



2021 BENEFITS PREVIEW

# Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and Dual eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2020 United HealthCare Services, Inc. All rights reserved. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.

United  
Healthcare®

# 2021

## Medicare Advantage Plans

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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

  
**Top 100**  
Global

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

**AARP**®

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

# #1

Medicare  
Advantage  
insurer by enrollment

Proud to serve over

# 12.5M

Medicare  
beneficiaries,  
more than any other insurer



# TAKE ADVANTAGE OF UNMATCHED VALUE



## More Plan Options

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



## Exclusive UnitedHealthcare Benefits

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



## Simple and Affordable Products

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



## Robust Prescription Drug Coverage

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



## Medicare National Network

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



## Award-Winning Support

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

# PARTNERS IN CARE



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



## Jarvis

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

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



## LEAN

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

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



## Learning Lab

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

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



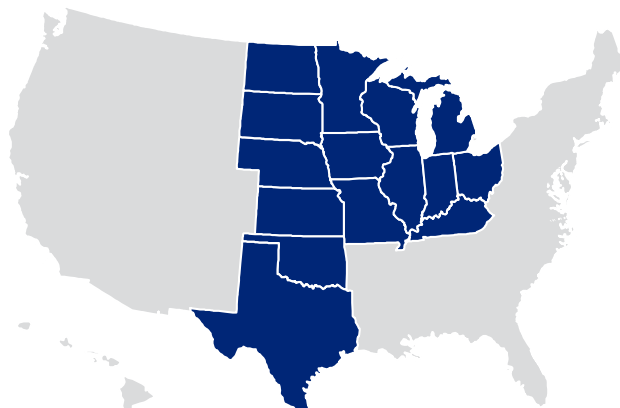
## UnitedHealthcare Toolkit

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

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

# TABLE OF CONTENTS

## 2021 Medicare Advantage Plans



### Walgreens Preferred Pharmacy

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



### Medicare National Network

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

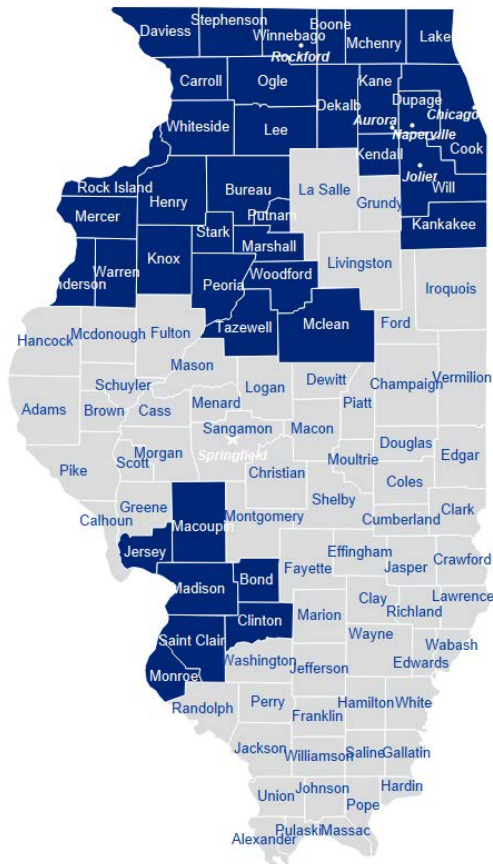
## CENTRAL REGION

Illinois	7
Indiana	16
Iowa	31
Kansas	37
Kentucky	45
Michigan	52
Minnesota	56
Missouri	63
Nebraska	77
North Dakota	84
Ohio	87
Oklahoma	100
South Dakota	108
Texas	113
Wisconsin	138



● Current Footprint ● No Footprint

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

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%

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

## ILLINOIS



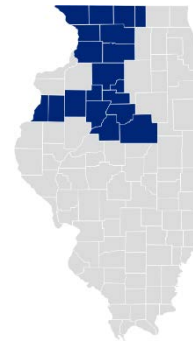
● Current Footprint
 ● Footprint Expansion

**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, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline	<a href="#">Dental Level 4</a> , Routine Eye Exam, Eyewear Credit, <a href="#">OTC Debit Card</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation

## 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	<a href="#">Dental Level 1</a> , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## 2021 PRODUCT BENEFIT GRID

### NW ILLINOIS



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	<b>Illinois:</b> Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, <b>McLean</b> , Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford		<b>Illinois:</b> Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, <b>McLean</b> , Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford		<b>Illinois:</b> Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, <b>McLean</b> , 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, <b>Virtual Mental Health Visits</b> , Nurseline		Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , 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, <b>Virtual Mental Health Visits</b> , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID



### NW ILLINOIS



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	<b>Illinois:</b> Henry, Mercer, Rock Island; <b>Iowa:</b> 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		<b>Illinois:</b> Henry, Mercer, Rock Island; <b>Iowa:</b> 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		\$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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, Personal Emergency Response System	

## 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

## 2021 PRODUCT BENEFIT GRID

### ILLINOIS MA ONLY



#### NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-019-000 
Plan Highlights	<b>New!</b> 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	<b>Illinois:</b> 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

 Current Footprint
  Dual Only Expansion

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 1,389,667

Estimated Dual Eligibles<sup>2</sup> 219,590

YOY Eligible Growth 4.5%

MA Penetration 32.8%

YOY MA Enrollment Growth 14.5%

UHC Market Share 38.0%

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

<sup>2</sup> 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



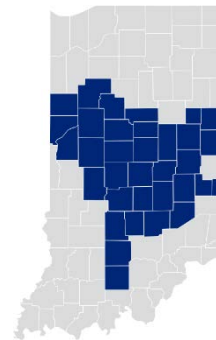
Market Landscape	
Eligibles (as of May 2020)	111,004
YOY Eligible Growth	4.0%
MA Non-SNP Penetration	19.3%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	36.5%

**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%

**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%

**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



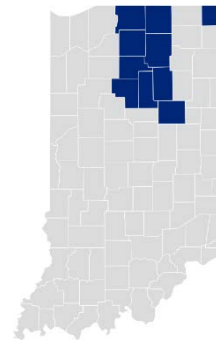
● Current Footprint ● Footprint Expansion

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



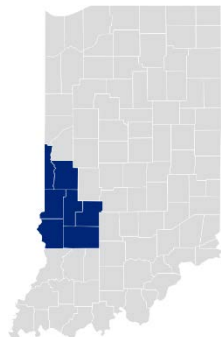
Market Landscape	
Eligibles (as of May 2020)	120,675
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	20.0%
YOY MA Non-SNP Enrollment Growth	13.1%
UHC Non-SNP Market Share	22.7%

**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%

## 2021 PRODUCT BENEFIT GRID

# EVANSVILLE






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	<b>Indiana:</b> Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick		<b>Indiana:</b> 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, <a href="#">OTC Catalog</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System		Dental Level 2, Routine Eye Exam, Eyewear Credit, <a href="#">OTC Catalog</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

# 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

### NE INDIANA



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, <a href="#">Cass</a> , De Kalb, Elkhart, <a href="#">Fulton</a> , <a href="#">Grant</a> , Huntington, <a href="#">Jay</a> , <a href="#">Kosciusko</a> , <a href="#">Lagrange</a> , <a href="#">Marshall</a> , <a href="#">Miami</a> , <a href="#">Noble</a> , St. Joseph, <a href="#">Steuben</a> , <a href="#">Wabash</a> , Wells, Whitley	<i>Indiana:</i> Adams, Allen, <a href="#">Cass</a> , De Kalb, Elkhart, <a href="#">Fulton</a> , <a href="#">Grant</a> , Huntington, <a href="#">Jay</a> , <a href="#">Kosciusko</a> , <a href="#">Lagrange</a> , <a href="#">Marshall</a> , <a href="#">Miami</a> , <a href="#">Noble</a> , St. Joseph, <a href="#">Steuben</a> , <a href="#">Wabash</a> , Wells, Whitley	<i>Indiana:</i> Adams, Allen, Huntington, <a href="#">Kosciusko</a> , 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	<a href="#">\$0</a>	<a href="#">\$0</a>	<a href="#">\$0</a>
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, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System

## 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	<i>Indiana:</i> Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley	<i>Indiana:</i> Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells	<i>Indiana:</i> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## 2021 PRODUCT BENEFIT GRID

### NW INDIANA




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	<b>Indiana:</b> Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke		<b>Indiana:</b> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

### SE INDIANA






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	<b>Indiana:</b> Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington	<b>Indiana:</b> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available



## 2021 PRODUCT BENEFIT GRID

### 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, <a href="#">Cass</a> , De Kalb, Elkhart, <a href="#">Fulton</a> , <a href="#">Grant</a> , Huntington, <a href="#">Jay</a> , <a href="#">Kosciusko</a> , <a href="#">Lagrange</a> , <a href="#">Marshall</a> , <a href="#">Miami</a> , <a href="#">Noble</a> , St. Joseph, <a href="#">Steuben</a> , <a href="#">Wabash</a> , Wells, Whitley	<i>Indiana:</i> Adams, Allen, <a href="#">Cass</a> , De Kalb, Elkhart, <a href="#">Fulton</a> , <a href="#">Grant</a> , Huntington, <a href="#">Jay</a> , <a href="#">Kosciusko</a> , <a href="#">Lagrange</a> , <a href="#">Marshall</a> , <a href="#">Miami</a> , <a href="#">Noble</a> , St. Joseph, <a href="#">Steuben</a> , <a href="#">Wabash</a> , Wells, Whitley	<i>Indiana:</i> Adams, <a href="#">Cass</a> , Elkhart, <a href="#">Fulton</a> , <a href="#">Grant</a> , <a href="#">Kosciusko</a> , <a href="#">Marshall</a> , <a href="#">Miami</a> , St. Joseph, <a href="#">Steuben</a> , 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	<a href="#">\$0</a>	<a href="#">\$0</a>	<a href="#">\$0</a>
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, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

# 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	<b>Indiana:</b> Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley		<b>Indiana:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline		Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System	

## 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	

## 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	<b>Indiana:</b> 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

## 2021 PRODUCT BENEFIT GRID

# INDIANA MA ONLY



### NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-091-000 
Plan Highlights	<b>New!</b> 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	<b>Indiana:</b> 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

## 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

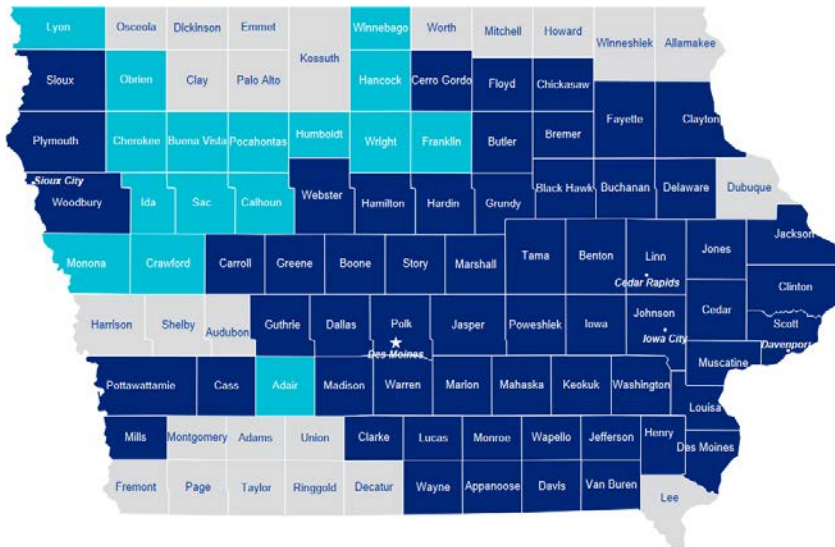
Service Area	<i>Indiana:</i> Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, 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, <a href="#">Wayne</a> , Wells, White, Whitley
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Premium	\$0
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Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Personal Emergency Response System
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● Current Footprint
 ● Footprint Expansion
 ● No Footprint

### 2021 Medicare Advantage Service Area



### State Landscape<sup>1</sup>

Eligibles (as of May 2020) 592,336

Estimated Dual Eligibles<sup>2</sup> 74,192

YOY Eligible Growth 4.5%

MA Penetration 23.8%

YOY MA Enrollment Growth 13.9%

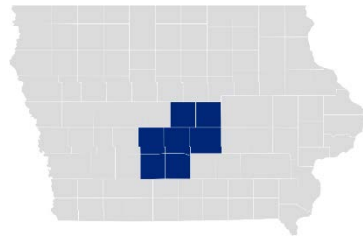
UHC Market Share 40.4%

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

<sup>2</sup> 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).

