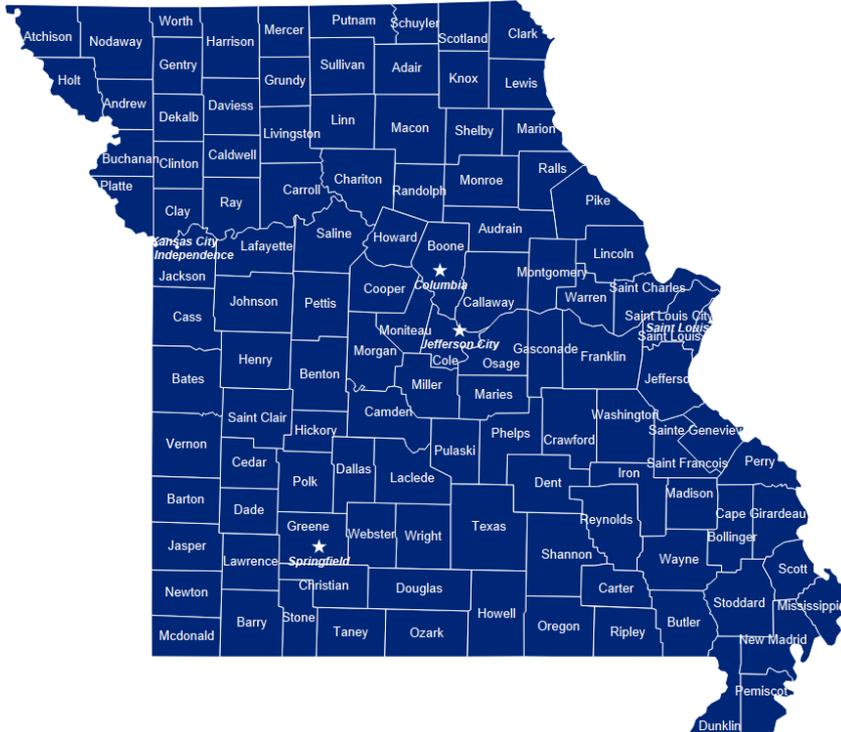
NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H7404-015-000 
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	Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, Faribault, Freeborn, Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sibley, St. Louis, Steele, Wabasha, Wadena, Waseca, Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver
Premium	\$0; Part B Rebate: \$25
Max OOP	\$6,700
PCP/Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC/Outpatient	\$0 or \$200 / \$0 or \$250
Lab 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, Chiropractic, Personal Emergency Response System

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● Current Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	1,382,723
Estimated Dual Eligibles ²	183,217
YOY Eligible Growth	5.3%
MA Penetration	35.9%
YOY MA Enrollment Growth	9.6%
UHC Market Share	35.6%

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. 26,235 partial duals who may or may not be eligible).

MISSOURI



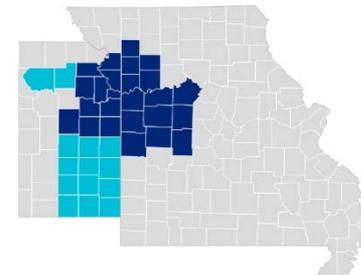
● Current Footprint ● Footprint Expansion

Central Missouri: Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Lincoln, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Phelps, Pike, Pulaski, Ralls, Randolph



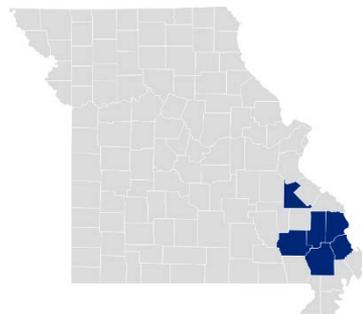
Market Landscape	
Eligibles (as of May 2020)	155,135
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	15.6%
YOY MA Non-SNP Enrollment Growth	21.0%
UHC Non-SNP Market Share	43.8%

Kansas City: *Kansas:* Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; *Missouri:* Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline



Market Landscape	
Eligibles (as of May 2020)	566,160
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	23.4%
YOY MA Non-SNP Enrollment Growth	10.9%
UHC Non-SNP Market Share	17.0%

Southeast Missouri: Bollinger, Cape Girardeau, Scott, St. Francois, Stoddard, Wayne



Market Landscape	
Eligibles (as of May 2020)	60,848
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	12.7%
YOY MA Non-SNP Enrollment Growth	19.8%
UHC Non-SNP Market Share	27.1%

Springfield: Barry, Christian, Dade, Dallas, Douglas, Greene, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Polk, Shannon, Stone, Taney, Texas, Webster, Wright



Market Landscape	
Eligibles (as of May 2020)	253,454
YOY Eligible Growth	7.1%
MA Non-SNP Penetration	32.2%
YOY MA Non-SNP Enrollment Growth	7.7%
UHC Non-SNP Market Share	16.8%

MISSOURI



● Current Footprint ● Footprint Expansion

St. Louis: *Illinois:* Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair;
Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington



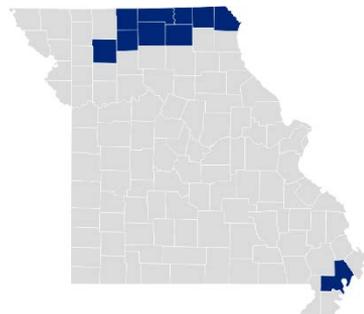
Market Landscape	
Eligibles (as of May 2020)	609,099
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	32.5%
YOY MA Non-SNP Enrollment Growth	9.3%
UHC Non-SNP Market Share	40.3%

Missouri RPPO: All counties in state



Market Landscape	
Eligibles (as of May 2020)	1,382,723
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	26.6%
YOY MA Non-SNP Enrollment Growth	9.6%
UHC Non-SNP Market Share	30.9%

Missouri PFFS: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan



Market Landscape	
Eligibles (as of May 2020)	22,876
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	6.1%
YOY MA Non-SNP Enrollment Growth	33.5%
UHC Non-SNP Market Share	72.2%

Missouri Dual: All counties in state



Market Landscape	
Est. Dual Eligibles	183,217
D-SNP Enrollees	39,263
D-SNP Penetration (All Plans)	21.4%
Total UHC D-SNP Enrollees	24,245
UHC D-SNP Market Share	61.8%

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CENTRAL MISSOURI



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H8768-026-000	H2802-029-000	H2802-048-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice	Low premium plan for those shopping on value and low out-of-pocket costs. POS for dental only	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Plan offers access outside of the network for certain covered services
Service Area	<i>Missouri:</i> Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Lincoln, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph	<i>Missouri:</i> Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Lincoln, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph	<i>Missouri:</i> Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Lincoln, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph
Premium	\$0	\$23	\$0
Max OOP	\$3,900	\$3,400	\$5,900
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$325 Days 1-7	\$350 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$325 / \$0 or \$325	\$0 or \$350 / \$0 or \$350
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$150 Tiers 4-5; \$3/\$14/\$47/\$100/30%	\$250 Tiers 4-5; \$4/\$14/\$47/\$100/28%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, 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, Platinum Dental Rider Available	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

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KANSAS CITY



Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H2228-071-000	H2802-032-000	H2802-033-000
Plan Highlights	\$0 premium plan with popular ancillaries	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	Kansas: Johnson; Missouri: Jackson	Kansas: Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; Missouri: Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline	Kansas: Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; Missouri: Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline
Premium	\$0	\$0	\$36
Max OOP	\$6,400	\$5,900	\$4,400
PCP/Specialist	\$0 / \$50; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$300 Days 1-5	\$275 Days 1-7
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$300 / \$0 or \$300	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$45/\$95/33%	\$0; \$4/\$15/\$47/\$100/33%	\$0; \$4/\$14/\$47/\$100/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, 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, 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 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available

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SOUTHEAST MISSOURI



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2228-082-000 	H2802-049-000 
Plan Highlights	\$0 premium plan with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	<i>Missouri:</i> Bollinger, Cape Girardeau , Scott, Stoddard, Wayne	<i>Missouri:</i> Bollinger, Cape Girardeau , Scott, Stoddard, Wayne
Premium	\$0	\$0
Max OOP	\$4,900	\$3,500
PCP/Specialist	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$290 Days 1-5	\$275 Days 1-6
ASC/Outpatient	\$0 or \$240 / \$0 or \$290	\$0 or \$225 / \$0 or \$275
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$0; \$2/\$12/\$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	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

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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	H2802-030-000	H2802-031-000	H8768-027-000
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 low out-of-pocket costs. POS for dental only	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	<i>Missouri:</i> Barry, Christian, Dade, Dallas, Douglas, Greene, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, Stone, Taney, Texas, Webster, Wright	<i>Missouri:</i> Barry, Christian, Dade, Dallas, Douglas, Greene, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, Stone, Taney, Texas, Webster, Wright	<i>Missouri:</i> Barry, Christian, Dade, Dallas, Douglas, Greene, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, Stone, Taney, Texas, Webster, Wright
Premium	\$0	\$24	\$0
Max OOP	\$3,700	\$3,400	\$3,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$295 Days 1-5	\$295 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$325	\$0 or \$245 / \$0 or \$295	\$0 or \$245 / \$0 or \$295
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$100 Tiers 4-5; \$4/\$14/\$47/\$100/31%	\$0; \$4/\$14/\$47/\$100/33%	\$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, Fitbit, 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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