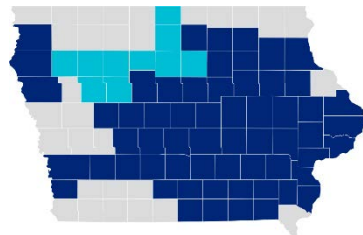
● Current Footprint
 ● Footprint Expansion

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



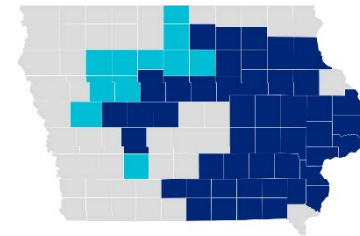
Market Landscape	
Eligibles (as of May 2020)	144,483
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	17.6%
UHC Non-SNP Market Share	30.3%

**Iowa Dual:** Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, 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%

**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%



## 2021 PRODUCT BENEFIT GRID




# DES MOINES



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	<b>Iowa:</b> Dallas, Jasper, Madison, Marshall, Polk, Story, Warren	<b>Iowa:</b> Dallas, Jasper, Madison, Marshall, Polk, Story, Warren	<b>Iowa:</b> 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

## 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	<b>Illinois:</b> Henry, Mercer, Rock Island; <b>Iowa:</b> 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	<b>Illinois:</b> Henry, Mercer, Rock Island; <b>Iowa:</b> 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	<b>Illinois:</b> Henry, Mercer, Rock Island; <b>Iowa:</b> 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

## 2021 PRODUCT BENEFIT GRID

### IOWA MA ONLY



#### NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-018-000 
Plan Highlights	<b>New!</b> 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	<b>Illinois:</b> Henry, Mercer, Rock Island; <b>Iowa:</b> 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

## IOWA DUAL



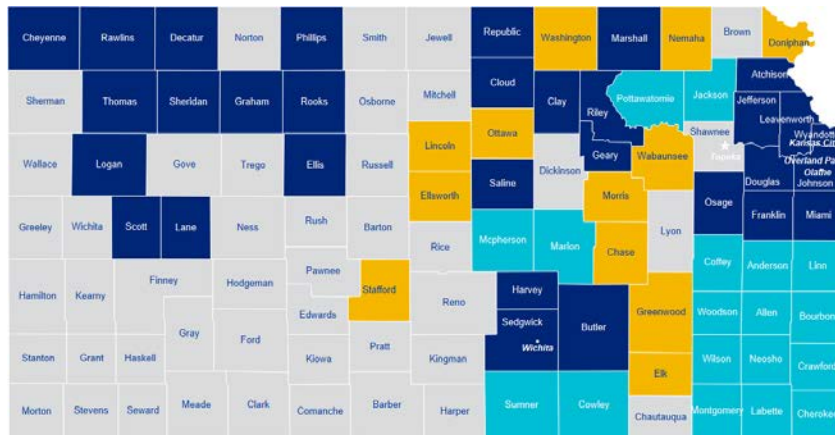
<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO D-SNP)
<b>Plan ID</b>	H0169-001-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
<b>Service Area</b>	<i>Iowa:</i> Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, 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
<b>Premium</b>	\$0
<b>Extra Benefits</b>	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

## KANSAS



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

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 464,409

Estimated Dual Eligibles<sup>2</sup> 43,950

YOY Eligible Growth 5.0%

MA Penetration 22.2%

YOY MA Enrollment Growth 15.7%

UHC Market Share 19.1%

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

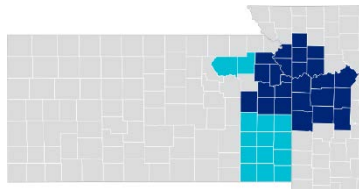
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 8,296 partial duals who may or may not be eligible).

## KANSAS



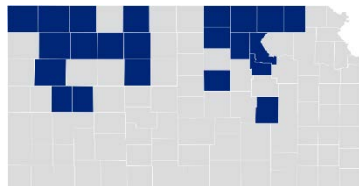
● Current Footprint ● Footprint Expansion

**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**

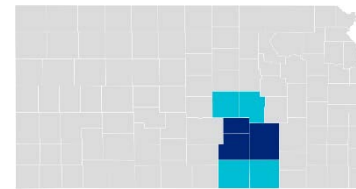
Eligibles (as of May 2020)	566,160
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	23.4%
YOY MA Non-SNP Enrollment Growth	10.9%
UHC Non-SNP Market Share	17.0%

**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**

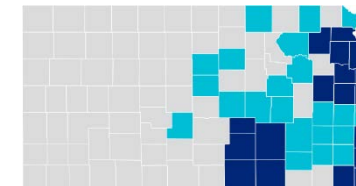
Eligibles (as of May 2020)	56,737
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	4.0%
YOY MA Non-SNP Enrollment Growth	16.9%
UHC Non-SNP Market Share	51.5%

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

## 2021 PRODUCT BENEFIT GRID

# 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	<b>Kansas:</b> Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; <b>Missouri:</b> 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






# 2021 PRODUCT BENEFIT GRID

## WICHITA



### 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	<b>Kansas:</b> Butler, Cowley, Harvey, Marion, McPherson, Sedgwick, Sumner	<b>Kansas:</b> Butler, Cowley, Harvey, Marion, McPherson, Sedgwick, Sumner	<b>Kansas:</b> 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

## KANSAS MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-025-000 
Plan Highlights	<b>New!</b> 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	<b>Kansas:</b> 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; <b>Missouri:</b> 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

## 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><b>Kansas:</b> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> 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; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p><b>Kansas:</b> Chase, Cheyenne, Clay, <b>Cloud</b>, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> Arthur, Banner, Blaine, <b>Box Butte</b>, Buffalo, Cheyenne, Dawson, Gosper, Hall, <b>Hamilton</b>, Hooker, <b>Kearney</b>, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> 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, <b>Virtual Medical Visits</b> , Nurseline	Routine Eye Exam, Routine Hearing Exam, <b>Virtual Medical Visits</b> , Nurseline

## 2021 PRODUCT BENEFIT GRID

# KANSAS DUAL



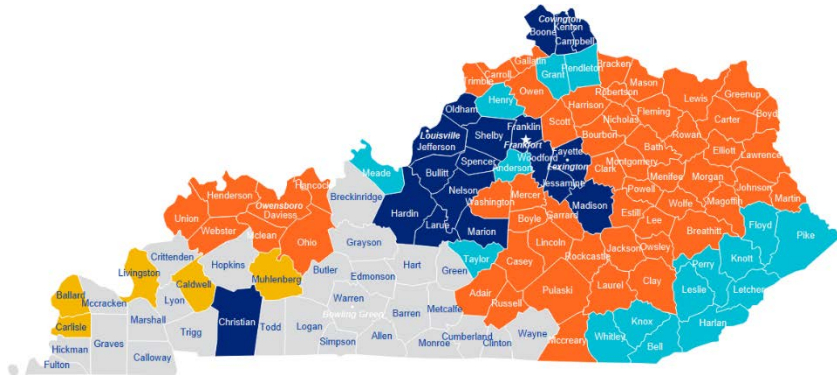
Plan Name	UnitedHealthcare Dual Complete® LP1 (HMO-POS D-SNP)	UnitedHealthcare Dual Complete® LP (HMO-POS D-SNP)
Plan ID	H0169-004-000	H5322-029-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<b>Kansas:</b> 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	<b>Kansas:</b> Atchison, Bourbon, Butler, Cherokee, Cowley, Crawford, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Miami, Osage, Sedgwick, Sumner, Wyandotte
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

## KENTUCKY



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

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 859,811

Estimated Dual Eligibles<sup>2</sup> 142,583

YOY Eligible Growth 4.5%

MA Penetration 36.0%

YOY MA Enrollment Growth 14.9%

UHC Market Share 5.1%

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

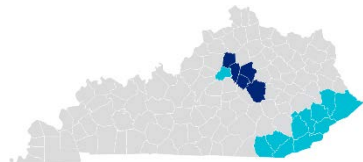
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 27,148 partial duals who may or may not be eligible).

## 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%

**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%

**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 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	<b>Kentucky:</b> Anderson, Bell, Fayette, Floyd, Franklin, Harlan, Jessamine, Knott, Knox, Leslie, Letcher, Madison, Perry, Pike, Whitley, Woodford	<b>Kentucky:</b> Anderson, Bell, Fayette, Floyd, Franklin, Grant, Harlan, Jessamine, Knott, Knox, Leslie, Letcher, Madison, Pendleton, Perry, Pike, Whitley, Woodford	<b>Kentucky:</b> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## 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	<b>Kentucky:</b> Bullitt, Hardin, <a href="#">Henry</a> , Jefferson, Larue, Marion, <a href="#">Meade</a> , Nelson, Oldham, Shelby, Spencer, <a href="#">Taylor</a>	<b>Kentucky:</b> Bullitt, Hardin, <a href="#">Henry</a> , Jefferson, Larue, Marion, <a href="#">Meade</a> , Nelson, Oldham, Shelby, Spencer, <a href="#">Taylor</a>	<b>Kentucky:</b> Bullitt, Hardin, <a href="#">Henry</a> , Jefferson, Larue, Marion, <a href="#">Meade</a> , Nelson, Oldham, Shelby, Spencer, <a href="#">Taylor</a>
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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline



## KENTUCKY MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-020-000 
Plan Highlights	<b>New!</b> 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	<b>Kentucky:</b> 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

## 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><b>Kansas:</b> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> 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; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p><b>Kansas:</b> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> 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; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> 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

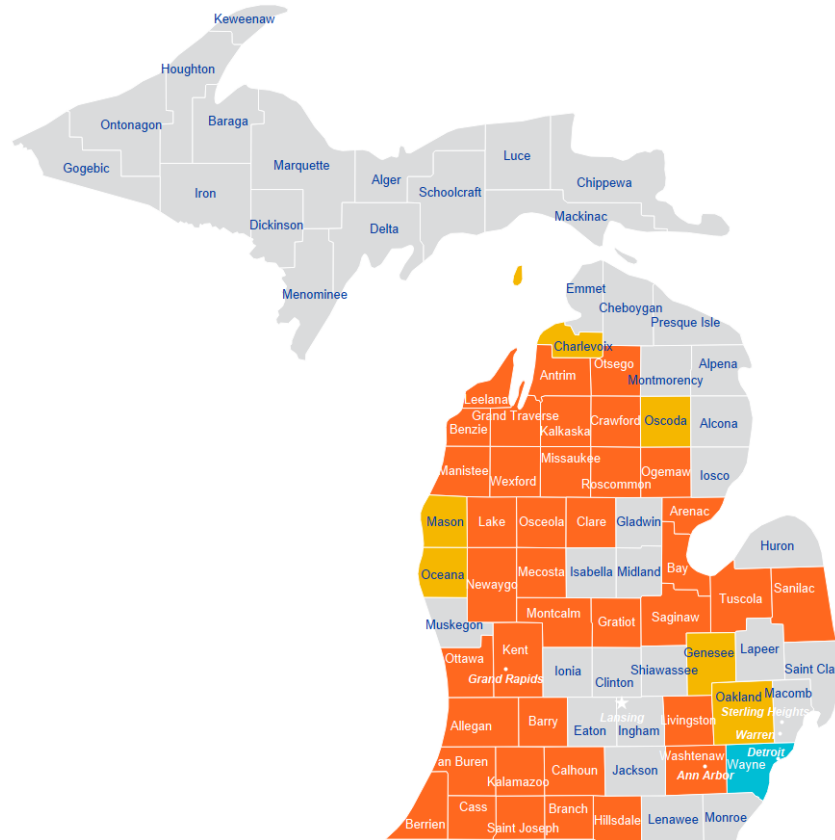
## KENTUCKY DUAL



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	<b>Kentucky:</b> 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	<b>Kentucky:</b> Boyle, Carroll, Clay, Fleming, Floyd, Gallatin, Henderson, Lee, Lewis, Lincoln, Mercer, Nicholas, Owen, Owsley, Pulaski, Russell, Scott, Trimble, Union
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

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

## 2021 Medicare Advantage Service Area



## State Landscape<sup>1</sup>

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

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

<sup>2</sup> 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



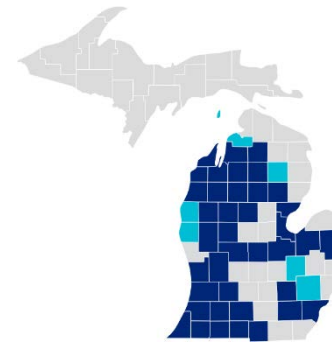
● Current Footprint ● Footprint Expansion

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%

## 2021 PRODUCT BENEFIT GRID

# DETROIT



### 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



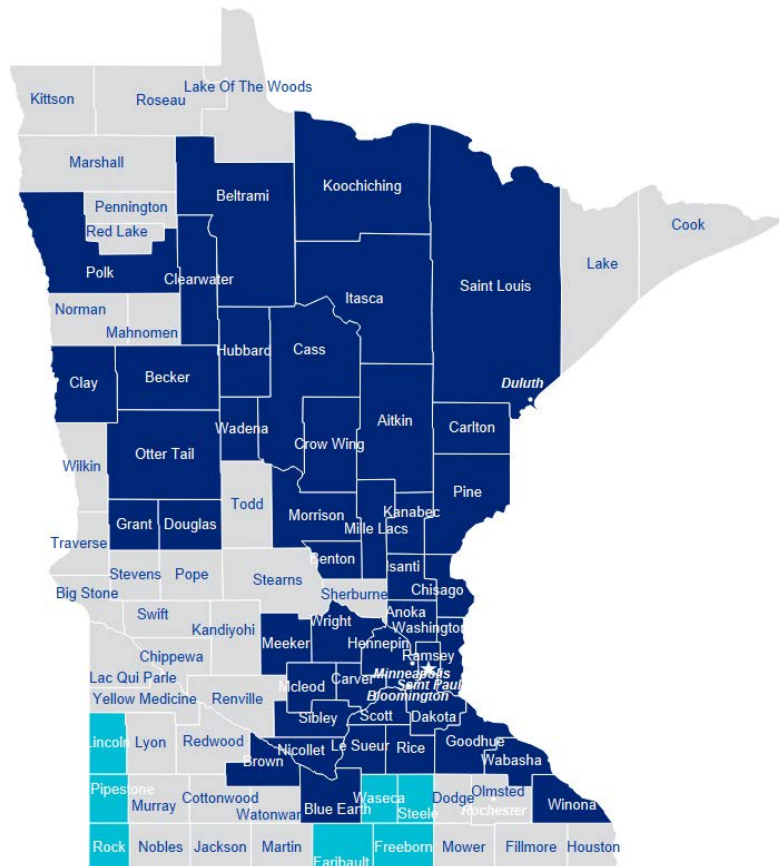
Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H2247-001-000	H2247-002-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<b>Michigan:</b> Allegan, Antrim, Arenac, Barry, Bay, Benzie, Berrien, Branch, Calhoun, Cass, <a href="#">Charlevoix</a> , Clare, Crawford, <a href="#">Genesee</a> , Grand Traverse, Gratiot, Hillsdale, Kalamazoo, Kalkaska, Kent, Lake, Leelanau, Livingston, Manistee, <a href="#">Mason</a> , Mecosta, Missaukee, Montcalm, Newaygo, <a href="#">Oakland</a> , <a href="#">Oceana</a> , Ogemaw, Osceola, <a href="#">Oscoda</a> , Otsego, Ottawa, Roscommon, Saginaw, Sanilac, St. Joseph, Tuscola, Van Buren, Washtenaw, Wexford	<b>Michigan:</b> Wayne
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Chiropractic, Personal Emergency Response System, <a href="#">Meal Benefit</a>	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit

## MINNESOTA



● Current Footprint 
 ● Footprint Expansion 
 ● No Footprint

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 956,109

YOY Eligible Growth 5.8%

MA Penetration 45.7%

YOY MA Enrollment Growth 8.7%

UHC Market Share 2.1%

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

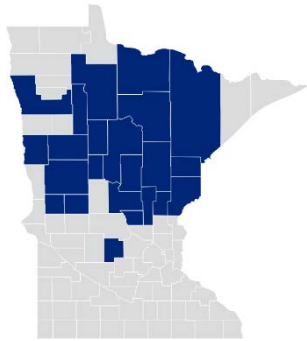


## MINNESOTA



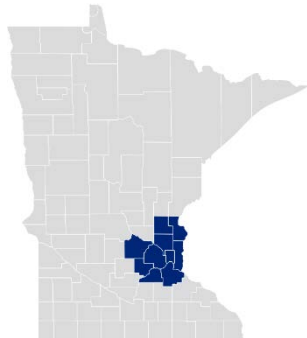
● Current Footprint ● Footprint Expansion

**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



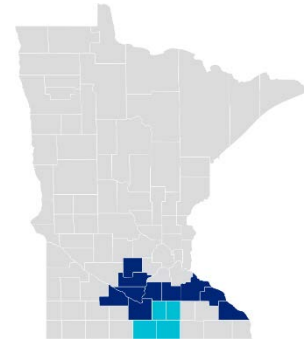
Market Landscape	
Eligibles (as of May 2020)	239,411
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	36.5%
YOY MA Non-SNP Enrollment Growth	5.5%
UHC Non-SNP Market Share	2.1%

**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%




**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%

## 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	<b>Minnesota:</b> 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; <b>North Dakota:</b> Burleigh, Cass, Grand Forks, <b>McLean</b> , <b>Mercer</b> , Morton, <b>Oliver</b>	<b>Minnesota:</b> 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; <b>North Dakota:</b> Burleigh, Cass, Grand Forks, <b>McLean</b> , <b>Mercer</b> , Morton, <b>Oliver</b>	<b>Minnesota:</b> Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, <b>Faribault</b> , <b>Freeborn</b> , Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, <b>Lincoln</b> , McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, <b>Pipestone</b> , Polk, Ramsey, Rice, <b>Rock</b> , Scott, Sibley, St. Louis, <b>Steele</b> , Wabasha, Wadena, <b>Waseca</b> , Washington, Winona, Wright; <b>North Dakota:</b> Burleigh, Cass, Grand Forks, <b>McLean</b> , <b>Mercer</b> , Morton, <b>Oliver</b>
Premium	\$0	\$58	TBD (Varies by LIS level)
Max OOP	\$6,700	\$4,900	<b>\$4,900</b>
PCP/Specialist	<b>\$15 / \$45</b> ; No Referral Required	\$10 / <b>\$40</b> ; No Referral Required	\$0 / <b>\$35</b> ; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$350 Days 1-5	<b>\$350 Days 1-5</b>
ASC/Outpatient	\$0 or \$350 / \$0 or \$450	\$0 or \$250 / \$0 or \$350	<b>\$0 or \$250 / \$0 or \$350</b>
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, <b>OTC Catalog</b> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <b>Personal Emergency Response System</b> , Platinum Dental Rider Available	<b>Dental Level 4</b> , Routine Eye Exam, Eyewear Credit, <b>OTC Catalog</b> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, Personal Emergency Response System	<b>Dental Level 4</b> , Routine Eye Exam, Eyewear Credit, <b>OTC Catalog</b> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, <b>Personal Emergency Response System</b>

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.

## 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	<b>Minnesota:</b> Blue Earth, Brown, <b>Faribault</b> , <b>Freeborn</b> , Goodhue, Le Sueur, <b>Lincoln</b> , McLeod, Nicollet, <b>Pipestone</b> , Rice, <b>Rock</b> , Sibley, <b>Steele</b> , Wabasha, <b>Waseca</b> , Winona	<b>Minnesota:</b> Blue Earth, Brown, <b>Faribault</b> , <b>Freeborn</b> , Goodhue, Le Sueur, <b>Lincoln</b> , McLeod, Nicollet, <b>Pipestone</b> , Rice, <b>Rock</b> , Sibley, <b>Steele</b> , Wabasha, <b>Waseca</b> , Winona	<b>Minnesota:</b> Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, <b>Faribault</b> , <b>Freeborn</b> , Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, <b>Lincoln</b> , McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, <b>Pipestone</b> , Polk, Ramsey, Rice, <b>Rock</b> , Scott, Sibley, St. Louis, <b>Steele</b> , Wabasha, Wadena, <b>Waseca</b> , Washington, Winona, Wright; <b>North Dakota:</b> Burleigh, Cass, Grand Forks, <b>McLean</b> , <b>Mercer</b> , Morton, <b>Oliver</b>
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	<b>Dental Level 4</b> , 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	<b>Dental Level 4</b> , Routine Eye Exam, Eyewear Credit, <b>OTC Catalog</b> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Chiropractic, <b>Personal Emergency Response System</b>

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.