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2021 PRODUCT BENEFIT GRID

ST. LOUIS



Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2802-028-000 	H2228-083-000  	H2228-030-000 
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 includes \$1,000 medical deductible. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Francois , St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Francois , St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Francois , St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington
Premium	\$0	\$0	\$29
Max OOP	\$2,900	\$3,900	\$4,400
PCP/Specialist	\$0 / \$35; Referral Required	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$265 Days 1-8	\$300 Days 1-5	\$295 Days 1-6
ASC/Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$175 / \$0 or \$250	\$0 or \$200 / \$0 or \$275
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%	\$0; \$0/\$5/\$47/\$100/33% (Preferred)	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, 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, Fitbit , Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

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NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-019-000
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>Illinois:</i> Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair
Premium	\$0 for Full Duals
Max OOP	\$0 for Full Duals
PCP/Specialist	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC/Outpatient	\$0 for Full Duals
Lab Copay	\$0 for Full Duals
Rx Ded./Copays	Varies by LIS Level
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation

MISSOURI RPPO



Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 2 (Regional PPO)
Plan ID	R3444-023-000	R3444-012-000
Plan Highlights	Open access plan for those seeking state-wide provider choice. Plan includes \$1,000 medical deductible	Open access plan for those seeking state-wide provider choice
Service Area	<i>Missouri:</i> All counties in state	<i>Missouri:</i> All counties in state
Premium	\$19	\$55
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$370 Days 1-5
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$370 / \$0 or \$370
Lab Copay	\$0	\$0
Rx Ded./Copays	\$245 Tiers 3-5; \$4/\$15/\$47/\$100/28%	\$295 Tiers 3-5; \$4/\$15/\$47/\$100/27%
Extra Benefits	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	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

MISSOURI RPPO



Plan Name	UnitedHealthcare® Medicare Gold (Regional PPO C-SNP)	UnitedHealthcare® Medicare Silver (Regional PPO C-SNP)
Plan ID	R3444-009-000 	R3444-008-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. Open access plan for those seeking state-wide provider choice	Plan designed for those with Medicaid and Chronic Heart Failure or Diabetes. Open access plan for those seeking state-wide provider choice
Service Area	<i>Missouri:</i> All counties in state	<i>Missouri:</i> All counties in state
Premium	\$23	\$0 for Full Duals
Max OOP	\$6,700	\$0 for Full Duals
PCP/Specialist	\$10 / \$45; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$0 for Full Duals
ASC/Outpatient	\$0 or \$335 / \$0 or \$335	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$295 Tiers 4-5; \$4/\$15/\$47/\$100/27%	Varies by LIS Level
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 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

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MISSOURI MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H2802-050-000 
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. POS for dental only
Service Area	<i>Illinois:</i> Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; <i>Missouri:</i> Audrain, Barry, Bollinger, Boone, Callaway, Camden, Cape Girardeau, Christian, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Franklin, Gasconade, Greene, Howard, Howell, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Maries, McDonald, Miller, Moniteau, Monroe, Montgomery, Morgan, Newton, Oregon, Osage, Ozark, Phelps, Pike, Polk, Pulaski, Ralls, Randolph, Scott, Shannon, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Taney, Texas, Warren, Washington, Wayne, Webster, Wright
Premium	\$0; Part B Rebate: \$50
Max OOP	\$3,700
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

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MISSOURI PFFS



Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>
Premium	\$40	\$64
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline

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MISSOURI DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
Plan ID	H0169-002-000	R3444-011-000
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	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
	<p>Missouri: Adair, Andrew, Atchison, Audrain, Barry, Barton, Bates, Benton, Bollinger, Boone, Buchanan, Caldwell, Callaway, Camden, Cape Girardeau, Carroll, Carter, Cass, Cedar, Chariton, Christian, Clark, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Daviess, DeKalb, Dent, Douglas, Franklin, Gasconade, Gentry, Greene, Grundy, Harrison, Henry, Hickory, Holt, Howard, Howell, Iron, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lewis, Lincoln, Linn, Livingston, Macon, Madison, Maries, McDonald, Mercer, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Nodaway, Oregon, Osage, Ozark, Pemiscot, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Putnam, Ralls, Randolph, Ray, Reynolds, Ripley, Saline, Schuyler, Scott, Shannon, Shelby, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, Worth, Wright</p>	<p>Missouri: All counties in state</p>

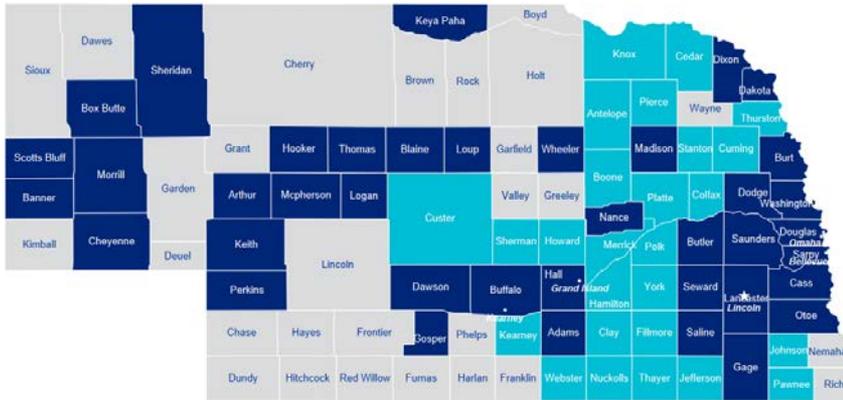
Premium	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
	\$0	\$0

Extra Benefits	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit , Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, 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

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	343,522
Estimated Dual Eligibles ²	33,916
YOY Eligible Growth	5.2%
MA Penetration	19.8%
YOY MA Enrollment Growth	21.8%
UHC Market Share	59.1%

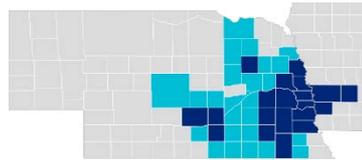
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 3,411 partial duals who may or may not be eligible).

NEBRASKA



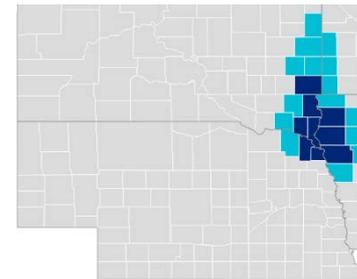
● Current Footprint ● Footprint Expansion

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



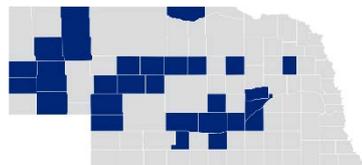
Market Landscape	
Eligibles (as of May 2020)	337,257
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	15.8%
YOY MA Non-SNP Enrollment Growth	22.1%
UHC Non-SNP Market Share	51.7%

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



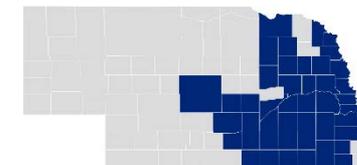
Market Landscape	
Eligibles (as of May 2020)	137,184
YOY Eligible Growth	6.0%
MA Non-SNP Penetration	20.0%
YOY MA Non-SNP Enrollment Growth	13.0%
UHC Non-SNP Market Share	7.4%

Nebraska PFFS: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler



Market Landscape	
Eligibles (as of May 2020)	57,104
YOY Eligible Growth	5.6%
MA Non-SNP Penetration	7.9%
YOY MA Non-SNP Enrollment Growth	43.7%
UHC Non-SNP Market Share	77.7%

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



Market Landscape	
Est. Dual Eligibles	33,916
D-SNP Enrollees	7,987
D-SNP Penetration (All Plans)	23.5%
Total UHC D-SNP Enrollees	7,325
UHC D-SNP Market Share	91.7%

LINCOLN/OMAHA



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H1278-001-000	H2802-001-000
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. POS for dental only
Service Area	Iowa: Cass, Mills, Pottawattamie; Nebraska: Adams, Antelope , Boone , Buffalo , Burt , Butler , Cass , Clay , Colfax , Cuming , Custer , Dodge , Douglas , Fillmore , Gage , Hall , Hamilton , Howard , Jefferson , Johnson , Kearney , Lancaster , Madison , Merrick , Nuckolls , Otoe , Pawnee , Pierce , Platte , Polk , Saline , Sarpy , Saunders , Seward , Sherman , Stanton , Thayer , Thurston , Washington , Webster , York	Iowa: Cass, Mills, Pottawattamie; Nebraska: Adams, Antelope , Boone , Buffalo , Burt , Butler , Cass , Clay , Colfax , Cuming , Custer , Dodge , Douglas , Fillmore , Gage , Hall , Hamilton , Howard , Jefferson , Johnson , Kearney , Lancaster , Madison , Merrick , Nuckolls , Otoe , Pawnee , Pierce , Platte , Polk , Saline , Sarpy , Saunders , Seward , Sherman , Stanton , Thayer , Thurston , Washington , Webster , York
Premium	\$19	\$0
Max OOP	\$3,900	\$4,900
PCP/Specialist	\$0 / \$35; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$295 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$4/\$14/\$47/\$100/33%	\$250 Tiers 4-5; \$4/\$14/\$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, Chiropractic, 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, Chiropractic , Personal Emergency Response System