## TWIN CITIES



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	<b>Minnesota:</b> Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, Wright	<b>Minnesota:</b> Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, Wright	<b>Minnesota:</b> 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

## TWIN CITIES



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><b>Minnesota:</b> 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><b>North Dakota:</b> 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

## MINNESOTA MA ONLY

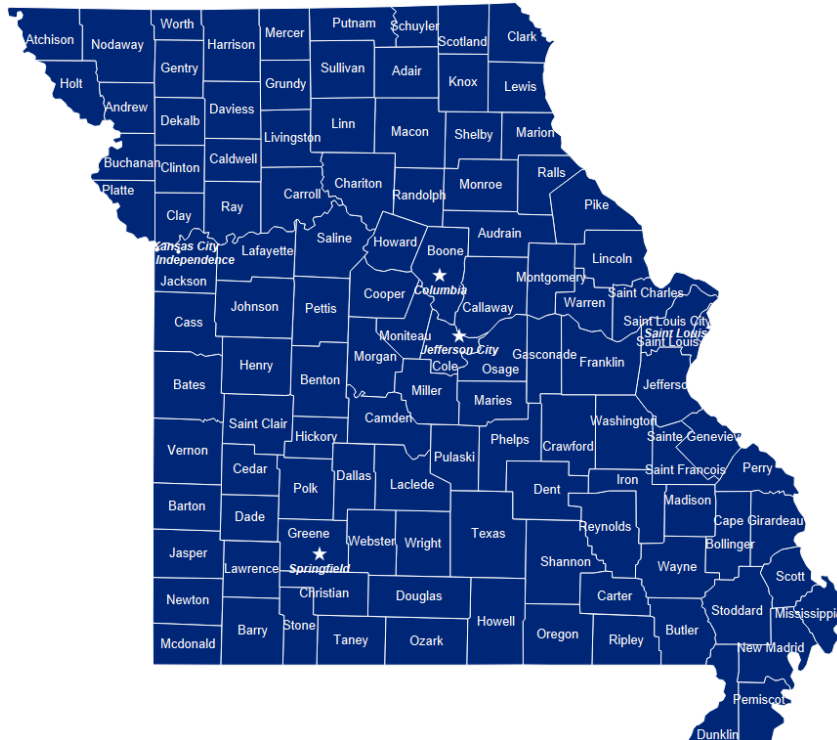


## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H7404-015-000 
Plan Highlights	<b>New!</b> 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	<b>Minnesota:</b> 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; <b>North Dakota:</b> 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

● Current Footprint

### 2021 Medicare Advantage Service Area



### State Landscape<sup>1</sup>

Eligibles (as of May 2020) 1,382,723

Estimated Dual Eligibles<sup>2</sup> 183,217

YOY Eligible Growth 5.3%

MA Penetration 35.9%

YOY MA Enrollment Growth 9.6%

UHC Market Share 35.6%

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

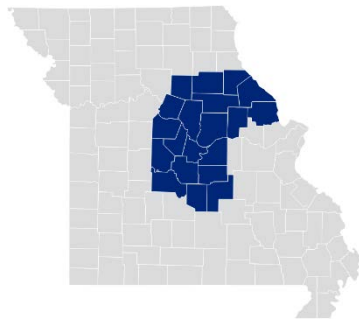
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 26,235 partial duals who may or may not be eligible).

## MISSOURI



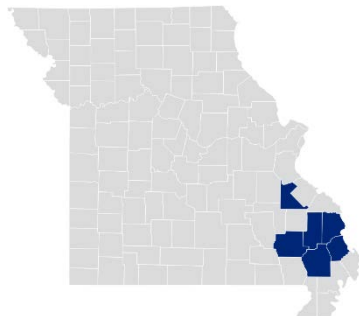
● Current Footprint ● Footprint Expansion

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



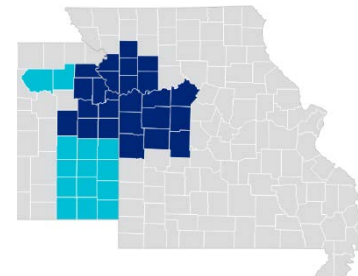
Market Landscape	
Eligibles (as of May 2020)	155,135
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	15.6%
YOY MA Non-SNP Enrollment Growth	21.0%
UHC Non-SNP Market Share	43.8%

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



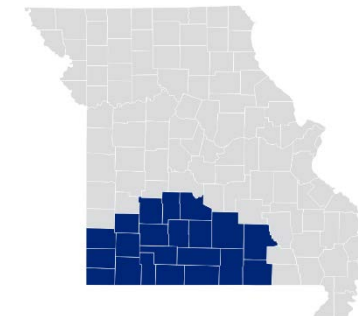
Market Landscape	
Eligibles (as of May 2020)	60,848
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	12.7%
YOY MA Non-SNP Enrollment Growth	19.8%
UHC Non-SNP Market Share	27.1%

**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%

**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%

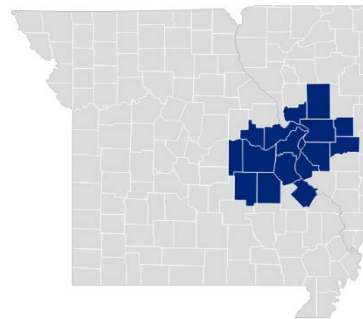


## MISSOURI



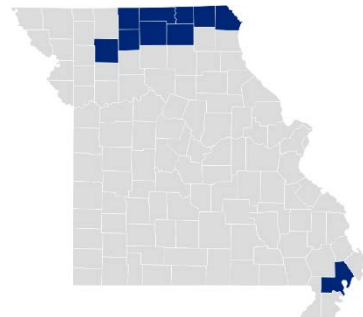
● Current Footprint
 ● Footprint Expansion

**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 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 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 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%

## 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	<b>Missouri:</b> Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Lincoln, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph	<b>Missouri:</b> Audrain, Boone, Callaway, Camden, Cole, Cooper, Howard, Lincoln, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pike, Ralls, Randolph	<b>Missouri:</b> 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


## 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	<b>Kansas:</b> Johnson; <b>Missouri:</b> Jackson	<b>Kansas:</b> Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; <b>Missouri:</b> Bates, Benton, Buchanan, Caldwell, Cass, Clay, Clinton, DeKalb, Henry, Jackson, Johnson, Lafayette, Pettis, Platte, Ray, Saline	<b>Kansas:</b> Allen, Anderson, Atchison, Bourbon, Cherokee, Coffey, Crawford, Douglas, Franklin, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Neosho, Osage, Pottawatomie, Wilson, Woodson, Wyandotte; <b>Missouri:</b> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available

## SOUTHEAST MISSOURI






Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H2228-082-000 	H2802-049-000 
Plan Highlights	\$0 premium plan with popular ancillaries. 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, <a href="#">Cape Girardeau</a> , Scott, Stoddard, <a href="#">Wayne</a>	<i>Missouri:</i> Bollinger, <a href="#">Cape Girardeau</a> , Scott, Stoddard, <a href="#">Wayne</a>
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	<a href="#">\$0</a> or <a href="#">\$240</a> / \$0 or \$290	\$0 or \$225 / \$0 or \$275
Lab Copay	<a href="#">\$0</a>	<a href="#">\$0</a>
Rx Ded./Copays	\$0; <a href="#">\$0/\$10</a> /\$47/\$100/33%	\$0; \$2/\$12/\$47/\$100/33%
Extra Benefits	<a href="#">Dental Level 4</a> , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline	<a href="#">Dental Level 4</a> , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## SPRINGFIELD



## 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	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	<b>Missouri:</b> Barry, Christian, Dade, Dallas, Douglas, Greene, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, Stone, Taney, Texas, Webster, Wright	<b>Missouri:</b> Barry, Christian, Dade, Dallas, Douglas, Greene, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, Stone, Taney, Texas, Webster, Wright	<b>Missouri:</b> 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

## 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	<b>Illinois:</b> Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; <b>Missouri:</b> Crawford, Franklin, Gasconade, Jefferson, St. Charles, <b>St. Francois</b> , St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	<b>Illinois:</b> Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; <b>Missouri:</b> Crawford, Franklin, Gasconade, Jefferson, St. Charles, <b>St. Francois</b> , St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	<b>Illinois:</b> Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; <b>Missouri:</b> Crawford, Franklin, Gasconade, Jefferson, St. Charles, <b>St. Francois</b> , 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	<b>\$0 or \$175</b> / \$0 or \$250	<b>\$0 or \$175</b> / \$0 or \$250	<b>\$0 or \$200</b> / \$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, <b>Virtual Mental Health Visits</b> , 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, <b>Virtual Mental Health Visits</b> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, <b>Fitbit</b> , Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline

## 2021 PRODUCT BENEFIT GRID

# ST. LOUIS



### 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	<b>Missouri:</b> All counties in state		<b>Missouri:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , 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	<b>Missouri:</b> All counties in state	<b>Missouri:</b> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Personal Emergency Response System

## MISSOURI MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H2802-050-000 
Plan Highlights	<b>New!</b> 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	<b>Illinois:</b> Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair; <b>Missouri:</b> 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

## 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><b>Kansas:</b> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> 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; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p><b>Kansas:</b> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> 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; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> 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

## 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

**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

**Missouri:** All counties in state

## Premium

\$0

\$0

## Extra Benefits

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

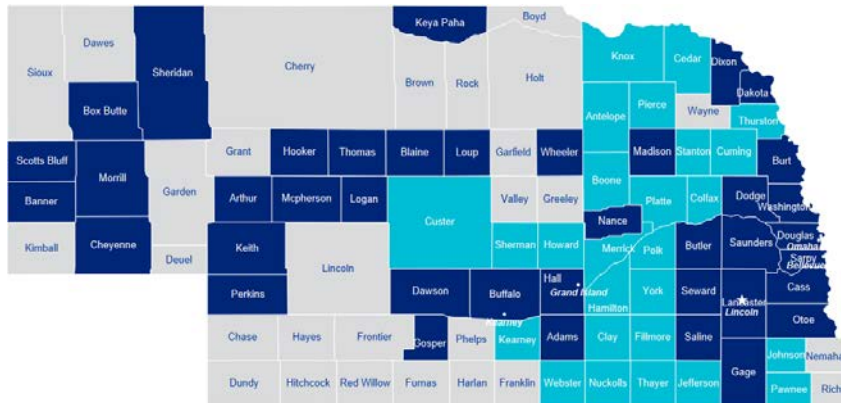
[Dental Level 4](#), Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, [Virtual Mental Health Visits](#), Nurseline, Transportation

## NEBRASKA



● Current Footprint ● Footprint Expansion

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 343,522

Estimated Dual Eligibles<sup>2</sup> 33,916

YOY Eligible Growth 5.2%

MA Penetration 19.8%

YOY MA Enrollment Growth 21.8%

UHC Market Share 59.1%

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

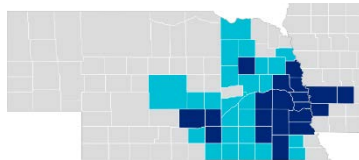
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 3,411 partial duals who may or may not be eligible).

## NEBRASKA



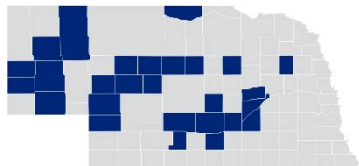
● Current Footprint ● Footprint Expansion

**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



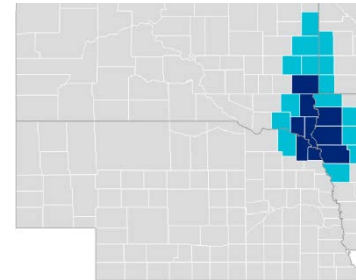
Market Landscape	
Eligibles (as of May 2020)	337,257
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	15.8%
YOY MA Non-SNP Enrollment Growth	22.1%
UHC Non-SNP Market Share	51.7%

**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



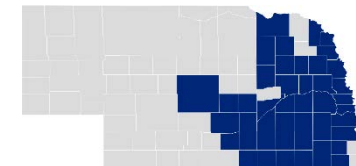
Market Landscape	
Eligibles (as of May 2020)	57,104
YOY Eligible Growth	5.6%
MA Non-SNP Penetration	7.9%
YOY MA Non-SNP Enrollment Growth	43.7%
UHC Non-SNP Market Share	77.7%

**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 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	<b>Iowa:</b> Cass, Mills, Pottawattamie; <b>Nebraska:</b> Adams, <a href="#">Antelope</a> , <a href="#">Boone</a> , <a href="#">Buffalo</a> , <a href="#">Burt</a> , <a href="#">Butler</a> , <a href="#">Cass</a> , <a href="#">Clay</a> , <a href="#">Colfax</a> , <a href="#">Cuming</a> , <a href="#">Custer</a> , <a href="#">Dodge</a> , <a href="#">Douglas</a> , <a href="#">Fillmore</a> , <a href="#">Gage</a> , <a href="#">Hall</a> , <a href="#">Hamilton</a> , <a href="#">Howard</a> , <a href="#">Jefferson</a> , <a href="#">Johnson</a> , <a href="#">Kearney</a> , <a href="#">Lancaster</a> , <a href="#">Madison</a> , <a href="#">Merrick</a> , <a href="#">Nuckolls</a> , <a href="#">Otoe</a> , <a href="#">Pawnee</a> , <a href="#">Pierce</a> , <a href="#">Platte</a> , <a href="#">Polk</a> , <a href="#">Saline</a> , <a href="#">Sarpy</a> , <a href="#">Saunders</a> , <a href="#">Seward</a> , <a href="#">Sherman</a> , <a href="#">Stanton</a> , <a href="#">Thayer</a> , <a href="#">Thurston</a> , <a href="#">Washington</a> , <a href="#">Webster</a> , <a href="#">York</a>	<b>Iowa:</b> Cass, Mills, Pottawattamie; <b>Nebraska:</b> Adams, <a href="#">Antelope</a> , <a href="#">Boone</a> , <a href="#">Buffalo</a> , <a href="#">Burt</a> , <a href="#">Butler</a> , <a href="#">Cass</a> , <a href="#">Clay</a> , <a href="#">Colfax</a> , <a href="#">Cuming</a> , <a href="#">Custer</a> , <a href="#">Dodge</a> , <a href="#">Douglas</a> , <a href="#">Fillmore</a> , <a href="#">Gage</a> , <a href="#">Hall</a> , <a href="#">Hamilton</a> , <a href="#">Howard</a> , <a href="#">Jefferson</a> , <a href="#">Johnson</a> , <a href="#">Kearney</a> , <a href="#">Lancaster</a> , <a href="#">Madison</a> , <a href="#">Merrick</a> , <a href="#">Nuckolls</a> , <a href="#">Otoe</a> , <a href="#">Pawnee</a> , <a href="#">Pierce</a> , <a href="#">Platte</a> , <a href="#">Polk</a> , <a href="#">Saline</a> , <a href="#">Sarpy</a> , <a href="#">Saunders</a> , <a href="#">Seward</a> , <a href="#">Sherman</a> , <a href="#">Stanton</a> , <a href="#">Thayer</a> , <a href="#">Thurston</a> , <a href="#">Washington</a> , <a href="#">Webster</a> , <a href="#">York</a>
Premium	\$19	\$0
Max OOP	<a href="#">\$3,900</a>	\$4,900
PCP/Specialist	\$0 / <a href="#">\$35</a> ; 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	<a href="#">\$0</a>	<a href="#">\$0</a>
Rx Ded./Copays	<a href="#">\$0</a> ; \$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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Chiropractic, Personal Emergency Response System	<a href="#">Dental Level 4</a> , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, <a href="#">Chiropractic</a> , Personal Emergency Response System

## 2021 PRODUCT BENEFIT GRID

# SIOUXLAND



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1278-007-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	<b>Iowa:</b> Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; <b>Nebraska:</b> Cedar, Dakota, Dixon, Knox; <b>South Dakota:</b> 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



## NEBRASKA MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H1278-018-000 
Plan Highlights	<b>New!</b> 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	<b>Iowa:</b> Cass, Mills, Pottawattamie; <b>Nebraska:</b> 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

## 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><b>Kansas:</b> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> 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; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p><b>Kansas:</b> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> 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; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> 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

## 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	<b>Nebraska:</b> 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

## NORTH DAKOTA



● Current Footprint 
 ● Footprint Expansion 
 ● No Footprint

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

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%

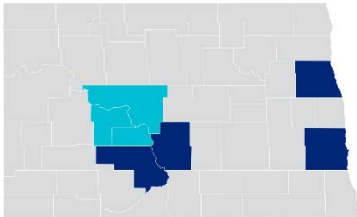
<sup>1</sup> May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

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%

## NORTH DAKOTA

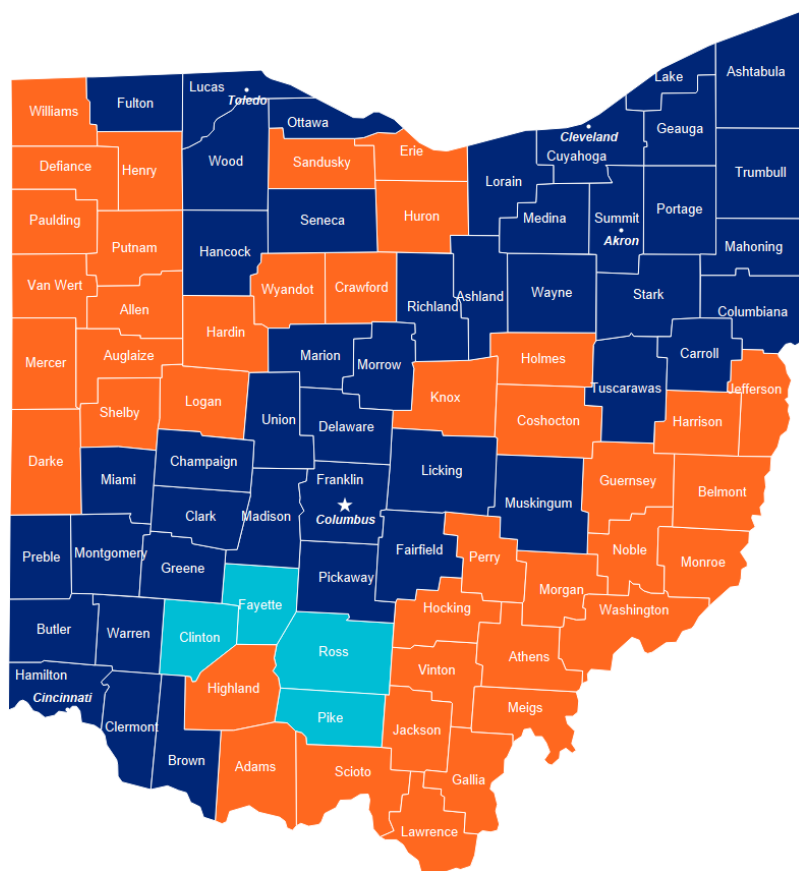


## NEW PLAN

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)	<b>New!</b> Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<b>Minnesota:</b> 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; <b>North Dakota:</b> Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver	<b>Minnesota:</b> 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; <b>North Dakota:</b> Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver	<b>North Dakota:</b> 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

● Current Footprint
 ● Footprint Expansion
 ● Dual Only Footprint

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 2,543,176

Estimated Dual Eligibles<sup>2</sup> 383,393

YOY Eligible Growth 3.9%

MA Penetration 43.1%

YOY MA Enrollment Growth 8.1%

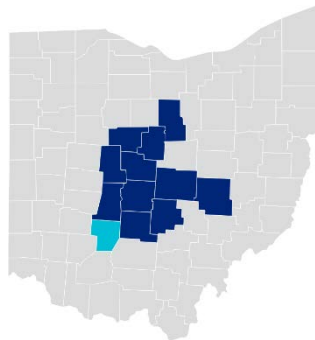
UHC Market Share 18.9%

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

<sup>2</sup> 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).

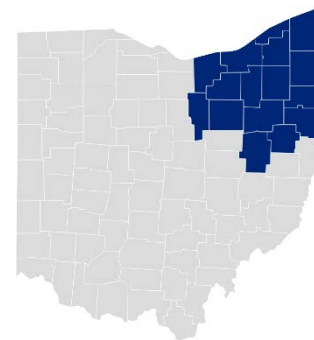
● Current Footprint
 ● Footprint Expansion

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



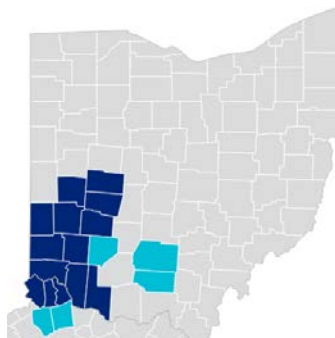
Market Landscape	
Eligibles (as of May 2020)	421,478
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	27.5%
YOY MA Non-SNP Enrollment Growth	7.9%
UHC Non-SNP Market Share	9.0%

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



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



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%

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



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%

## 2021 PRODUCT BENEFIT GRID


# 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	<b>Ohio:</b> Delaware, Fairfield, <b>Fayette</b> , Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	<b>Ohio:</b> Delaware, Fairfield, <b>Fayette</b> , Franklin, Licking, Madison, Marion, Morrow, Muskingum, Pickaway, Richland, Union	<b>Ohio:</b> Delaware, Fairfield, <b>Fayette</b> , 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, <b>Virtual Mental Health Visits</b> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline

## 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	<b>Kentucky:</b> Boone, Campbell, <a href="#">Grant</a> , Kenton, <a href="#">Pendleton</a> ; <b>Ohio:</b> Ashland, Ashtabula, Brown, Butler, Carroll, Champaign, Clark, Clermont, <a href="#">Clinton</a> , Columbiana, Cuyahoga, Delaware, Fairfield, <a href="#">Fayette</a> , Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, <a href="#">Pike</a> , Portage, Preble, Richland, <a href="#">Ross</a> , Seneca, Stark, Summit, Trumbull, Tuscarawas, Union, Warren, Wayne, Wood
Premium	\$111
Max OOP	\$3,400
PCP/Specialist	\$5 / <a href="#">\$25</a> ; No Referral Required
Inpatient Hospital	\$225 Days 1-4
ASC/Outpatient	\$0 or \$225 / \$0 or \$225
Lab Copay	<a href="#">\$0</a>
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, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## 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	<b>Ohio:</b> Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	<b>Ohio:</b> Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	<b>Ohio:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

# CLEVELAND



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	<b>Kentucky:</b> Boone, Campbell, <a href="#">Grant</a> , Kenton, <a href="#">Pendleton</a> ; <b>Ohio:</b> Ashland, Ashtabula, Brown, Butler, Carroll, Champaign, Clark, Clermont, <a href="#">Clinton</a> , Columbiana, Cuyahoga, Delaware, Fairfield, <a href="#">Fayette</a> , Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, <a href="#">Pike</a> , Portage, Preble, Richland, <a href="#">Ross</a> , 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	<a href="#">\$0</a>
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, <a href="#">Virtual Mental Health Visits</a> , Nurseline