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Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-007-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; Nebraska: Cedar, Dakota, Dixon, Knox; South Dakota: Brookings, Clay, Deuel, Lake, Lincoln, Minnehaha, Moody, Turner, Union, Yankton
Premium	\$0
Max OOP	\$3,900
PCP/Specialist	\$0 / \$30; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC/Outpatient	\$0 or \$300 / \$0 or \$400
Lab Copay	\$0
Rx Ded./Copays	\$0; \$3/\$12/\$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, Chiropractic, Personal Emergency Response System

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NEBRASKA MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H1278-018-000 
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	Iowa: Cass, Mills, Pottawattamie; Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Webster, York
Premium	\$0; Part B Rebate: \$25
Max OOP	\$6,700
PCP/Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC/Outpatient	\$0 or \$200 / \$0 or \$295
Lab 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, Chiropractic, Personal Emergency Response System

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NEBRASKA PFFS



Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>
Premium	\$40	\$64
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline

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NEBRASKA DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H0169-003-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dakota, Dixon, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Webster, York
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, Chiropractic, Personal Emergency Response System, Meal Benefit

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● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	70,017
YOY Eligible Growth	5.5%
MA Penetration	23.0%
YOY MA Enrollment Growth	12.3%
UHC Market Share	3.9%

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

NORTH DAKOTA



● Current Footprint ● Footprint Expansion

North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver



Market Landscape	
Eligibles (as of May 2020)	70,017
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	21.2%
YOY MA Non-SNP Enrollment Growth	10.5%
UHC Non-SNP Market Share	3.9%

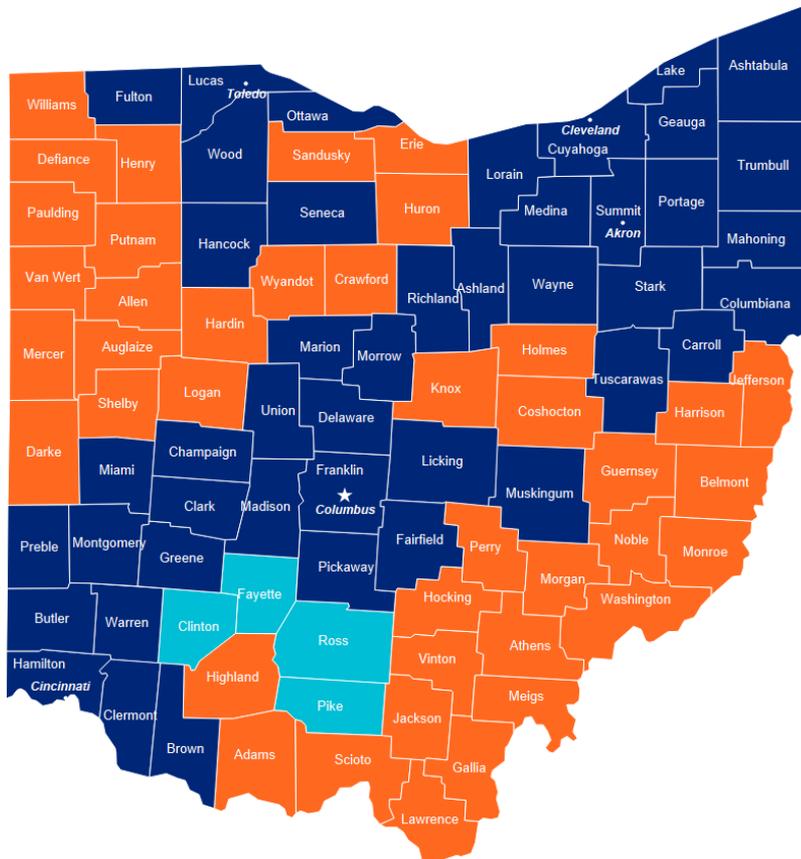
NEW PLAN

Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H7404-005-000	H7404-006-000	H0271-017-000
Plan Highlights	\$0 premium with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	New! Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver	Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver	North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver
Premium	\$0	\$58	\$0 for Full Duals
Max OOP	\$6,700	\$4,900	\$0 for Full Duals
PCP/Specialist	\$15 / \$45; No Referral Required	\$10 / \$40; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$350 Days 1-5	\$0 for Full Duals
ASC/Outpatient	\$0 or \$350 / \$0 or \$450	\$0 or \$250 / \$0 or \$350	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%	Varies by LIS Level
Extra Benefits	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, 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, Chiropractic, 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, Transportation, Personal Emergency Response System

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● Current Footprint
 ● Footprint Expansion
 ● Dual Only Footprint

2021 Medicare Advantage Service Area



State Landscape¹

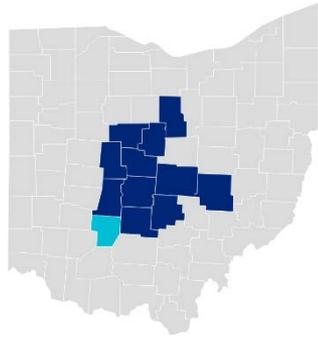
Eligibles (as of May 2020)	2,543,176
Estimated Dual Eligibles ²	383,393
YOY Eligible Growth	3.9%
MA Penetration	43.1%
YOY MA Enrollment Growth	8.1%
UHC Market Share	18.9%

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. 59,810 partial duals who may or may not be eligible).

● Current Footprint ● Footprint Expansion

Central Ohio: Delaware, Fairfield, **Fayette**, Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union

Cleveland: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne



Market Landscape	
Eligibles (as of May 2020)	421,478
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	27.5%
YOY MA Non-SNP Enrollment Growth	7.9%
UHC Non-SNP Market Share	9.0%



Market Landscape	
Eligibles (as of May 2020)	947,585
YOY Eligible Growth	3.3%
MA Non-SNP Penetration	29.8%
YOY MA Non-SNP Enrollment Growth	8.4%
UHC Non-SNP Market Share	23.3%

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

Toledo: Fulton, Hancock, Lucas, Ottawa, Seneca, Wood



Market Landscape	
Eligibles (as of May 2020)	685,935
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	29.1%
YOY MA Non-SNP Enrollment Growth	7.2%
UHC Non-SNP Market Share	16.4%



Market Landscape	
Eligibles (as of May 2020)	170,645
YOY Eligible Growth	3.7%
MA Non-SNP Penetration	22.7%
YOY MA Non-SNP Enrollment Growth	8.7%
UHC Non-SNP Market Share	9.3%

OHIO



● Current Footprint
 ● Footprint Expansion

Ohio Dual: All counties in state, excluding Hancock



Market Landscape	
Est. Dual Eligibles	383,393
D-SNP Enrollees	71,428
D-SNP Penetration (All Plans)	18.6%
Total UHC D-SNP Enrollees	30,987
UHC D-SNP Market Share	43.4%

CENTRAL OHIO



Plan Name	AARP® Medicare Advantage Plan 5 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-062-000 	H5253-109-001 	H8768-007-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Ohio: Delaware, Fairfield, Fayette , Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	Ohio: Delaware, Fairfield, Fayette , Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	Ohio: Delaware, Fairfield, Fayette , Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union
Premium	\$0	\$18	\$30
Max OOP	\$4,900	\$4,200	\$4,500
PCP/Specialist	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$375 Days 1-4	\$295 Days 1-4	\$325 Days 1-4
ASC/Outpatient	\$0 or \$375 / \$0 or \$375	\$0 or \$295 / \$0 or \$295	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%	\$170 Tiers 4-5; \$2/\$8/\$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 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, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

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CENTRAL OHIO



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

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2021 PRODUCT BENEFIT GRID

CLEVELAND



Plan Name	AARP® Medicare Advantage Plan 7 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H5253-049-000 	H5253-050-000 	H8768-014-000  
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull, Tuscarawas, Wayne
Premium	\$0	\$21	\$0
Max OOP	\$4,500	\$3,900	\$5,100
PCP/Specialist	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$295 Days 1-4	\$375 Days 1-5
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$295 / \$0 or \$295	\$0 or \$375 / \$0 or \$375
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$175 Tiers 4-5; \$3/\$12/\$47/\$100/30%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%	\$225 Tiers 3-5; \$0/\$5/\$47/\$100/29% (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 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available

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

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SOUTHWEST OHIO/NORTHERN KENTUCKY



Plan Name	AARP® Medicare Advantage Plan 6 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H5253-052-000 	H5253-109-002 	H8768-015-000  
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	Kentucky: Boone, Campbell, Grant , Kenton, Pendleton ; Ohio: Brown, Butler, Champaign, Clark, Clermont, Clinton , Greene, Hamilton, Miami, Montgomery, Pike , Preble, Ross , Warren	Kentucky: Boone, Campbell, Grant , Kenton, Pendleton ; Ohio: Brown, Butler, Champaign, Clark, Clermont, Clinton , Greene, Hamilton, Miami, Montgomery, Pike , Preble, Ross , Warren	Kentucky: Boone, Campbell, Kenton; Ohio: Brown, Butler, Champaign, Clark, Clermont, Clinton , Greene, Hamilton, Miami, Montgomery, Pike , Preble, Ross , Warren
Premium	\$0	\$20	\$0
Max OOP	\$4,900	\$4,200	\$5,100
PCP/Specialist	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$295 Days 1-4	\$375 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$295 / \$0 or \$295	\$0 or \$375 / \$0 or \$375
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%	\$250 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)
Extra Benefits	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, 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	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available

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SOUTHWEST OHIO/NORTHERN KENTUCKY



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

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2021 PRODUCT BENEFIT GRID

TOLEDO



Plan Name	AARP® Medicare Advantage Plan 7 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-049-000 	H5253-050-000 	H8768-006-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	Ohio: Fulton, Lucas, Ottawa, Seneca, Wood
Premium	\$0	\$21	\$19
Max OOP	\$4,500	\$3,900	\$3,900
PCP/Specialist	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$295 Days 1-4	\$325 Days 1-4
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$295 / \$0 or \$295	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$175 Tiers 4-5; \$3/\$12/\$47/\$100/30%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%	\$170 Tiers 4-5; \$2/\$8/\$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 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, Platinum Dental Rider Available

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

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NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-021-000
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	Kentucky: Boone, Campbell, Kenton; Ohio: Ashland, Ashtabula, Brown, Butler, Carroll, Champaign, Clark, Clermont, Clinton, Columbiana, Cuyahoga, Delaware, Fairfield, Fayette, Franklin, Fulton, Geauga, Greene, Hamilton, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, Pike, Portage, Preble, Richland, Ross, Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood
Premium	\$0; Part B Rebate: \$25
Max OOP	\$4,500
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$325 Days 1-4
ASC/Outpatient	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 3, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

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OHIO DUAL



Plan Name	UnitedHealthcare Dual Complete [®] LP (HMO D-SNP)	UnitedHealthcare Dual Complete [®] LP1 (HMO D-SNP)	UnitedHealthcare Dual Complete [®] (HMO-POS D-SNP)
Plan ID	H5253-059-000	H8125-002-000	H5322-028-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$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	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases

Service Area	UnitedHealthcare Dual Complete [®] LP (HMO D-SNP)	UnitedHealthcare Dual Complete [®] LP1 (HMO D-SNP)	UnitedHealthcare Dual Complete [®] (HMO-POS D-SNP)
Service Area	Ohio: Butler, Clark, Cuyahoga, Franklin, Greene, Hamilton, Madison, Mahoning, Montgomery, Stark, Summit, Trumbull, Warren	Ohio: Adams, Allen, Ashland, Ashtabula, Athens, Auglaize, Belmont, Brown, Carroll, Champaign, Clermont, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Fulton, Gallia, Geauga, Guernsey, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Marion, Medina, Meigs, Mercer, Miami, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Union, Van Wert, Vinton, Washington, Wayne, Williams, Wood, Wyandot	Ohio: Adams, Allen, Ashland, Ashtabula, Athens, Auglaize, Belmont, Brown, Carroll, Champaign, Clermont, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Fulton, Gallia, Geauga, Guernsey, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, Knox, Lake, Lawrence, Licking, Logan, Lorain, Lucas, Marion, Medina, Meigs, Mercer, Miami, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, Richland, Ross, Sandusky, Scioto, Seneca, Shelby, Tuscarawas, Union, Van Wert, Vinton, Washington, Wayne, Williams, Wood, Wyandot

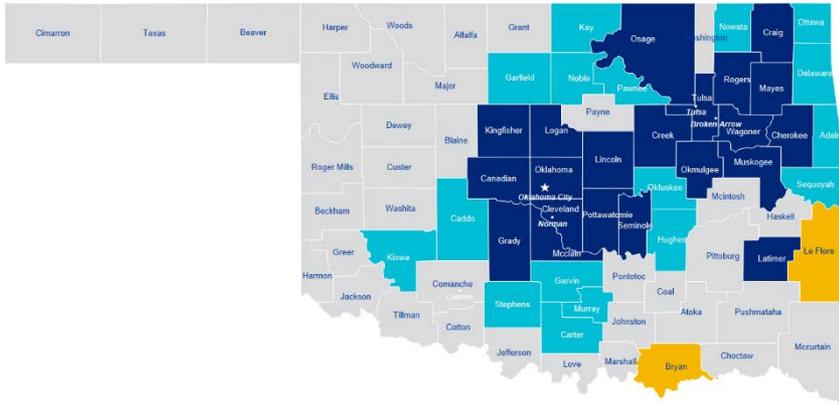
Premium	UnitedHealthcare Dual Complete [®] LP (HMO D-SNP)	UnitedHealthcare Dual Complete [®] LP1 (HMO D-SNP)	UnitedHealthcare Dual Complete [®] (HMO-POS D-SNP)
Premium	\$0	\$0	\$0

Extra Benefits	UnitedHealthcare Dual Complete [®] LP (HMO D-SNP)	UnitedHealthcare Dual Complete [®] LP1 (HMO D-SNP)	UnitedHealthcare Dual Complete [®] (HMO-POS D-SNP)
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 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 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

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● Current Footprint
 ● Footprint Expansion
 ● Dual Only Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	680,469
Estimated Dual Eligibles ²	87,997
YOY Eligible Growth	6.0%
MA Penetration	25.2%
YOY MA Enrollment Growth	16.6%
UHC Market Share	40.0%

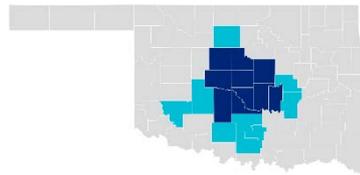
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 16,981 partial duals who may or may not be eligible).

OKLAHOMA



● Current Footprint ● Footprint Expansion

Oklahoma City: Caddo, Canadian, Carter, Cleveland, Garfield, Garvin, Grady, Hughes, Kingfisher, Kiowa, Lincoln, Logan, McClain, Murray, Okfuskee, Oklahoma, Pottawatomie, Seminole, Stephens



Market Landscape	
Eligibles (as of May 2020)	348,695
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	18.7%
YOY MA Non-SNP Enrollment Growth	15.9%
UHC Non-SNP Market Share	49.7%

Tulsa: Adair, Cherokee, Craig, Creek, Delaware, Kay, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Rogers, Sequoyah, Tulsa, Wagoner



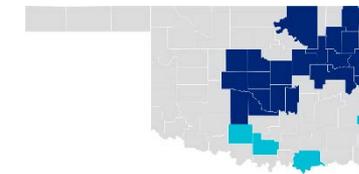
Market Landscape	
Eligibles (as of May 2020)	306,109
YOY Eligible Growth	6.0%
MA Non-SNP Penetration	23.6%
YOY MA Non-SNP Enrollment Growth	16.2%
UHC Non-SNP Market Share	26.2%

Oklahoma PFFS: Latimer



Market Landscape	
Eligibles (as of May 2020)	3,145
YOY Eligible Growth	12.2%
MA Non-SNP Penetration	8.6%
YOY MA Non-SNP Enrollment Growth	28.9%
UHC Non-SNP Market Share	11.0%

Oklahoma Dual: Adair, Bryan, Canadian, Carter, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Le Flore, Lincoln, Logan, Mayes, McClain, Muskogee, Oklahoma, Okmulgee, Osage, Ottawa, Pottawatomie, Rogers, Seminole, Sequoyah, Stephens, Tulsa, Wagoner



Market Landscape	
Est. Dual Eligibles	87,997
D-SNP Enrollees	8,667
D-SNP Penetration (All Plans)	9.8%
Total UHC D-SNP Enrollees	8,667
UHC D-SNP Market Share	100.0%

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H8768-016-000	H8768-008-000	H3749-001-000
Plan Highlights	\$0 premium plan with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan). Broad pharmacy access	Open access plan with low out-of-pocket costs and additional ancillaries	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	Oklahoma: Caddo, Canadian, Carter, Cleveland, Garfield, Garvin, Grady, Hughes, Kingfisher, Kiowa, Lincoln, Logan, McClain, Murray, Okfuskee, Oklahoma, Pottawatomie, Seminole, Stephens	Oklahoma: Caddo, Canadian, Carter, Cleveland, Garfield, Garvin, Grady, Hughes, Kingfisher, Kiowa, Lincoln, Logan, McClain, Murray, Okfuskee, Oklahoma, Pottawatomie, Seminole, Stephens	Oklahoma: Caddo, Canadian, Carter, Cleveland, Garfield, Garvin, Grady, Hughes, Kingfisher, Kiowa, Lincoln, Logan, McClain, Murray, Okfuskee, Oklahoma, Pottawatomie, Seminole, Stephens
Premium	\$0	\$32	\$23
Max OOP	\$5,900	\$4,400	\$5,400
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$245 Days 1-5	\$245 Days 1-5
ASC/Outpatient	\$0 or \$300 / \$0 or \$350	\$0 or \$150 / \$0 or \$245	\$0 or \$195 / \$0 or \$245
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$175 Tiers 3-5; \$4/\$14/\$47/\$100/30%	\$0; \$3/\$12/\$47/\$95/33%	\$95 Tiers 4-5; \$4/\$14/\$47/\$95/31%
Extra Benefits	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, 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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	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

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Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H3749-018-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	Oklahoma: Caddo , Canadian , Carter , Cleveland , Garfield , Garvin , Grady , Hughes , Kingfisher , Kiowa , Lincoln , Logan , McClain , Murray , Okfuskee , Oklahoma , Pottawatomie , Seminole , Stephens
Premium	\$0
Max OOP	\$5,900
PCP/Specialist	\$5 / \$45; No Referral Required
Inpatient Hospital	\$310 Days 1-6
ASC/Outpatient	\$0 or \$260 / \$0 or \$310
Lab Copay	\$0
Rx Ded./Copays	\$150 Tiers 3-5; \$4/\$14/\$47/\$95/30%
Extra Benefits	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, Personal Emergency Response System, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

TULSA



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H8768-009-000 	H3749-020-000	H3749-017-000
Plan Highlights	\$0 premium plan with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	Oklahoma: Adair, Cherokee, Craig, Creek, Delaware, Kay, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Rogers, Sequoyah, Tulsa, Wagoner	Oklahoma: Adair, Cherokee, Craig, Creek, Delaware, Kay, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Rogers, Sequoyah, Tulsa, Wagoner	Oklahoma: Adair, Cherokee, Craig, Creek, Delaware, Kay, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Rogers, Sequoyah, Tulsa, Wagoner
Premium	\$0	\$0	\$19
Max OOP	\$4,900	\$5,500	\$3,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$5 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$310 Days 1-5	\$245 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295	\$0 or \$245 / \$0 or \$245
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$95/33%	\$100 Tiers 4-5; \$3/\$10/\$45/\$95/31%	\$0; \$2/\$10/\$45/\$95/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, 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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System

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NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-028-000
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	Oklahoma: Adair, Caddo, Canadian, Carter, Cherokee, Cleveland, Craig, Creek, Delaware, Garfield, Garvin, Grady, Hughes, Kay, Kingfisher, Kiowa, Lincoln, Logan, Mayes, McClain, Murray, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Pottawatomie, Rogers, Seminole, Sequoyah, Stephens, Tulsa, Wagoner
Premium	\$0; Part B Rebate: \$50
Max OOP	\$4,400
PCP/Specialist	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295
Lab 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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System

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OKLAHOMA PFFS



Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>
Premium	\$40	\$64
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits , Nurseline

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OKLAHOMA DUAL



Plan Name	UnitedHealthcare Dual Complete [®] LP (HMO D-SNP)	UnitedHealthcare Dual Complete [®] LP1 (HMO D-SNP)
Plan ID	H5322-031-000	H8125-003-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$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	Oklahoma: Adair, Bryan, Canadian, Carter, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Le Flore, Lincoln, Logan, Mayes, McClain, Muskogee, Oklahoma, Okmulgee, Osage, Ottawa, Pottawatomie, Rogers, Seminole, Sequoyah, Stephens, Tulsa, Wagoner	Oklahoma: Adair, Bryan, Canadian, Carter, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Le Flore, Lincoln, Logan, Mayes, McClain, Muskogee, Oklahoma, Okmulgee, Osage, Ottawa, Pottawatomie, Rogers, Seminole, Sequoyah, Stephens, Tulsa, Wagoner
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 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic

● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	121,320
YOY Eligible Growth	7.8%
MA Penetration	22.0%
YOY MA Enrollment Growth	12.8%
UHC Market Share	5.8%

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

SOUTH DAKOTA



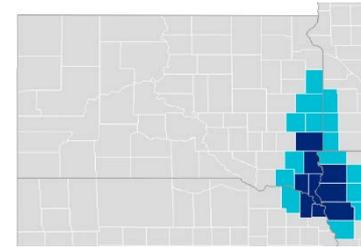
● Current Footprint ● Footprint Expansion

Rapid City: Lawrence, Meade, Pennington



Market Landscape	
Eligibles (as of May 2020)	44,173
YOY Eligible Growth	8.8%
MA Non-SNP Penetration	18.8%
YOY MA Non-SNP Enrollment Growth	15.0%
UHC Non-SNP Market Share	5.8%

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



Market Landscape	
Eligibles (as of May 2020)	137,184
YOY Eligible Growth	6.0%
MA Non-SNP Penetration	20.0%
YOY MA Non-SNP Enrollment Growth	13.0%
UHC Non-SNP Market Share	7.4%



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H1278-009-000 	H0271-018-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	New! Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	South Dakota: Lawrence, Meade, Pennington	South Dakota: Brookings, Clay, Deuel, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Turner, Union, Yankton
Premium	\$25	\$0 for Full Duals
Max OOP	\$5,900	\$0 for Full Duals
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$0 for Full Duals
ASC/Outpatient	\$0 or \$350 / \$0 or \$450	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$0; \$4/\$14/\$47/\$100/33%	Varies by LIS Level
Extra Benefits	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, Chiropractic, 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, Transportation, Personal Emergency Response System

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NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H1278-007-000	H0271-018-000
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice	New! Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; Nebraska: Cedar, Dakota, Dixon, Knox; South Dakota: Brookings, Clay, Deuel, Lake, Lincoln, Minnehaha, Moody, Turner, Union, Yankton	South Dakota: Brookings, Clay, Deuel, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Turner, Union, Yankton
Premium	\$0	\$0 for Full Duals
Max OOP	\$3,900	\$0 for Full Duals
PCP/Specialist	\$0 / \$30; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$0 for Full Duals
ASC/Outpatient	\$0 or \$300 / \$0 or \$400	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%	Varies by LIS Level
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, Chiropractic , 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, Transportation, Personal Emergency Response System

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SOUTH DAKOTA MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H1278-019-000 
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	Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; Nebraska: Cedar, Dakota, Dixon, Knox; South Dakota: Brookings, Clay, Deuel, Lake, Lawrence, Lincoln, Meade, Minnehaha, Moody, Pennington, Turner, Union, Yankton
Premium	\$0; Part B Rebate: \$25
Max OOP	\$6,700
PCP/Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC/Outpatient	\$0 or \$200 / \$0 or \$295
Lab 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

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2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	4,678,738
Estimated Dual Eligibles ²	737,259
YOY Eligible Growth	6.2%
MA Penetration	38.7%
YOY MA Enrollment Growth	9.9%
UHC Market Share	42.0%

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. 138,433 partial duals who may or may not be eligible).

TEXAS



● Current Footprint ● Footprint Expansion

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



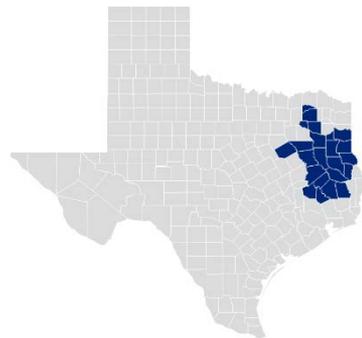
Market Landscape	
Eligibles (as of May 2020)	359,740
YOY Eligible Growth	9.3%
MA Non-SNP Penetration	17.4%
YOY MA Non-SNP Enrollment Growth	14.9%
UHC Non-SNP Market Share	27.8%

Corpus Christi: Aransas, Bee, Jim Wells, Kleberg, Nueces, San Patricio, Victoria



Market Landscape	
Eligibles (as of May 2020)	128,595
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	30.7%
YOY MA Non-SNP Enrollment Growth	3.8%
UHC Non-SNP Market Share	52.5%

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



Market Landscape	
Eligibles (as of May 2020)	300,738
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	19.1%
YOY MA Non-SNP Enrollment Growth	17.4%
UHC Non-SNP Market Share	32.0%

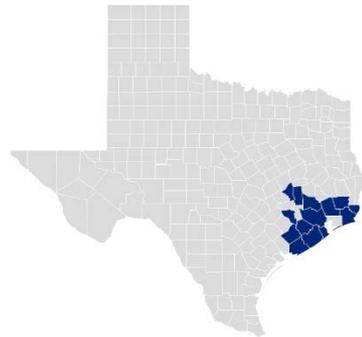
El Paso: *New Mexico:* Dona Ana, Grant, Hidalgo, Luna, Sierra; *Texas:* El Paso



Market Landscape	
Eligibles (as of May 2020)	207,312
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	30.2%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	50.1%

● Current Footprint ● Footprint Expansion

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



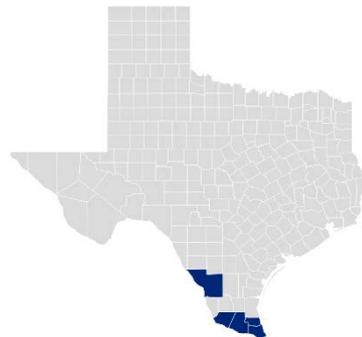
Market Landscape	
Eligibles (as of May 2020)	1,089,799
YOY Eligible Growth	6.5%
MA Non-SNP Penetration	28.6%
YOY MA Non-SNP Enrollment Growth	9.4%
UHC Non-SNP Market Share	16.5%

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



Market Landscape	
Eligibles (as of May 2020)	1,170,441
YOY Eligible Growth	6.7%
MA Non-SNP Penetration	26.5%
YOY MA Non-SNP Enrollment Growth	11.9%
UHC Non-SNP Market Share	57.3%

Rio Grande Valley: Cameron, Hidalgo, Starr, Webb, Willacy



Market Landscape	
Eligibles (as of May 2020)	231,195
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	25.9%
YOY MA Non-SNP Enrollment Growth	10.9%
UHC Non-SNP Market Share	29.2%

San Antonio: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Maverick, Medina, Wilson, Zavala



Market Landscape	
Eligibles (as of May 2020)	453,805
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	25.7%
YOY MA Non-SNP Enrollment Growth	5.2%
UHC Non-SNP Market Share	48.9%

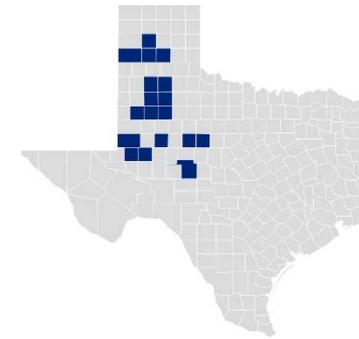
● Current Footprint ● Footprint Expansion

Waco - Temple: Bell, Falls, Hill, McLennan



Market Landscape	
Eligibles (as of May 2020)	121,021
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	25.1%
YOY MA Non-SNP Enrollment Growth	16.7%
UHC Non-SNP Market Share	22.3%

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



Market Landscape	
Eligibles (as of May 2020)	221,784
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	16.6%
YOY MA Non-SNP Enrollment Growth	24.7%
UHC Non-SNP Market Share	36.6%

Texas RPPO: All counties in state



Market Landscape	
Eligibles (as of May 2020)	4,678,738
YOY Eligible Growth	6.2%
MA Non-SNP Penetration	24.2%
YOY MA Non-SNP Enrollment Growth	10.9%
UHC Non-SNP Market Share	36.9%

Texas Dual: All counties in state



Market Landscape	
Est. Dual Eligibles	737,259
D-SNP Enrollees	236,953
D-SNP Penetration (All Plans)	32.1%
Total UHC D-SNP Enrollees	136,281
UHC D-SNP Market Share	57.5%

2021 PRODUCT BENEFIT GRID

AUSTIN



Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H1278-004-000  	H4527-002-000	H4527-039-000
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 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 designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: Bastrop, Bell, Blanco, Burnet, Caldwell, Falls, Gillespie, Gonzales, Hays, Hill, Llano, McLennan, Milam, Travis, Williamson	Texas: Bastrop, Bell, Falls, Hays, Hill, McLennan, Travis, Williamson	Texas: Bastrop, Hays, Travis, Williamson
Premium	\$0	\$0	\$0
Max OOP	\$6,400	\$5,500	\$4,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$300 Days 1-6	\$260 Days 1-6	\$260 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$260 / \$0 or \$260	\$0 or \$260 / \$0 or \$260
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$345 Tiers 3-5; \$0/\$0/\$47/\$100/26% (Preferred)	\$0; \$3/\$14/\$47/\$100/33%	\$0; \$0/\$14/\$47/\$100/33%
Extra Benefits	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	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, Personal Emergency Response System	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, Personal Emergency Response System, Meal Benefit

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CORPUS CHRISTI



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)
Plan ID	H4527-001-000	H4590-025-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare
Service Area	Texas: Aransas, Jim Wells , Kleberg, Nueces, San Patricio, Victoria	Texas: Bee, Jim Wells, Nueces, San Patricio, Victoria
Premium	\$0	\$0
Max OOP	\$3,400	\$3,700
PCP/Specialist	\$0 / \$25; Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$50 Days 1-5	\$100 Days 1-5
ASC/Outpatient	\$0 or \$50 / \$0 or \$50	\$0 or \$100 / \$0 or \$100
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0 ; \$0/\$10 /\$47/\$100/33%	\$355 Tiers 3-5; \$3/\$14/\$47/\$100/26%
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 , 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, Transportation, Personal Emergency Response System, Platinum Dental Rider Available

CORPUS CHRISTI



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H1278-016-000 	H4527-041-000
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: Aransas, Bee, Jim Wells, Kleberg, Nueces, San Patricio, Victoria	Texas: Aransas, Kleberg, Nueces, San Patricio, Victoria
Premium	\$10	\$0
Max OOP	\$6,700	\$3,400
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$325 Days 1-5	\$50 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$50 / \$0 or \$50
Lab Copay	\$0	\$0
Rx Ded./Copays	\$245 Tiers 4-5; \$3/\$10/\$47/\$100/28%	\$0; \$0/\$0/\$47/\$100/33%
Extra Benefits	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, 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 , Transportation, Personal Emergency Response System, Meal Benefit

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NEW PLAN

Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H4590-042-000	H1278-015-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Texas: Anderson, Angelina, Cherokee, Delta, Gregg, Harrison, Henderson, Hopkins, Houston, Nacogdoches, Navarro, Panola, Polk, Rains, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker, Wood	Texas: Henderson, Smith, Wood
Premium	\$0	\$0
Max OOP	\$4,500	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$325 Days 1-6
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0	\$0
Rx Ded./Copays	\$200 Tiers 4-5; \$3/\$14/\$47/\$100/29%	\$345 Tiers 3-5; \$3/\$14/\$47/\$100/26%
Extra Benefits	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, Personal Emergency Response System, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

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2021 PRODUCT BENEFIT GRID

EL PASO



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H2228-023-000 	H4527-005-000	H4527-040-000
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; Texas: El Paso	Texas: El Paso	Texas: El Paso
Premium	\$0	\$0	\$0
Max OOP	\$3,900	\$3,700	\$3,700
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$225 Days 1-5	\$125 Days 1-5	\$100 Days 1-5
ASC/Outpatient	\$0 or \$200 / \$0 or \$200	\$0 or \$75 / \$0 or \$125	\$0 or \$100 / \$0 or \$100
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 4-5; \$2/\$14/\$47/\$100/29%	\$0; \$0/\$14/\$47/\$100/33%	\$0; \$0/\$12/\$47/\$100/33%
Extra Benefits	Dental Level 2, Routine Eye Exam, 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 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Transportation, Personal Emergency Response System, 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 , Transportation, Personal Emergency Response System, Meal Benefit

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Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-011-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra
Premium	\$0 for Full Duals
Max OOP	\$0 for Full Duals
PCP/Specialist	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC/Outpatient	\$0 for Full Duals
Lab Copay	\$0 for Full Duals
Rx Ded./Copays	Varies by LIS Level
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, Meal Benefit

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H4527-037-000	H1278-014-000	H4514-007-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only. Passport included	New! Low 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. Passport included
Service Area	Texas: Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton	Texas: Brazoria, Fort Bend, Galveston, Harris, Liberty, Montgomery	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery
Premium	\$0	\$15	\$0
Max OOP	\$3,900	\$6,700	\$5,900
PCP/Specialist	\$0 / \$35; Referral Required	\$0 / \$40; No Referral Required	\$5 / \$45; Referral Required
Inpatient Hospital	\$350 per admit	\$325 Days 1-5	\$335 Days 1-5
ASC/Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$325 / \$0 or \$325	\$0 or \$335 / \$0 or \$335
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$3/\$14/\$47/\$100/29%	\$245 Tiers 3-5; \$3/\$10/\$47/\$100/28%	\$195 Tiers 4-5; \$3/\$14/\$47/\$100/29%
Extra Benefits	Dental Level 2, Routine Eye Exam, 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 2, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available

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NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H4590-012-000	H4590-043-000	H1278-013-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Parker, Rockwall, Tarrant, Van Zandt, Wise
Premium	\$0	\$0	\$0
Max OOP	\$3,900	\$3,900	\$6,700
PCP/Specialist	\$0 / \$35; Referral Required	\$0 / \$25; Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$275 Days 1-5	\$325 Days 1-6	\$325 Days 1-6
ASC/Outpatient	\$0 or \$225 / \$0 or \$275	\$0 or \$275 / \$0 or \$325	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$2/\$14/\$47/\$100/33%	\$0; \$0/\$14/\$47/\$100/33%	\$345 Tiers 3-5; \$3/\$14/\$47/\$100/26%
Extra Benefits	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, Personal Emergency Response System, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

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NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Ally (HMO-POS C-SNP)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO-POS)
Plan ID	H4590-044-000	H4590-041-000
Plan Highlights	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. POS for dental only	Higher premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	Texas: Collin, Cooke, Dallas, Denton, Johnson, Rockwall, Tarrant	Texas: Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise
Premium	\$0	\$73
Max OOP	\$3,700	\$3,200
PCP/Specialist	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$200 Days 1-5	\$150 per admit
ASC/Outpatient	\$0 or \$100 / \$0 or \$100	\$0 or \$150 / \$0 or \$150
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$0; \$0/\$14/\$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, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System

RIO GRANDE VALLEY



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H4527-013-000	H1278-010-000 	H4527-042-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Cameron, Hidalgo, Starr, Willacy
Premium	\$0	\$18	\$0
Max OOP	\$3,400	\$5,900	\$3,400
PCP/Specialist	\$0 / \$30; Referral Required	\$0 / \$35; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$300 per admit	\$300 Days 1-6	\$250 per admit
ASC/Outpatient	\$0 or \$100 / \$0 or \$150	\$0 or \$275 / \$0 or \$275	\$0 or \$75 / \$0 or \$125
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$255 Tiers 4-5; \$0/\$14/\$47/\$100/28%	\$0; \$0/\$0/\$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 , Transportation, 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	Dental Level 4 , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Transportation, Personal Emergency Response System, Meal Benefit

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Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H4590-010-000	H1278-005-000 	H4590-037-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	\$0 premium plan with popular ancillaries. Broad pharmacy access	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
Premium	\$0	\$0	\$0
Max OOP	\$3,900	\$6,400	\$3,900
PCP/Specialist	\$0 / \$25; Referral Required	\$0 / \$45; No Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$100 Days 1-7	\$300 Days 1-6	\$100 Days 1-5
ASC/Outpatient	\$0 or \$95 / \$0 or \$95	\$0 or \$275 / \$0 or \$275	\$0 or \$95 / \$0 or \$95
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$345 Tiers 3-5; \$2/\$14/\$47/\$100/26%	\$0; \$0/\$0/\$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, Meal Benefit	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, Personal Emergency Response System, 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, Transportation, Personal Emergency Response System, Meal Benefit

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Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H4527-013-000	H1278-010-000	H4590-029-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries	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	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	Texas: Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson
Premium	\$0	\$18	\$0; Part B Rebate: \$50
Max OOP	\$3,400	\$5,900	\$5,400
PCP/Specialist	\$0 / \$30; Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$300 per admit	\$300 Days 1-6	\$195 Days 1-5
ASC/Outpatient	\$0 or \$100 / \$0 or \$150	\$0 or \$275 / \$0 or \$275	\$0 or \$100 / \$0 or \$150
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$255 Tiers 4-5; \$0/\$14/\$47/\$100/28%	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 , Transportation, 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	Dental Level 3 , Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System, Meal Benefit

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Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H4527-002-000	H1278-004-000  
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	Texas: Bastrop, Bell, Falls, Hays, Hill, McLennan, Travis, Williamson	Texas: Bastrop, Bell, Blanco, Burnet, Caldwell, Falls, Gillespie, Gonzales, Hays, Hill, Llano, McLennan, Milam, Travis, Williamson
Premium	\$0	\$0
Max OOP	\$5,500	\$6,400
PCP/Specialist	\$0 / \$35; Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$260 Days 1-6	\$300 Days 1-6
ASC/Outpatient	\$0 or \$260 / \$0 or \$260	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$14/\$47/\$100/33%	\$345 Tiers 3-5; \$0/\$0/\$47/\$100/26% (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, Transportation, 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, Meal Benefit, Platinum Dental Rider Available



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-003-000 
Plan Highlights	\$0 premium with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)
Service Area	Texas: Andrews, Armstrong, Crosby, Deaf Smith, Ector, Floyd, Garza, Hale, Howard, Lubbock, Lynn, Midland, Nolan, Potter, Randall, Taylor, Terry, Tom Green
Premium	\$0
Max OOP	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$290 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0
Rx Ded./Copays	\$255 Tiers 4-5; \$2/\$14/\$47/\$100/28%
Extra Benefits	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

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TEXAS RPPO



Plan Name	UnitedHealthcare® Medicare Advantage Choice (Regional PPO)	UnitedHealthcare® Medicare Gold (Regional PPO C-SNP)	UnitedHealthcare® Medicare Silver (Regional PPO C-SNP)
Plan ID	R6801-012-000	R6801-009-000	R6801-008-000
Plan Highlights	Open access plan for those seeking 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	Plan designed for those with Medicaid and Chronic Heart Failure or Diabetes. Open access plan for those seeking state-wide provider choice
Service Area	Texas: All counties in state	Texas: All counties in state	Texas: All counties in state
Premium	\$49	\$29	\$0 for Full Duals
Max OOP	\$7,550	\$6,700	\$0 for Full Duals
PCP/Specialist	\$10 / \$50; No Referral Required	\$5 / \$45; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$260 Days 1-7	\$0 for Full Duals
ASC/Outpatient	\$0 or \$390 / \$0 or \$390	\$0 or \$260 / \$0 or \$260	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$395 Tiers 3-5; \$4/\$12/\$47/\$100/25%	\$295 Tiers 4-5; \$4/\$12/\$47/\$100/27%	Varies by LIS Level
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation

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

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TEXAS DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H4514-013-001	H4514-013-002	H4514-013-003
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	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Texas: Brazoria, Fort Bend, Galveston, Harris, Jefferson, Liberty, Montgomery, Polk, Waller	Texas: Bastrop, Burnet, Caldwell, Hays, Travis, Williamson	Texas: Henderson, Smith, Van Zandt, Wood
Premium	\$0	\$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, Acupuncture, Chiropractic, 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, Acupuncture, Chiropractic, 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, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

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TEXAS DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID	H4590-020-000	H4590-022-000	H4590-033-000
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	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Texas: Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwall, Tarrant	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson	Texas: Bee, Jim Wells, Kleberg, Nueces, San Patricio
Premium	\$0	\$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, Personal Emergency Response System, Meal Benefit	Dental Level 3, 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

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TEXAS DUAL



Plan Name	UnitedHealthcare Dual Complete® Focus (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)
Plan ID	H4527-003-000	H4527-004-000	H4527-015-000
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	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Texas: Hays, Travis, Williamson	Texas: Aransas, Kleberg, Nueces, San Patricio	Texas: Cameron, Hidalgo, Willacy
Premium	\$0	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Debit Card, 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, Meal Benefit

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TEXAS DUAL



Plan Name	UnitedHealthcare Dual Complete® Choice Premier (PPO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H2228-041-000	H4527-006-000
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	Texas: El Paso	Texas: El Paso
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, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit

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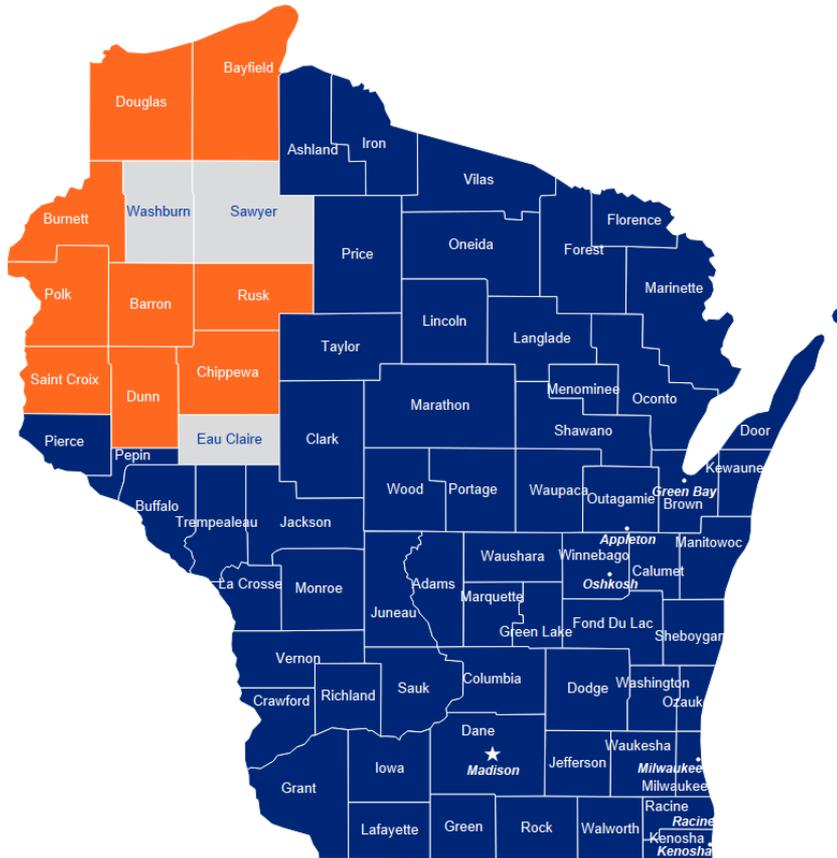


Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
Plan ID	H5322-025-000	H5322-026-000	R6801-011-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part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

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● Current Footprint
 ● Dual Only Footprint
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	1,257,531
Estimated Dual Eligibles ²	171,406
YOY Eligible Growth	4.8%
MA Penetration	43.0%
YOY MA Enrollment Growth	8.7%
UHC Market Share	39.5%

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. 12,525 partial duals who may or may not be eligible).

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● Current Footprint ● Footprint Expansion

Central Wisconsin: Lincoln, Marathon, Oneida, Portage, Wood

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



Market Landscape	
Eligibles (as of May 2020)	86,519
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	40.3%
YOY MA Non-SNP Enrollment Growth	6.4%
UHC Non-SNP Market Share	12.4%



Market Landscape	
Eligibles (as of May 2020)	358,761
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	41.9%
YOY MA Non-SNP Enrollment Growth	5.8%
UHC Non-SNP Market Share	36.6%

Milwaukee: Milwaukee, Ozaukee, Racine, Washington, Waukesha

Southern Wisconsin: Dane, Grant, Green, Iowa, Jefferson, Kenosha, Lafayette, Rock, Walworth



Market Landscape	
Eligibles (as of May 2020)	359,396
YOY Eligible Growth	3.9%
MA Non-SNP Penetration	32.8%
YOY MA Non-SNP Enrollment Growth	10.0%
UHC Non-SNP Market Share	69.8%



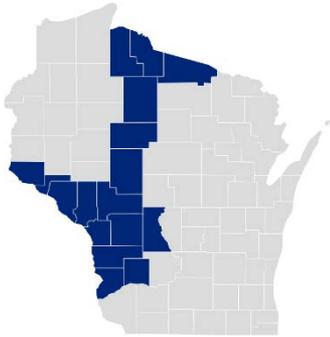
Market Landscape	
Eligibles (as of May 2020)	236,361
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	22.2%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	20.9%

WISCONSIN



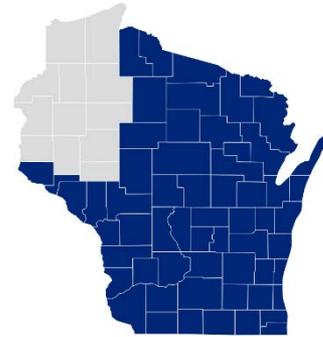
● Current Footprint ● Footprint Expansion

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



Market Landscape	
Eligibles (as of May 2020)	120,475
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	29.8%
YOY MA Non-SNP Enrollment Growth	6.5%
UHC Non-SNP Market Share	9.7%

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



Market Landscape	
Eligibles (as of May 2020)	1,161,512
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	33.7%
YOY MA Non-SNP Enrollment Growth	7.7%
UHC Non-SNP Market Share	39.9%

Wisconsin Dual: All counties in state, excluding Eau Claire, Sawyer, Washburn



Market Landscape	
Est. Dual Eligibles	171,406
D-SNP Enrollees	43,428
D-SNP Penetration (All Plans)	25.3%
Total UHC D-SNP Enrollees	24,044
UHC D-SNP Market Share	55.4%

CENTRAL WISCONSIN



Plan Name	AARP® Medicare Advantage Value (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H5253-072-000 	H5253-073-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	<i>Wisconsin:</i> Lincoln, Marathon, Oneida, Portage, Wood	<i>Wisconsin:</i> Lincoln, Marathon, Oneida, Portage, Wood
Premium	\$0	\$29
Max OOP	\$6,400	\$4,500
PCP/Specialist	\$15 / \$50; No Referral Required	\$10 / \$50; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$320 Days 1-5
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0
Rx Ded./Copays	\$355 Tiers 3-5; \$4/\$14/\$47/\$100/26%	\$245 Tiers 4-5; \$4/\$12/\$47/\$100/28%
Extra Benefits	Dental Level 2, 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, Platinum Dental Rider Available

CENTRAL WISCONSIN



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

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GREEN BAY



Plan Name	AARP® Medicare Advantage Value (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H5253-034-000 	H5253-011-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only
Service Area	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago
Premium	\$0	\$27
Max OOP	\$4,900	\$4,200
PCP/Specialist	\$10 / \$50; No Referral Required	\$5 / \$50; No Referral Required
Inpatient Hospital	\$420 Days 1-4	\$295 Days 1-5
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0	\$0
Rx Ded./Copays	\$355 Tiers 3-5; \$3/\$14/\$47/\$100/26%	\$245 Tiers 4-5; \$3/\$12/\$47/\$100/28%
Extra Benefits	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Meal Benefit, Platinum Dental Rider Available

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Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Open Plan 1 (PPO)
Plan ID	H0294-015-000  	H0294-004-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	Open access plan for those seeking maximum coverage
Service Area	Wisconsin: Brown, Calumet, Fond du Lac, Kewaunee, Manitowoc, Outagamie, Sheboygan, Winnebago	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$0	\$47
Max OOP	\$4,700	\$5,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$375 Days 1-5
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$335 / \$0 or \$335
Lab Copay	\$0	\$0
Rx Ded./Copays	\$245 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)	\$325 Tiers 3-5; \$4/\$12/\$47/\$100/27%
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 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

2021 PRODUCT BENEFIT GRID

MILWAUKEE



Plan Name	AARP® Medicare Advantage (HMO-POS)	AARP® Medicare Advantage Value (HMO-POS)	AARP® Medicare Advantage Open Plan 1 (PPO)
Plan ID	H5253-004-000 	H5253-033-000 	H0294-004-000 
Plan Highlights	Low premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Open access plan for those seeking maximum coverage
Service Area	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$27	\$0	\$47
Max OOP	\$4,500	\$4,900	\$5,900
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$285 Days 1-6	\$295 Days 1-6	\$375 Days 1-5
ASC/Outpatient	\$0 or \$260 / \$0 or \$260	\$0 or \$280 / \$0 or \$280	\$0 or \$335 / \$0 or \$335
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$250 Tiers 4-5; \$2/\$12/\$47/\$100/28%	\$275 Tiers 3-5; \$4/\$14/\$47/\$100/28%	\$325 Tiers 3-5; \$4/\$12/\$47/\$100/27%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Meal Benefit	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

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SOUTHERN WISCONSIN



Plan Name	AARP® Medicare Advantage Value (HMO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H5253-097-000	H5253-030-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Low premium plan with low out-of-pocket costs and extra benefits. POS for dental only
Service Area	<i>Wisconsin:</i> Grant, Green, Jefferson, Kenosha, Rock, Walworth	<i>Wisconsin:</i> Grant, Green, Jefferson, Kenosha, Rock, Walworth
Premium	\$0	\$29
Max OOP	\$5,900	\$4,900
PCP/Specialist	\$15 / \$50; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$310 Days 1-6	\$275 Days 1-6
ASC/Outpatient	\$0 or \$300 / \$0 or \$300	\$0 or \$255 / \$0 or \$255
Lab Copay	\$0	\$0
Rx Ded./Copays	\$405 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 4-5; \$4/\$12/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available

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SOUTHERN WISCONSIN



Plan Name	AARP® Medicare Advantage Open Plan 2 (PPO)	AARP® Medicare Advantage Open Plan 1 (PPO)
Plan ID	H0294-016-000	H0294-004-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. INN and OON combined maximum out-of-pocket decreased. Broad pharmacy access	Open access plan for those seeking maximum coverage
Service Area	Wisconsin: Dane, Green , Iowa, Jefferson, Lafayette, Rock	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$29	\$47
Max OOP	\$4,200	\$5,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$290 Days 1-6	\$375 Days 1-5
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$335 / \$0 or \$335
Lab Copay	\$0	\$0
Rx Ded./Copays	\$290 Tiers 3-5; \$0/\$10/\$47/\$100/27%	\$325 Tiers 3-5; \$4/\$12/\$47/\$100/27%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Fitbit , Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	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

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WEST WISCONSIN



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

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WISCONSIN CHRONIC



Plan Name	UnitedHealthcare® Medicare Advantage Assist (PPO C-SNP)	UnitedHealthcare® Medicare Advantage Assist (PPO C-SNP)
Plan ID	H0294-002-000 	H0294-010-000 
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Wisconsin: Adams, Brown, Calumet, Columbia, Dane, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Rock, Sauk, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago	Wisconsin: Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Taylor, Trempealeau, Vernon, Vilas, Wood
Premium	\$14	\$28
Max OOP	\$5,900	\$5,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0
Rx Ded./Copays	\$300 Tiers 4-5; \$4/\$12/\$47/\$100/27%	\$345 Tiers 4-5; \$4/\$12/\$47/\$100/26%
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 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

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WISCONSIN MA ONLY



Plan Name	AARP® Medicare Advantage Patriot Plan 1 (PPO)	AARP® Medicare Advantage Patriot Plan 2 (HMO-POS)
Plan ID	H0294-014-000	H5253-021-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. POS for dental only
Service Area	Wisconsin: Adams, Ashland, Buffalo, Clark, Columbia, Crawford, Dane, Iowa, Iron, Jackson, Juneau, La Crosse, Lafayette, Lincoln, Marathon, Marquette, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Sauk, Taylor, Trempealeau, Vernon, Vilas, Wood	Wisconsin: Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Oneida, Outagamie, Ozaukee, Portage, Racine, Rock, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood
Premium	\$0	\$0
Max OOP	\$6,700	\$4,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$275 / \$0 or \$275
Lab 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	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

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WISCONSIN DUAL



Plan Name	UnitedHealthcare Dual Complete® LP1 (HMO D-SNP)	UnitedHealthcare Dual Complete® LP (HMO D-SNP)
Plan ID	H3794-002-000	H5253-024-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$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	<p>Wisconsin: Adams, Ashland, Barron, Bayfield, Brown, Buffalo, Burnett, Calumet, Chippewa, Clark, Columbia, Crawford, Dane, Dodge, Door, Douglas, Dunn, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, Iron, Jackson, Jefferson, Juneau, Kenosha, Kewaunee, La Crosse, Lafayette, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Pepin, Pierce, Polk, Portage, Price, Racine, Richland, Rock, Rusk, Sauk, Shawano, Sheboygan, St. Croix, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood</p>	<p>Wisconsin: Brown, Calumet, Green Lake, Kewaunee, La Crosse, Milwaukee, Monroe, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Trempealeau, Vernon, Washington, Waukesha, Waupaca, Waushara, Winnebago</p>
Premium	\$0	\$0
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, Acupuncture, Chiropractic, 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, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

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