## SOUTHWEST OHIO/NORTHERN KENTUCKY



Plan Name	AARP® Medicare Advantage Plan 6 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H5253-052-000 	H5253-109-002 	H8768-015-000  
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and low out-of-pocket costs	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	<b>Kentucky:</b> Boone, Campbell, <b>Grant</b> , Kenton, <b>Pendleton</b> ; <b>Ohio:</b> Brown, Butler, Champaign, Clark, Clermont, <b>Clinton</b> , Greene, Hamilton, Miami, Montgomery, <b>Pike</b> , Preble, <b>Ross</b> , Warren	<b>Kentucky:</b> Boone, Campbell, <b>Grant</b> , Kenton, <b>Pendleton</b> ; <b>Ohio:</b> Brown, Butler, Champaign, Clark, Clermont, <b>Clinton</b> , Greene, Hamilton, Miami, Montgomery, <b>Pike</b> , Preble, <b>Ross</b> , Warren	<b>Kentucky:</b> Boone, Campbell, Kenton; <b>Ohio:</b> Brown, Butler, Champaign, Clark, Clermont, <b>Clinton</b> , Greene, Hamilton, Miami, Montgomery, <b>Pike</b> , Preble, <b>Ross</b> , 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, <b>Virtual Mental Health Visits</b> , 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, <b>Virtual Mental Health Visits</b> , Nurseline	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline, Platinum Dental Rider Available

## 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	<b>Kentucky:</b> Boone, Campbell, <a href="#">Grant</a> , Kenton, <a href="#">Pendleton</a> ; <b>Ohio:</b> Ashland, Ashtabula, Brown, Butler, Carroll, Champaign, Clark, Clermont, <a href="#">Clinton</a> , Columbiana, Cuyahoga, Delaware, Fairfield, <a href="#">Fayette</a> , Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, <a href="#">Pike</a> , Portage, Preble, Richland, <a href="#">Ross</a> , 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	<a href="#">\$0</a>
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, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## 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	<b>Ohio:</b> Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	<b>Ohio:</b> Ashland, Ashtabula, Carroll, Columbiana, Cuyahoga, Fulton, Geauga, Hancock, Lake, Lorain, Lucas, Mahoning, Medina, Ottawa, Portage, Seneca, Stark, Summit, Trumbull, Tuscarawas, Wayne, Wood	<b>Ohio:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available



## 2021 PRODUCT BENEFIT GRID

# TOLEDO



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	<b>Kentucky:</b> Boone, Campbell, <a href="#">Grant</a> , Kenton, <a href="#">Pendleton</a> ; <b>Ohio:</b> Ashland, Ashtabula, Brown, Butler, Carroll, Champaign, Clark, Clermont, <a href="#">Clinton</a> , Columbiana, Cuyahoga, Delaware, Fairfield, <a href="#">Fayette</a> , Franklin, Fulton, Geauga, Greene, Hamilton, Hancock, Lake, Licking, Lorain, Lucas, Madison, Mahoning, Marion, Medina, Miami, Montgomery, Morrow, Muskingum, Ottawa, Pickaway, <a href="#">Pike</a> , Portage, Preble, Richland, <a href="#">Ross</a> , 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	<a href="#">\$0</a>
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, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-021-000 
Plan Highlights	<b>New!</b> 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	<b>Kentucky:</b> Boone, Campbell, Kenton; <b>Ohio:</b> 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

## 2021 PRODUCT BENEFIT GRID

# 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	<p><b>Ohio:</b> Butler, Clark, Cuyahoga, Franklin, Greene, Hamilton, Madison, Mahoning, Montgomery, Stark, Summit, Trumbull, Warren</p>	<p><b>Ohio:</b> 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</p>	<p><b>Ohio:</b> 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</p>
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Premium	\$0	\$0	\$0
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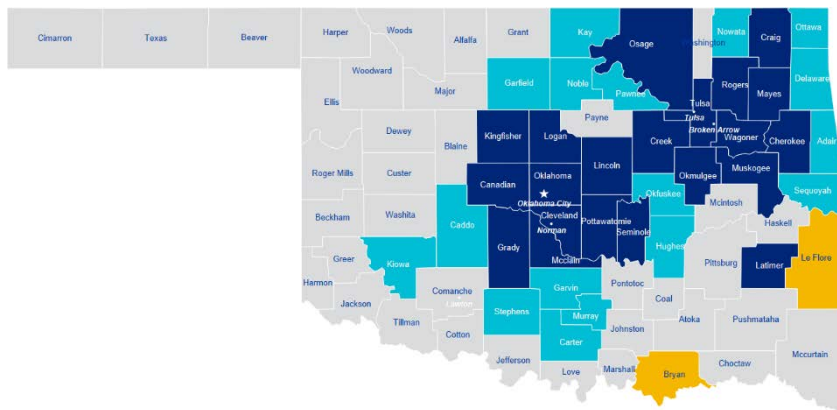
Extra Benefits	<p>Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit</p>	<p>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</p>	<p>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</p>
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## OKLAHOMA



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

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 680,469

Estimated Dual Eligibles<sup>2</sup> 87,997

YOY Eligible Growth 6.0%

MA Penetration 25.2%

YOY MA Enrollment Growth 16.6%

UHC Market Share 40.0%

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

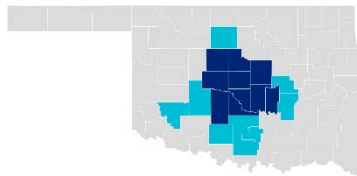
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 16,981 partial duals who may or may not be eligible).

## 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



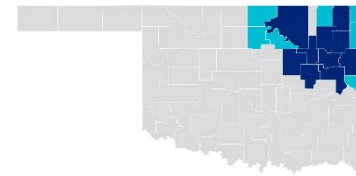
Market Landscape	
Eligibles (as of May 2020)	348,695
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	18.7%
YOY MA Non-SNP Enrollment Growth	15.9%
UHC Non-SNP Market Share	49.7%

**Oklahoma PFFS:** Latimer



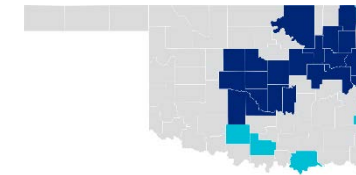
Market Landscape	
Eligibles (as of May 2020)	3,145
YOY Eligible Growth	12.2%
MA Non-SNP Penetration	8.6%
YOY MA Non-SNP Enrollment Growth	28.9%
UHC Non-SNP Market Share	11.0%

**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 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%

## 2021 PRODUCT BENEFIT GRID

# OKLAHOMA CITY



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

## 2021 PRODUCT BENEFIT GRID

# OKLAHOMA CITY




Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H3749-018-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only
Service Area	<b>Oklahoma:</b> 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	<b>Oklahoma:</b> Adair, Cherokee, Craig, Creek, Delaware, Kay, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Rogers, Sequoyah, Tulsa, Wagoner	<b>Oklahoma:</b> Adair, Cherokee, Craig, Creek, Delaware, Kay, Mayes, Muskogee, Noble, Nowata, Okmulgee, Osage, Ottawa, Pawnee, Rogers, Sequoyah, Tulsa, Wagoner	<b>Oklahoma:</b> 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



## OKLAHOMA MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-028-000 
Plan Highlights	<b>New!</b> 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	<b>Oklahoma:</b> 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

## 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><b>Kansas:</b> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> 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; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p><b>Kansas:</b> Chase, Cheyenne, Clay, <b>Cloud</b>, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; <b>Kentucky:</b> Christian; <b>Missouri:</b> Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; <b>Montana:</b> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <b>Nebraska:</b> Arthur, Banner, Blaine, <b>Box Butte</b>, Buffalo, Cheyenne, Dawson, Gosper, Hall, <b>Hamilton</b>, Hooker, <b>Kearney</b>, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; <b>Oklahoma:</b> Latimer; <b>Wyoming:</b> 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, <b>Virtual Medical Visits</b> , Nurseline	Routine Eye Exam, Routine Hearing Exam, <b>Virtual Medical Visits</b> , Nurseline

## 2021 PRODUCT BENEFIT GRID

# 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	<b>Oklahoma:</b> Adair, <a href="#">Bryan</a> , Canadian, <a href="#">Carter</a> , Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, <a href="#">Le Flore</a> , Lincoln, Logan, Mayes, McClain, Muskogee, Oklahoma, Okmulgee, Osage, <a href="#">Ottawa</a> , Pottawatomie, Rogers, Seminole, Sequoyah, <a href="#">Stephens</a> , Tulsa, Wagoner	<b>Oklahoma:</b> Adair, <a href="#">Bryan</a> , Canadian, <a href="#">Carter</a> , Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, <a href="#">Le Flore</a> , Lincoln, Logan, Mayes, McClain, Muskogee, Oklahoma, Okmulgee, Osage, <a href="#">Ottawa</a> , Pottawatomie, Rogers, Seminole, Sequoyah, <a href="#">Stephens</a> , Tulsa, Wagoner
Premium	\$0	\$0
Extra Benefits	<a href="#">Dental Level 4</a> , Routine Eye Exam, Eyewear Credit, <a href="#">OTC Debit Card</a> , <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, <a href="#">Chiropractic</a> , Personal Emergency Response System, Meal Benefit	<a href="#">Dental Level 4</a> , Routine Eye Exam, Eyewear Credit, <a href="#">OTC Debit Card</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, <a href="#">Chiropractic</a>

## SOUTH DAKOTA



● Current Footprint 
 ● Footprint Expansion 
 ● No Footprint

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

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%

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

## SOUTH DAKOTA



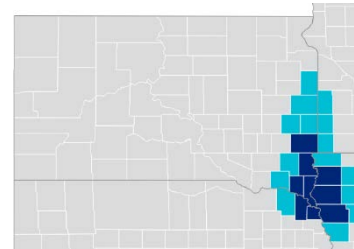
● Current Footprint ● Footprint Expansion

**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%


## RAPID CITY



## 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	<b>New!</b> Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<b>South Dakota:</b> Lawrence, Meade, Pennington	<b>South Dakota:</b> 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

## 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	<b>New!</b> Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<b>Iowa:</b> Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; <b>Nebraska:</b> Cedar, Dakota, Dixon, Knox; <b>South Dakota:</b> Brookings, Clay, Deuel, Lake, Lincoln, Minnehaha, Moody, Turner, Union, Yankton	<b>South Dakota:</b> 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

## SOUTH DAKOTA MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H1278-019-000 
Plan Highlights	<b>New!</b> 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	<b>Iowa:</b> Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; <b>Nebraska:</b> Cedar, Dakota, Dixon, Knox; <b>South Dakota:</b> 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





## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 4,678,738

Estimated Dual Eligibles<sup>2</sup> 737,259

YOY Eligible Growth 6.2%

MA Penetration 38.7%

YOY MA Enrollment Growth 9.9%

UHC Market Share 42.0%

<sup>1</sup> May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.<sup>2</sup> 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



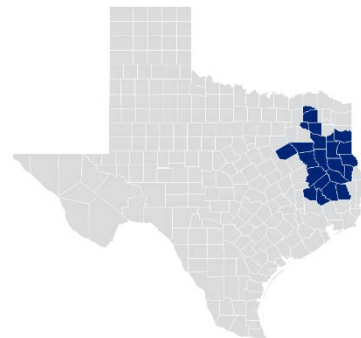
Market Landscape	
Eligibles (as of May 2020)	359,740
YOY Eligible Growth	9.3%
MA Non-SNP Penetration	17.4%
YOY MA Non-SNP Enrollment Growth	14.9%
UHC Non-SNP Market Share	27.8%

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



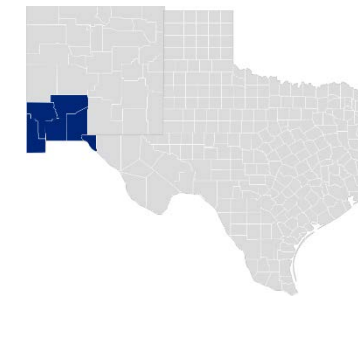
Market Landscape	
Eligibles (as of May 2020)	128,595
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	30.7%
YOY MA Non-SNP Enrollment Growth	3.8%
UHC Non-SNP Market Share	52.5%

**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



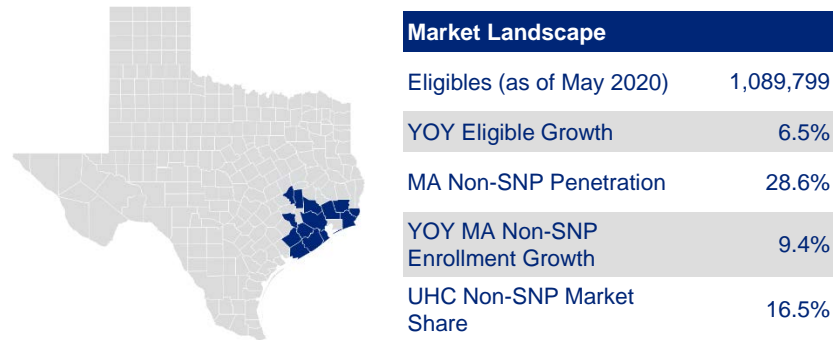
Market Landscape	
Eligibles (as of May 2020)	207,312
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	30.2%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	50.1%

## TEXAS

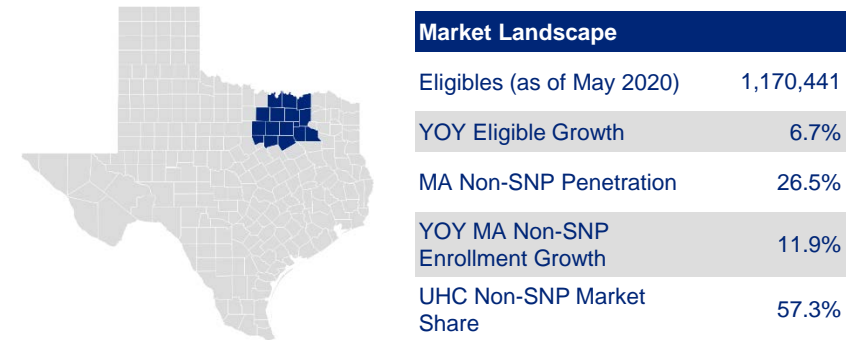


● Current Footprint ● Footprint Expansion

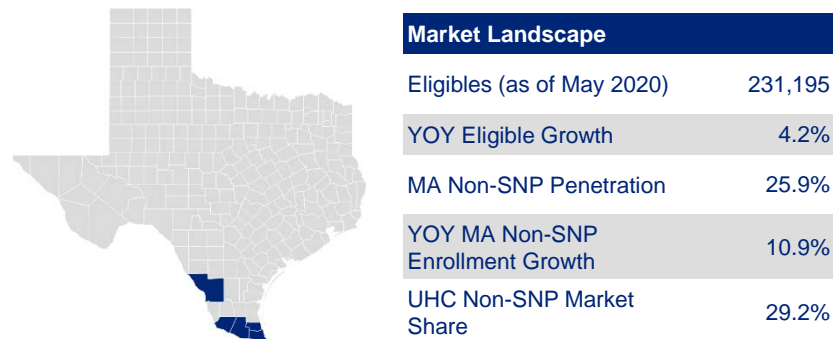
**Houston:** Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton



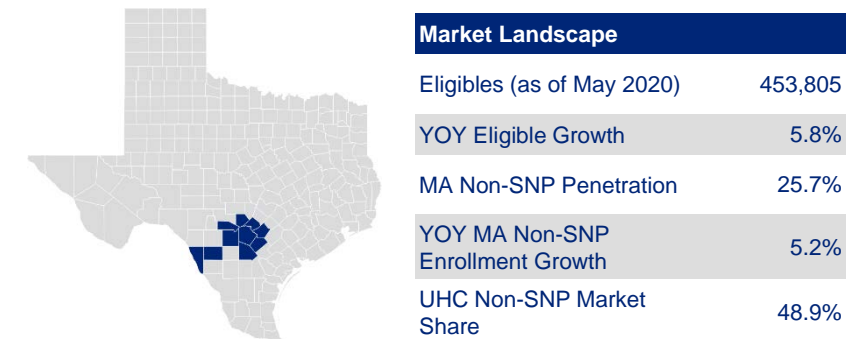
**North Texas:** Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise



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



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



## TEXAS



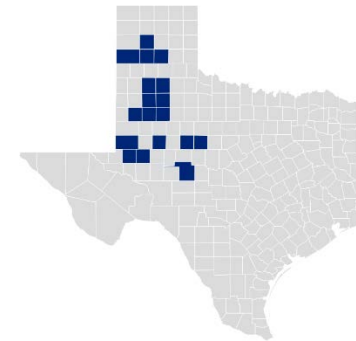
● Current Footprint
 ● Footprint Expansion

**Waco - Temple:** Bell, Falls, Hill, McLennan



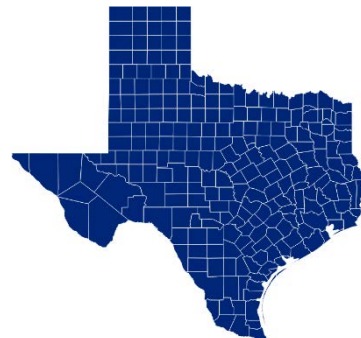
Market Landscape	
Eligibles (as of May 2020)	121,021
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	25.1%
YOY MA Non-SNP Enrollment Growth	16.7%
UHC Non-SNP Market Share	22.3%

**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	<b>Texas:</b> Bastrop, Bell, Blanco, Burnet, Caldwell, Falls, Gillespie, Gonzales, Hays, Hill, Llano, McLennan, Milam, Travis, Williamson	<b>Texas:</b> Bastrop, Bell, Falls, Hays, Hill, McLennan, Travis, Williamson	<b>Texas:</b> 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

## 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	<b>Texas:</b> Aransas, <a href="#">Jim Wells</a> , Kleberg, Nueces, San Patricio, Victoria	<b>Texas:</b> 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	<a href="#">\$0</a> ; <a href="#">\$0/\$10</a> /\$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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , 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	<b>Texas:</b> Aransas, Bee, Jim Wells, Kleberg, Nueces, San Patricio, Victoria	<b>Texas:</b> 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

## EAST TEXAS



## 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	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	<b>Texas:</b> 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	<b>Texas:</b> <a href="#">Henderson</a> , <a href="#">Smith</a> , <a href="#">Wood</a>
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, <a href="#">Virtual Mental Health Visits</a> , 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



## 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	<b>New Mexico:</b> Dona Ana, Grant, Hidalgo, Luna, Sierra; <b>Texas:</b> El Paso	<b>Texas:</b> El Paso	<b>Texas:</b> 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	<b>\$195 Tiers 4-5</b> ; \$2/\$14/\$47/\$100/29%	<b>\$0</b> ; \$0/\$14/\$47/\$100/33%	<b>\$0</b> ; <b>\$0/\$12</b> /\$47/\$100/33%
Extra Benefits	Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , 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, <b>Virtual Mental Health Visits</b> , Transportation, Personal Emergency Response System, <b>Meal Benefit</b>	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Transportation, Personal Emergency Response System, Meal Benefit

## 2021 PRODUCT BENEFIT GRID

### EL PASO




<b>Plan Name</b>	UnitedHealthcare® Medicare Advantage Assure (PPO)
<b>Plan ID</b>	H0271-011-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid - best for Full Duals
<b>Service Area</b>	<b>New Mexico:</b> Dona Ana, Grant, Hidalgo, Luna, Sierra
<b>Premium</b>	\$0 for Full Duals
<b>Max OOP</b>	\$0 for Full Duals
<b>PCP/Specialist</b>	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
<b>Inpatient Hospital</b>	\$0 for Full Duals
<b>ASC/Outpatient</b>	\$0 for Full Duals
<b>Lab Copay</b>	\$0 for Full Duals
<b>Rx Ded./Copays</b>	Varies by LIS Level
<b>Extra Benefits</b>	Dental Level 4, Routine Eye Exam, <a href="#">Eyewear Credit</a> , OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Meal Benefit

# 2021 PRODUCT BENEFIT GRID

## HOUSTON



### 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	<b>New!</b> 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	<b>Texas:</b> Austin, Brazoria, Brazos, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Matagorda, Montgomery, Orange, Wharton	<b>Texas:</b> Brazoria, Fort Bend, Galveston, Harris, Liberty, Montgomery	<b>Texas:</b> 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

## 2021 PRODUCT BENEFIT GRID

# NORTH TEXAS



### 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	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	<b>Texas:</b> Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	<b>Texas:</b> Collin, Cooke, Dallas, Denton, Ellis, Fannin, Grayson, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Tarrant, Van Zandt, Wise	<b>Texas:</b> 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, <b>Virtual Mental Health Visits</b> , 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, <b>Virtual Mental Health Visits</b> , 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

## NORTH TEXAS




## 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	<b>New!</b> 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	<b>Texas:</b> Collin, Cooke, Dallas, Denton, Johnson, Rockwall, Tarrant	<b>Texas:</b> 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

## 2021 PRODUCT BENEFIT GRID

# 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	<b>Texas:</b> Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	<b>Texas:</b> Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	<b>Texas:</b> 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, <b>Virtual Mental Health Visits</b> , Transportation, Personal Emergency Response System	<b>Dental Level 2</b> , Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	<b>Dental Level 4</b> , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Transportation, Personal Emergency Response System, Meal Benefit

## 2021 PRODUCT BENEFIT GRID

# SAN ANTONIO




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	<b>Texas:</b> Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson	<b>Texas:</b> Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson	<b>Texas:</b> 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

## 2021 PRODUCT BENEFIT GRID

# SAN ANTONIO





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	<b>Texas:</b> Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	<b>Texas:</b> Cameron, Hidalgo, Maverick, Starr, Webb, Willacy, Zavala	<b>Texas:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Transportation, Personal Emergency Response System	<a href="#">Dental Level 2</a> , Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	<a href="#">Dental Level 3</a> , Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Personal Emergency Response System, Meal Benefit



## WACO - TEMPLE




Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H4527-002-000	H1278-004-000  
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	<b>Texas:</b> Bastrop, Bell, Falls, Hays, Hill, McLennan, Travis, Williamson	<b>Texas:</b> 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

## 2021 PRODUCT BENEFIT GRID

# WEST TEXAS



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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available		

## 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	<b>Texas:</b> All counties in state	<b>Texas:</b> All counties in state	<b>Texas:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation

## TEXAS MA ONLY



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	<b>Texas:</b> 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

## TEXAS DUAL



Plan Name	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	<b>Texas:</b> Brazoria, Fort Bend, Galveston, Harris, Jefferson, Liberty, Montgomery, Polk, Waller	<b>Texas:</b> Bastrop, Burnet, Caldwell, Hays, Travis, Williamson	<b>Texas:</b> 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

## 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	<b>Texas:</b> Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwall, Tarrant	<b>Texas:</b> Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson	<b>Texas:</b> Bee, Jim Wells, Kleberg, Nueces, San Patricio
Premium	\$0	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, <a href="#">Hearing Aids</a> , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <a href="#">Transportation</a> , Personal Emergency Response System, <a href="#">Meal Benefit</a>	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , 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, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

## 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	<b>Texas:</b> Hays, Travis, Williamson	<b>Texas:</b> Aransas, Kleberg, Nueces, San Patricio	<b>Texas:</b> 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, <b>Healthy Food Benefit</b> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, <b>Meal Benefit</b>

## 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	<b>Texas:</b> El Paso	<b>Texas:</b> El Paso
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, <a href="#">Meal Benefit</a>	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



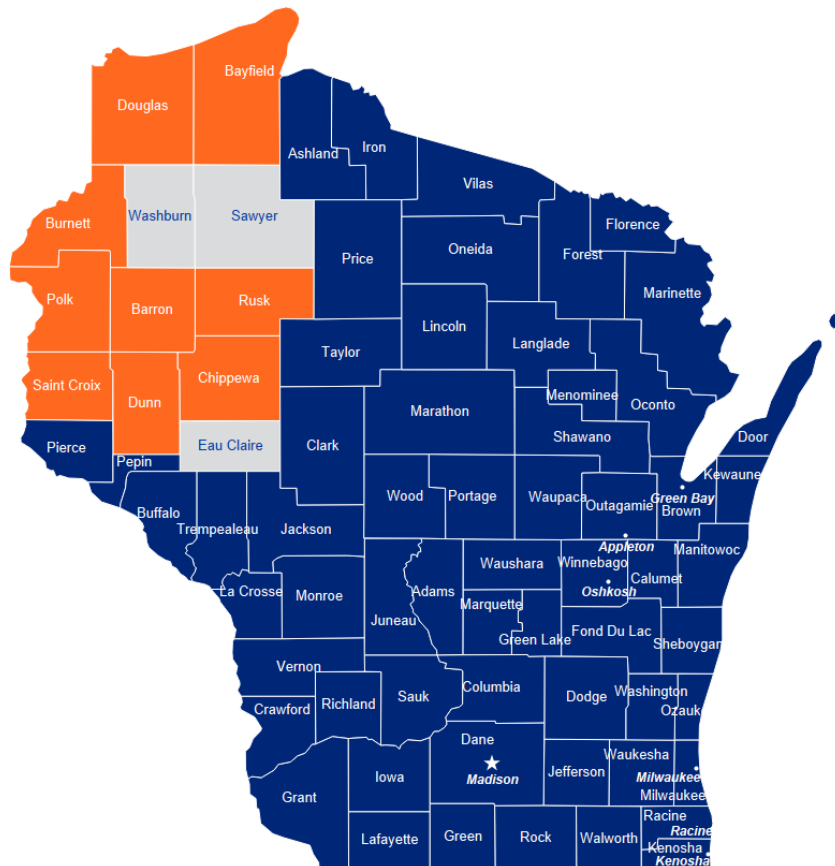
## TEXAS DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)	UnitedHealthcare Dual Complete® Choice (Regional PPO D-SNP)
Plan ID	H5322-025-000	H5322-026-000	R6801-011-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$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	<b>Texas:</b> Anderson, Andrews, Angelina, Archer, Armstrong, Austin, Bandera, Baylor, Bell, <b>Bosque</b> , Brazos, <b>Cass</b> , 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, <b>Jones</b> , 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, <b>Uvalde</b> , Victoria, Walker, Washington, Webb, Wharton, Wise, Zavala	<b>Texas:</b> Cameron, Hidalgo, Willacy	<b>Texas:</b> All counties in state
Premium	\$0	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, <b>Eyewear Credit</b> , OTC Debit Card, <b>Healthy Food Benefit</b> , 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, <b>Virtual Mental Health Visits</b> , Nurseline, Transportation

● Current Footprint 
 ● Dual Only Footprint 
 ● No Footprint

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 1,257,531

Estimated Dual Eligibles<sup>2</sup> 171,406

YOY Eligible Growth 4.8%

MA Penetration 43.0%

YOY MA Enrollment Growth 8.7%

UHC Market Share 39.5%

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

<sup>2</sup> 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).

## WISCONSIN



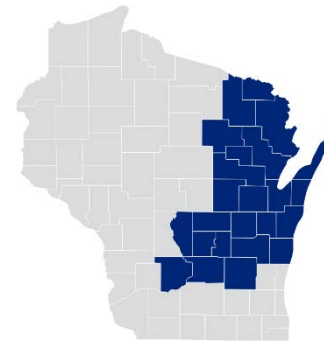
● Current Footprint ● Footprint Expansion

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



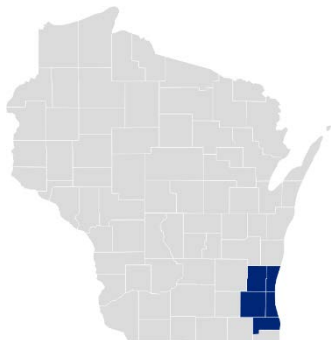
Market Landscape	
Eligibles (as of May 2020)	86,519
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	40.3%
YOY MA Non-SNP Enrollment Growth	6.4%
UHC Non-SNP Market Share	12.4%

**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



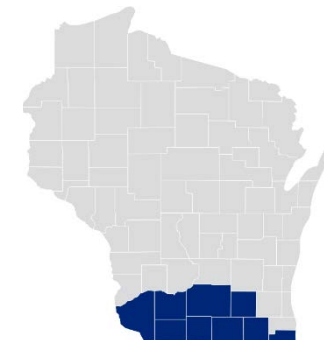
Market Landscape	
Eligibles (as of May 2020)	358,761
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	41.9%
YOY MA Non-SNP Enrollment Growth	5.8%
UHC Non-SNP Market Share	36.6%

**Milwaukee:** Milwaukee, Ozaukee, Racine, Washington, Waukesha



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%

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

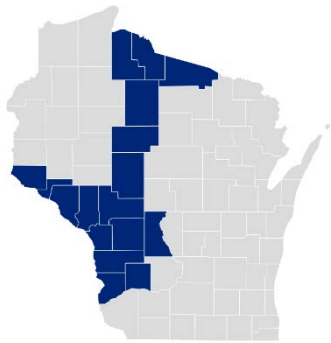


Market Landscape	
Eligibles (as of May 2020)	236,361
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	22.2%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	20.9%

## WISCONSIN

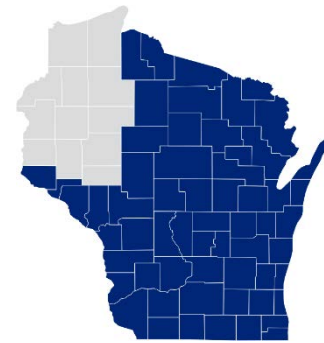
 Current Footprint
  Footprint Expansion

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



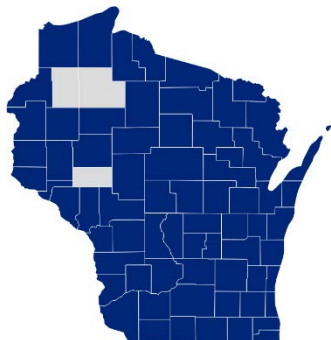
Market Landscape	
Eligibles (as of May 2020)	120,475
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	29.8%
YOY MA Non-SNP Enrollment Growth	6.5%
UHC Non-SNP Market Share	9.7%

**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	<b>Wisconsin:</b> Lincoln, Marathon, Oneida, Portage, Wood		<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

# 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	<b>Wisconsin:</b> Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Taylor, Trempealeau, Vernon, Vilas, Wood		<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available		Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

### 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	<b>Wisconsin:</b> Brown, Calumet, Dodge, Door, Florence, Fond du Lac, Forest, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago		<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Meal Benefit, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

# GREEN BAY



Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Open Plan 1 (PPO)	
Plan ID	H0294-015-000	 	H0294-004-000	
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		Open access plan for those seeking maximum coverage	
Service Area	<b>Wisconsin:</b> Brown, <a href="#">Calumet</a> , <a href="#">Fond du Lac</a> , Kewaunee, <a href="#">Manitowoc</a> , Outagamie, <a href="#">Sheboygan</a> , <a href="#">Winnebago</a>		<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline		Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , 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	<b>Wisconsin:</b> Milwaukee, Ozaukee, Racine, Washington, Waukesha	<b>Wisconsin:</b> Milwaukee, Ozaukee, Racine, Washington, Waukesha	<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

# 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	<b>Wisconsin:</b> Grant, Green, Jefferson, Kenosha, Rock, Walworth	<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

# 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	<b>Wisconsin:</b> Dane, <a href="#">Green</a> , <a href="#">Iowa</a> , <a href="#">Jefferson</a> , <a href="#">Lafayette</a> , Rock		<b>Wisconsin:</b> 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, <a href="#">Fitbit</a> , Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID



# 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	<b>Wisconsin:</b> Ashland, Buffalo, Clark, Crawford, Iron, Jackson, Juneau, La Crosse, Lincoln, Marathon, Monroe, Oneida, Pepin, Pierce, Portage, Price, Richland, Taylor, Trempealeau, Vernon, Vilas, Wood		<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available		Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	

## WISCONSIN CHRONIC



Plan Name		UnitedHealthcare® Medicare Advantage Assist (PPO C-SNP)	UnitedHealthcare® Medicare Advantage Assist (PPO C-SNP)
Plan ID		H0294-002-000 	H0294-010-000 
Plan Highlights		Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area		<b>Wisconsin:</b> 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	<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## WISCONSIN MA ONLY



Plan Name	AARP® Medicare Advantage Patriot Plan 1 (PPO)		AARP® Medicare Advantage Patriot Plan 2 (HMO-POS)	
Plan ID	H0294-014-000		H5253-021-000	
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well 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	<b>Wisconsin:</b> Adams, Ashland, Buffalo, Clark, Columbia, Crawford, Dane, Iowa, Iron, Jackson, Juneau, La Crosse, Lafayette, <a href="#">Lincoln</a> , <a href="#">Marathon</a> , Marquette, Monroe, <a href="#">Oneida</a> , Pepin, Pierce, <a href="#">Portage</a> , Price, Richland, Sauk, Taylor, Trempealeau, Vernon, Vilas, Wood		<b>Wisconsin:</b> 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, <a href="#">Virtual Mental Health Visits</a> , Nurseline		Dental Level 4, Routine Eye Exam, <a href="#">Eyewear Credit</a> , <a href="#">OTC Catalog</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline	

## 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	<b>Wisconsin:</b> 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	<b>Wisconsin:</b> Brown, Calumet, Green Lake, Kewaunee, La Crosse, Milwaukee, Monroe, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Trempealeau, Vernon, Washington, Waukesha, Waupaca, Waushara, Winnebago
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit