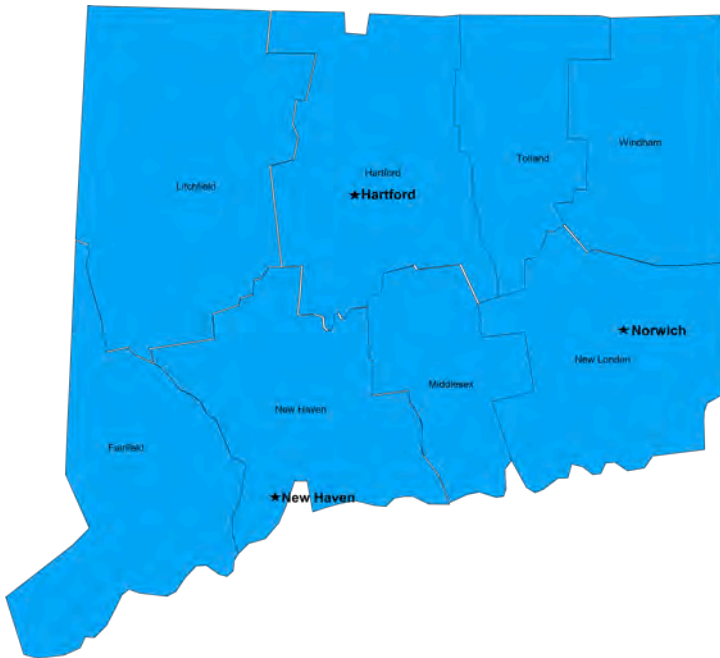


2017 Medicare Advantage Plans Northeast Region

Connecticut Market Overview

Connecticut

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	639,746
YOY Eligible Growth	2.5%
MA Penetration	24.0%
YOY MA Penetration Growth	1.0%
UHC Market Share	32.3%

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Connecticut Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products at \$0, \$29, and \$99 premium
- Strong UnitedHealthcare® and AARP® brand recognition
- Stable product offering and network availability for 2017
- SilverSneakers added to the high premium plan, making the fitness program a part of all HMO plans in 2017
- \$250 flat co-pay for outpatient surgery in high premium plan
- When comparing to competitors, focus on no medical deductible
- 4 Star Plans
- Hi HealthInnovations has enhanced member support in the cities of Hartford and Shelton with 2 available resources to assist with benefit utilization



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Strong relationship with a broad network of providers, inclusive of most hospital systems and large provider organizations in the state
- Network includes: ProHealth, St. Francis, Integrated Care Partners (ICP), Northeast and West CT Medical Group, Soundview Medical, Starling, Stamford Health, and CT State Medical Society IPA
- Backus and Middlesex Hospitals were added in 2016
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H0755-033, H0755-031, and H0755-030
- Diabetes Navigator helps members manage diabetes more effectively

Connecticut Market Landscape



Eligibles (as of 5/1/2016)	639,746
YOY Eligible Growth	2.5%
MA Penetration	24.0%
YOY MA Penetration Growth	1.0%
UHC Market Share	32.3%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Connecticut Product Overview

	UnitedHealthcare MedicareComplete Plan 3 H0755-033	UnitedHealthcare MedicareComplete Plan 2 H0755-031	UnitedHealthcare MedicareComplete Plan 1 H0755-030
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Low premium plan for consumers shopping for value and higher out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0	\$29	\$99
PCP Co-pay	\$20	\$15	\$5
Specialist Co-pay	\$50	\$40	\$30
Inpatient Hospital	\$430 Days 1-4	\$395 Days 1-4	\$345 Days 1-5
Outpatient Surgery	20%	20%	\$250
Max Out-of-Pocket	\$6,700	\$6,000	\$3,400
Rx Co-pays	\$3/\$10/\$45/\$95/30%	\$2/\$9/\$45/\$95/30%	\$2/\$8/\$45/\$95/31%
Rx Deductible	\$150 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)	\$100 (T3, T4 & T5 only)
Referral Required	Y	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

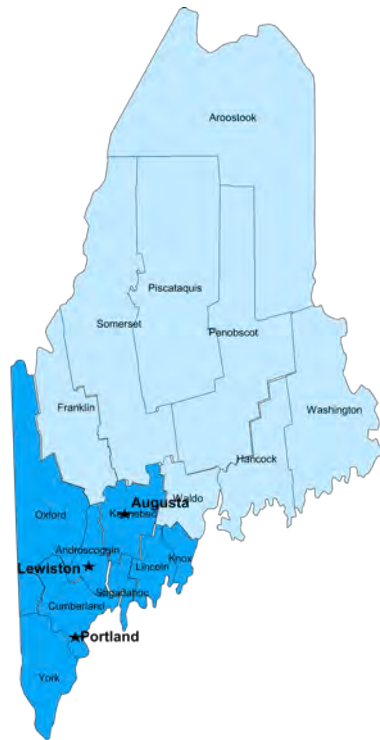
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Maine Market Overview

Maine

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	312,310
YOY Eligible Growth	3.2%
MA Penetration	20.5%
YOY MA Penetration Growth	2.3%
UHC Market Share	14.0%
Eligibles in Expansion Area	110,557

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Maine Market Overview



Market Highlights

- UnitedHealthcare® is the longest tenured MA plan in the market with excellent brand recognition and solid reputation
- UnitedHealthcare is the only plan focused on growing across all of New England (contiguous service area)
- Under-saturated market for agents
- Portfolio of MA plan choices to meet a variety of needs
- Improved year-over-year benefits on \$0 premium plan
- Flat dollar outpatient surgery now available in all plans
- Introducing new statewide RPP0 plan with low co-pays and no Rx deductible (Non-commissionable in Aroostook, Hancock, Piscataquis, and Washington)
- 4.5 Star LPPOs



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



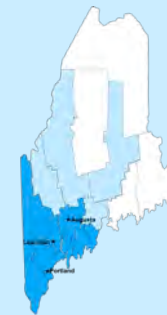
Provider

- Stable Provider network throughout service area and across New England
- Key providers include Maine Health, Maine General, Southern Maine Medical and York Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H2001-010 and R5329-001
- Diabetes Navigator helps members manage diabetes more effectively



Maine Market Landscape

Eligibles (as of 5/1/2016)	312,310
YOY Eligible Growth	3.2%
MA Penetration	20.5%
YOY MA Penetration Growth	2.3%
UHC Market Share	14.0%
Eligibles in Expansion Area	110,557

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Maine Product Overview

	AARP MedicareComplete Choice Plan 1 H2001-001	AARP MedicareComplete Choice Plan 2 H2001-010	AARP MedicareComplete Choice R5329-001
Plan Highlights	Low premium PPO plan for consumers shopping for value and choice	Moderate premium PPO plan offering choice, lower co-pays and additional ancillaries	Higher premium RPPO plan offering statewide choice, low co-pays and additional ancillaries
Plan Type	LPPO	LPPO	RPPO
Service Area	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine and New Hampshire: All counties (Non-commissionable in Aroostook, Hancock, Piscataquis, and Washington)
Premium	\$0	\$49	\$79
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$35	\$30	\$25
Inpatient Hospital	\$295 Days 1-6	\$225 Days 1-7	\$225 Days 1-7
Outpatient Surgery	\$295	\$225	\$200
Max Out-of-Pocket	\$5,500	\$3,900	\$3,500
Rx Co-pays	\$2/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$240 (T3, T4 & T5 only)	\$0	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision. Fitness Rider Available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

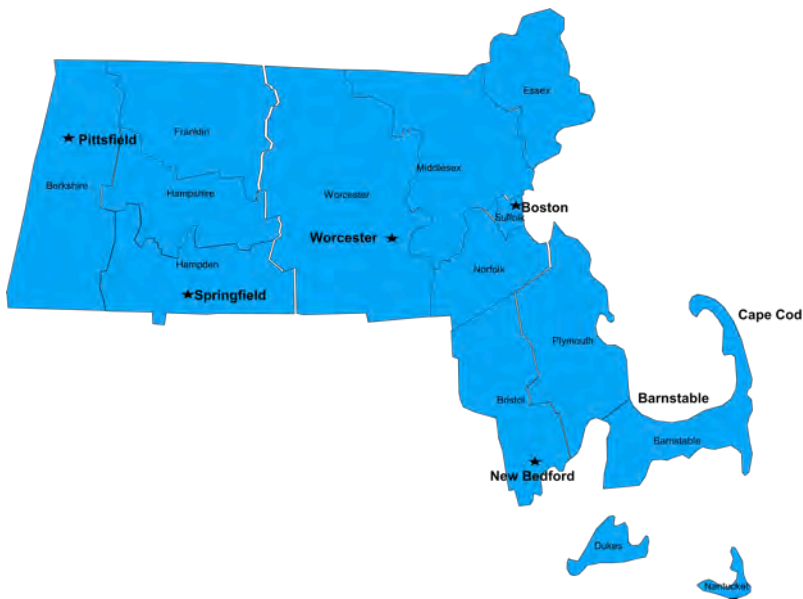
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Massachusetts Market Overview

Massachusetts

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,239,626
YOY Eligible Growth	3.3%
MA Penetration	18.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	16.1%

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Massachusetts HMOs Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Portfolio of MA plan choices to meet a variety of needs with \$0, \$45, and \$79 HMOs offering coordinated care
- Introducing new \$79 premium plan design for consumers seeking lower cost shares and additional ancillary benefits
- 4 Star plans
- Expanding HMO offerings to Worcester county
- UnitedHealth Passport® — Great for snowbirds or those who travel
- New — Added to our family of network providers in Essex, Middlesex, and Suffolk counties is the Cambridge Health Alliance made up of three hospital campuses that span Cambridge, Somerville, and many metro north communities



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



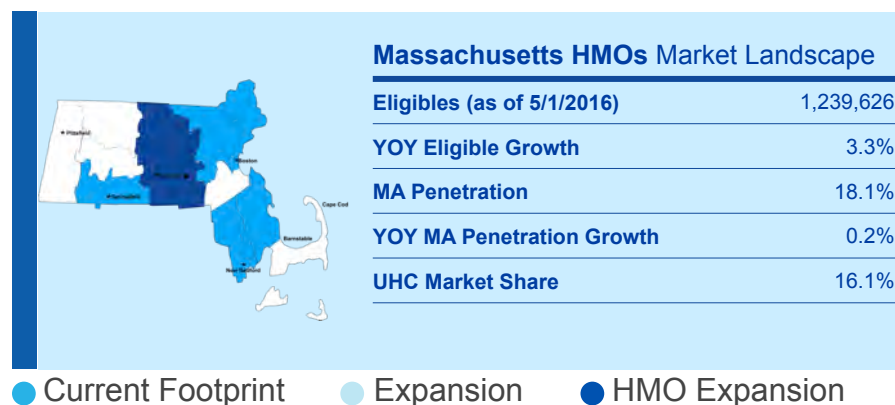
Provider

- Essex, Middlesex, Suffolk: key providers include Massachusetts General, Brigham and Women's, Beth Israel Deaconess, and Lahey Clinic health system
- Bristol, Plymouth: key providers include Sturdy Memorial, Primacare, St. Anne's Hospital and Southcoast including Charlton Memorial, St. Luke's and Tobey hospitals
- Berkshire, Hampden, Worcester: key providers include Riverbend, Mercy Medical Associates and Orchard Medical
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- Personalized member service model that connects members with advocates who are best suited for their needs
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Diabetes Navigator helps members manage diabetes more effectively



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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Massachusetts HMO Product Overview

	AARP MedicareComplete Plan 1 H1944-001	AARP MedicareComplete Plan 2 H1944-004	AARP MedicareComplete Plan 3 H1944-021
Plan Highlights	\$0 premium plan offering Passport	Low premium plan offering Passport	High premium plan offering preventive dental and Passport.
Plan Type	HMO	HMO	HMO
Service Area	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk
Premium	\$0	\$45	\$79
PCP Co-pay	\$15	\$5	\$5
Specialist Co-pay	\$40	\$30	\$20
Inpatient Hospital	\$395 Days 1-4	\$295 Days 1-6	\$275 Days 1-5
Outpatient Surgery	20%	\$275	\$250
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400
Rx Co-pays	\$3/\$11/\$45/\$95/28%	\$3/\$11/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Massachusetts HMO Product Overview

	AARP MedicareComplete Plan 1 H1944-007	AARP MedicareComplete Plan 2 H1944-008	AARP MedicareComplete Plan 3 H1944-023
Plan Highlights	\$0 premium plan offering Passport	Low premium plan offering Passport	High premium plan offering preventive dental and Passport
Plan Type	HMO	HMO	HMO
Service Area	Massachusetts: Essex	Massachusetts: Essex	Massachusetts: Essex
Premium	\$0	\$45	\$79
PCP Co-pay	\$15	\$10	\$5
Specialist Co-pay	\$45	\$25	\$20
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-6	\$275 Days 1-5
Outpatient Surgery	20%	\$275	\$250
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400
Rx Co-pays	\$3/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Massachusetts HMO Product Overview

	AARP MedicareComplete Plan 1 H1944-005	AARP MedicareComplete Plan 2 H1944-006	AARP MedicareComplete Plan 3 H1944-022
Plan Highlights	\$0 premium plan	Low premium plan with decreasing member cost-share	High premium plan offering preventive dental and Passport
Plan Type	HMO	HMO	HMO
Service Area	Massachusetts: Bristol, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Hampden, Plymouth, Worcester
Premium	\$0	\$45	\$79
PCP Co-pay	\$15	\$10	\$5
Specialist Co-pay	\$45	\$25	\$20
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-6	\$275 Days 1-5
Outpatient Surgery	20%	\$275	\$250
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400
Rx Co-pays	\$3/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Massachusetts RPPO Product Overview

AARP Medicare Complete Choice
R7444-001

Plan Highlights

Open access PPO plan for those looking for broader access

Plan Type

RPPO

Service Area

All counties in: MA, CT, RI, VT
Non-commissionable in: CT: All counties; MA: Barnstable, Dukes, Franklin, Hampshire, and Nantucket counties

Premium

\$50

PCP Co-pay

\$20

Specialist Co-pay

\$45

Inpatient Hospital

\$395 Days 1-4

Outpatient Surgery

20%

Max Out-of-Pocket

\$5,500

Rx Co-pays

\$2/\$12/\$47/\$100/27%

Rx Deductible

\$280 (T3, T4 & T5 only)

Referral Required

N

Extra Benefits

Eyewear Credit, Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams. Fitness Rider available

● Improved for 2017 ● Degraded for 2017 ● New Plan

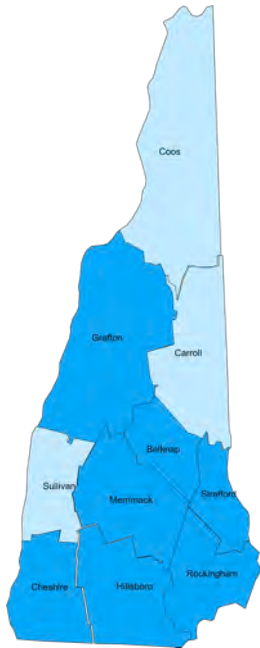
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New Hampshire Market Overview

New Hampshire

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	270,432
YOY Eligible Growth	4.0%
MA Penetration	5.9%
YOY MA Penetration Growth	1.2%
UHC Market Share	47.6%
Eligibles in Expansion Area	33,488

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

New Hampshire Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Longest tenured MA plan in the market and the only plan focused on growing across all of New England
- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with a new RPPO
- Low premium plan represents improved benefits from 2016
- Higher premium plan has rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Recent service area expansion, network development and new plan options put UnitedHealthcare in a position to accelerate growth in the market. Expanding to Carroll, Coos, and Sullivan counties and expanding HMO offerings to Cheshire county
- 4 Star Plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



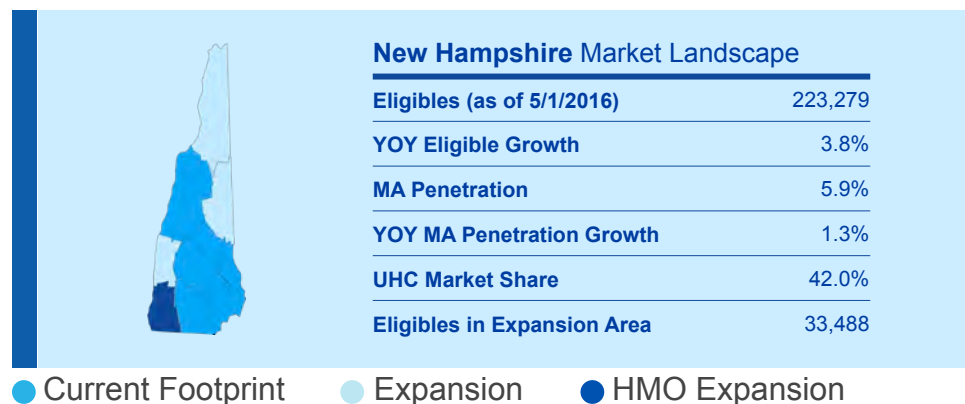
Provider

- Access to broad network of providers across New England, including Boston teaching hospitals
- Key providers include Dartmouth Hitchcock, St. Joseph's, Portsmouth Hospital, Southern NH Medical Center and Exeter Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



UnitedHealthcare®

New Hampshire Product Overview

	AARP Medicare Complete Plan 2 H1944-017	AARP Medicare Complete Plan 3 H1944-019	AARP Medicare Complete Choice R5329-001
Plan Highlights	Low premium plan offering SilverSneakers® and Passport	Value plan with SilverSneakers®, Passport and preventive dental	New higher premium RPPO plan offering statewide choice, low co-pays and additional ancillaries
Plan Type	HMO	HMO	RPPO
Service Area	New Hampshire: Carroll, Cheshire, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan	New Hampshire: Carroll, Cheshire, Coos, Grafton, Hillsborough, Rockingham, Strafford, Sullivan	Maine and New Hampshire: All counties
Premium	\$29	\$69	\$79
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$35	\$30	\$25
Inpatient Hospital	\$295 Days1-5	\$250 Days1-7	\$225 Days1-7
Outpatient Surgery	\$295	\$200	\$200
Max Out-of-Pocket	\$5,900	\$3,400	\$3,500
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$0	\$0
Referral Required	Y	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

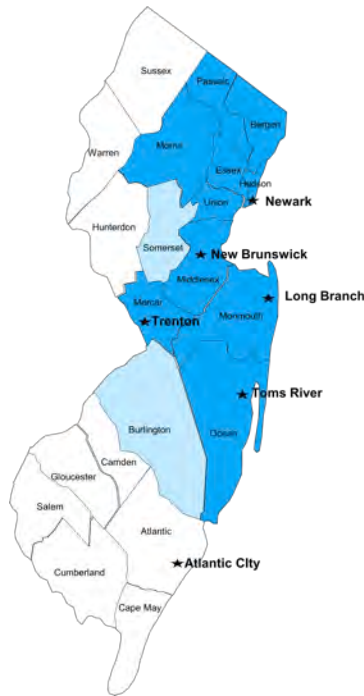
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New Jersey Market Overview

New Jersey

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,190,331
YOY Eligible Growth	2.9%
MA Penetration	13.6%
YOY MA Penetration Growth	1.0%
UHC Market Share	53.1%
Eligibles in Expansion Area	134,578

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New Jersey Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest MA plan in the market with expansions into Burlington and Somerset counties
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Introducing fixed outpatient co-pay on H7055-034 and H7055-035
- Plan 3 (\$39) now available in all existing and expansion counties
- New Optum Fitness Advantage benefit
- More value! Largely maintained and/or improved core benefits across all plans including the removal of referrals on all plans
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- Large Latin/Spanish speaking population
- Former UHC Focus plan has been re-branded as AARP MedicareComplete



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- Optum® Fitness Advantage membership — Stay active with a gym membership for no additional cost on plans
- Diabetes Navigator helps members manage diabetes more effectively



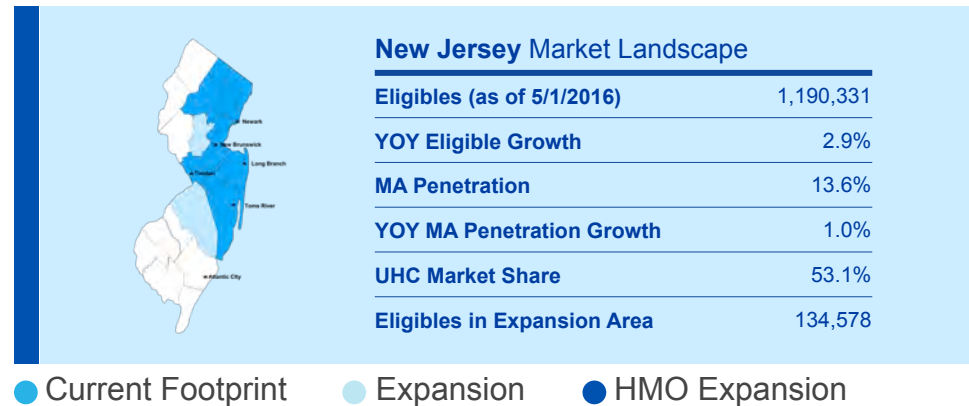
Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Large competitive network including Summit, JFK, Excelcare and Optimus
- NJ members can utilize in-network NY providers and facilities at in-network rates
- Consult the Provider Directory for the full list of providers



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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New Jersey Product Overview

	AARP MedicareComplete Plan 2 H0755-038 (Mapping from H3107-012)	AARP MedicareComplete Plan 1 H0755-034 (Mapping from H3107-004)	AARP MedicareComplete Plan 3 H0755-035 (Mapping from H3107-013 and H3107-014)	AARP MedicareComplete Plan 4 H0755-036 (Mapping from H3107-015)
Plan Highlights	\$0 premium plan for consumers shopping for value in Essex and Ocean counties	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	New Jersey: Essex, Ocean	New Jersey: Bergen, Burlington, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Bergen, Burlington, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Bergen, Burlington, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union
Premium	\$0	\$0	\$39	\$79
PCP Co-pay	\$5	\$25	\$5	\$0
Specialist Co-pay	\$20	\$50	\$15	\$15
Inpatient Hospital	\$345 Days 1-5	\$395 Days 1-4	\$250 Days 1-5	\$150 Days 1-5
Outpatient Surgery	20%	\$295	\$250	\$150
Max Out-of-Pocket	\$6,700	\$6,700	\$5,900	\$3,400
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$45/\$95/27%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$290 (T3, T4 & T5 only)	\$225 (T3, T4 & T5 only)	\$0
Referral Required	N	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Optum Fitness, Passport, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Optum Fitness, Passport, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Optum Fitness, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Optum Fitness, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New York Market Overview

New York

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	3,401,340
YOY Eligible Growth	2.8%
MA Penetration	30.6%
YOY MA Penetration Growth	0.1%
UHC Market Share	23.3%

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Downstate NY North Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest MA plan in the market
- Portfolio approach to provide options that appeal to the diverse income levels in the market
- Market includes many small competitors with narrow networks and the potential for instability. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Bilingual agents to assist growing Spanish population in Rockland and Orange counties
- Greater access to care with improved co-pays for eye/diabetic eye exams, lab and x-ray across all plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- WestMed (ACO)
- Crystal Run
- Westchester Medical Center and providers
- All Westchester, Rockland and Orange hospitals are par
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost H3307-023
- Diabetes Navigator helps members manage diabetes more effectively



Downstate NY North Market Landscape

Eligibles (as of 5/1/2016)	334,818
YOY Eligible Growth	2.9%
MA Penetration	16.9%
YOY MA Penetration Growth	0.3%
UHC Market Share	47.2%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Downstate NY North Product Overview

	AARP MedicareCompletePlan 1 H3307-012	AARP MedicareComplete H3307-023	AARP MedicareComplete Plan 2 H3307-025
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	New York: Orange, Rockland, Westchester	New York: Orange, Rockland, Westchester	New York: Sullivan, Ulster
Premium	\$0	\$69	\$0
PCP Co-pay	\$15	\$10	\$15
Specialist Co-pay	\$50	\$30	\$50
Inpatient Hospital	\$345 Days 1-5	\$325 Days 1-5	\$345 Days 1-5
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$4,000	\$6,700
Rx Co-pays	\$2/\$10/\$45/\$95/ 28%	\$2/\$10/\$45/\$95/ 28%	\$2/\$10/\$45/\$95/ 28%
Rx Deductible	\$245 (T3, T4 & T5 only)	\$240 (T3, T4 & T5 only)	\$245 (T3, T4 & T5 only)
Referral Required	Y	N	Y
Extra Benefits	Hearing Aids, NurseLine, Passport, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, SilverSneakers, Passport, and Routine Hearing and Vision Exams	Hearing Aids, NurseLine Passport, and Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New York City Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Choice! Strong portfolio of MA plan choices from a stable company to meet a variety of needs
- Stable network with strong provider relationships
- Added premium and improved the benefits on H3379-001
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- The Mosaic PSP product serves the needs of Chinese and Korean membership with UnitedHealthcare retail presence
- Improved acupuncture on Mosaic plan
- Greater access to care with improved co-pays for eye/diabetic eye exams, lab and x-ray across all plans
- Market has diverse mix of ethnicities



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Strong, competitive network including CAIPA, KAPIPA, Montefiore, NYU, NSLIJ, Cornell and Mt. Sinai
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost H3307-002, H3307-024 and H3307-015
- Diabetes Navigator helps members manage diabetes more effectively

New York City Market Landscape

Eligibles (as of 5/1/2016)	1,232,168
YOY Eligible Growth	2.8%
MA Penetration	37.1%
YOY MA Penetration Growth	0.4%
UHC Market Share	25.2%



● Current Footprint ● Expansion ● HMO Expansion

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New York City Product Overview

	AARP MedicareComplete Plan 2 H3379-001	AARP MedicareComplete Plan 1 H3307-002	AARP MedicareComplete Plan 3 H3307-024	AARP MedicareComplete Mosaic H3307-015
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium product with narrow network focused on Chinese and Korean speaking providers
Plan Type	HMO	HMO	HMO	HMO
Service Area	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond
Premium	\$19	\$35	\$69	\$0
PCP Co-pay	\$10	\$20	\$5	\$0
Specialist Co-pay	\$45	\$40	\$15	\$20
Inpatient Hospital	\$395 Days 1-4	\$345 Days 1-5	\$200 Days 1-5	\$325 Days 1-5
Outpatient Surgery	\$395	\$320	\$200	\$295
Max Out-of-Pocket	\$6,700	\$6,700	\$2,800	\$5,700
Rx Co-pays	\$2/\$12/\$47/\$100/ 26%	\$2/\$8/\$45/\$95/ 28%	\$2/\$8/\$45/\$95/33%	\$3/\$13/\$43/\$93/ 28%
Rx Deductible	\$330 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)	\$0	\$245 (T3, T4 & T5 only)
Referral Required	Y	N	N	N
Extra Benefits	Hearing Aids, NurseLine Passport, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive Dental, Passport, and Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive Dental, Passport, and Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine Preventive Dental, Passport, Acupuncture, and Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New York Upstate Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition
- Mature MA market with mostly regional not-for-profit carriers that has experienced some competitor instability and market exits. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Choice! Strong portfolio of MA plan choices from a stable company to meet a variety of needs
- Introducing a new \$0 premium plan for consumers shopping on value in the Syracuse and surrounding area
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Expanding HMO offerings to Broome, Cayuga, Madison, Oneida, and Onondaga counties



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Strong comprehensive hospital network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost R5342-005, R5342-006, and H3379-039
- Diabetes Navigator helps members manage diabetes more effectively



New York Upstate Market Landscape

Eligibles (as of 5/1/2016)	1,834,354
YOY Eligible Growth	2.7%
MA Penetration	28.8%
YOY MA Penetration Growth	-0.2%
UHC Market Share	19.1%

● Current Footprint ● Expansion ● HMO Expansion

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



New York Upstate Product Overview

	UnitedHealthcare MedicareComplete Choice Plan 1 R5342-001	UnitedHealthcare MedicareComplete Choice Plan 3 R5342-005	UnitedHealthcare MedicareComplete Choice Plan 4 R5342-006	AARP MedicareComplete H3379-039
Plan Highlights	Open access plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Open access plan with lower co-pays and additional ancillaries	Open access plan with low out-of-pocket costs and rich ancillaries	New \$0 premium with low co-pays and fixed outpatient for consumers shopping for value
Plan Type	RPPO	RPPO	RPPO	HMO
Service Area	New York: All Counties	New York: All Counties	New York: All Counties	New York: Broome, Cayuga, Madison, Oneida, Onondaga
Premium	\$0	\$39	\$69	\$0
PCP Co-pay	\$10	\$5	\$0	\$10
Specialist Co-pay	\$45	\$30	\$25	\$35
Inpatient Hospital	\$395 Days 1-4	\$325 Days 1-4	\$295 Days 1-4	\$345 Days 1-5
Outpatient Surgery	20%	\$295	\$250	\$345
Max Out-of-Pocket	\$6,700	\$5,900	\$5,400	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$290 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)	\$0	\$290 (T3, T4 & T5 only)
Referral Required	N	N	N	Y
Extra Benefits	Hearing Aids, NurseLine, Passport, Routine Hearing and Vision Exams. Dental and Fitness Riders Available	Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, NurseLine Preventive and Comprehensive Dental, Passport, Routine Vision and Hearing Exams	Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Vision and Hearing Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

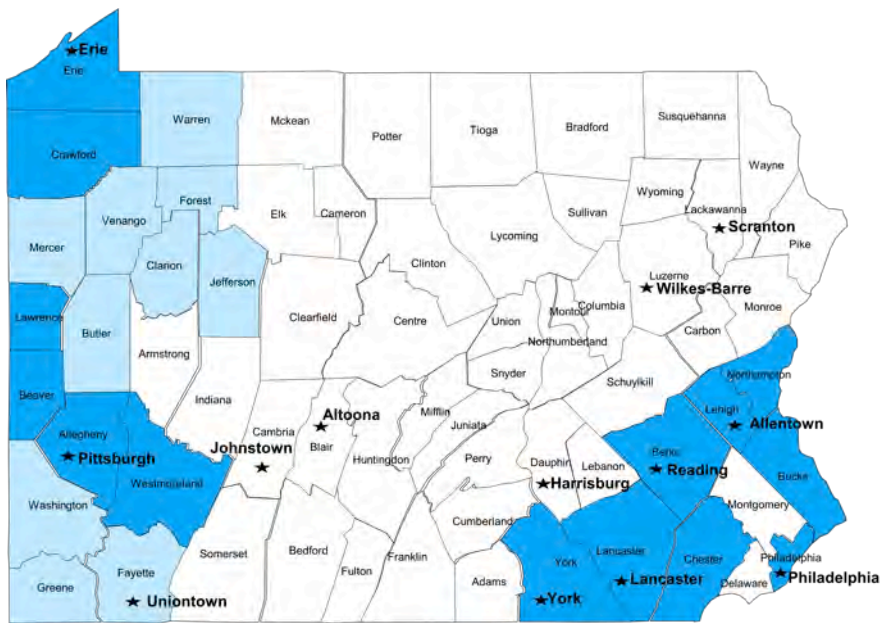
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Pennsylvania Market Overview

Pennsylvania

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,544,063
YOY Eligible Growth	2.9%
MA Penetration	36.6%
YOY MA Penetration Growth	0.1%
UHC Market Share	2.5%
Eligibles in Expansion Area	201,942

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Greater Philadelphia Market Overview



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Greater Philadelphia
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Expanding HMO offerings to Chester, Berks, Lehigh, Northampton, and York
- Introducing new \$19 plan for consumers looking for value
- LPPO option available for out-of-network benefits
- No referral required to see a specialist on LPPO plans
- 4 Star plan HMOs and 4.5 Star PPOs
- H2228-034 is mapping into H2228-035 for 2017



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- UPenn system, Mainline Health
- Lehigh Valley, Reading Hospital, Lancaster General
- CHS — Community Health Systems (9 hospitals in EPA)
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Greater Philadelphia Market Landscape

Eligibles (as of 5/1/2016)	668,383
YOY Eligible Growth	3.5%
MA Penetration	26.8%
YOY MA Penetration Growth	0.1%
UHC Market Share	5.6%

● Current Footprint ● Expansion ● HMO Expansion

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Greater Philadelphia Product Overview

	AARP MedicareComplete H1944-024	AARP MedicareComplete Choice Plan 1 H2228-035 (Includes mapping from H2228-034)	AARP MedicareComplete Choice Plan 2 H2228-036
Plan Highlights	New low premium plan offering SilverSneakers®, Passport	LPPO with SilverSneakers® for those seeking open access and richer benefits	Higher-premium plan offering more robust benefits. Includes SilverSneakers®, Passport, preventive dental
Plan Type	HMO	LPPO	LPPO
Service Area	Pennsylvania: Berks, Lehigh, Northampton, York	Pennsylvania: Erie, Lancaster, Lehigh, Northampton, York	Pennsylvania: Erie, Lancaster, Lehigh, Northampton, York
Premium	\$19	\$39	\$69
PCP Co-pay	\$15	\$15	\$5
Specialist Co-pay	\$45	\$45	\$35
Inpatient Hospital	\$345 Days 1-5	\$345 Days 1-5	\$250 Days 1-7
Outpatient Surgery	20%	20%	\$250
Max Out-of-Pocket	\$6,700	\$6,700	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$230 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)
Referral Required	Y	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Greater Philadelphia Product Overview

	AARP MedicareComplete H1944-009	AARP MedicareComplete Choice H2228-037
Plan Highlights	Low premium plan with lower co-pays and additional ancillaries	LPPO with SilverSneakers®, preventive dental and Passport for those seeking open access and richer benefits
Plan Type	HMO	LPPO
Service Area	Pennsylvania: Bucks, Chester	Pennsylvania: Chester, Philadelphia
Premium	\$29	\$55
PCP Co-pay	\$15	\$15
Specialist Co-pay	\$45	\$45
Inpatient Hospital	\$345 Days 1-5	\$295 Days 1-6
Outpatient Surgery	20%	\$295
Max Out-of-Pocket	\$6,700	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$230 (T3, T4 & T5 only)	\$325 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Northwest Pennsylvania Market Overview



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Northwest Pennsylvania
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Expanding to Forest, Mercer, Venango, and Warren counties
- Introducing new \$89 premium plan with low out-of-pocket costs for consumers looking for overall value and predictability
- New for 2017 - No referral required to see a specialist on all plans
- 4 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Broad network strategy focused on Allegheny Health Networks and UPMC systems. Additionally, many community hospitals including:
 - MillCreek Hospital
 - Warren General Hospital
 - Sharon Regional Health System
 - Grove City Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Northwest Pennsylvania Market Landscape

Eligibles (as of 5/1/2016)	73,798
YOY Eligible Growth	2.5%
MA Penetration	28.9%
YOY MA Penetration Growth	1.1%
UHC Market Share	0.7%
Eligibles in Expansion Area	53,437

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Northwest Pennsylvania Product Overview

	AARP MedicareComplete Plan 1 H1944-012	AARP MedicareComplete Plan 2 H1944-013	AARP MedicareComplete Plan 3 H1944-026
Plan Highlights	New low premium plan offering SilverSneakers®, Passport	Moderate premium plan with lower co-pays and additional ancillaries	Higher-premium plan offering more robust benefits. Includes SilverSneakers®, Passport, preventive dental
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren
Premium	\$19	\$49	\$89
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$40	\$40	\$30
Inpatient Hospital	\$345 Days 1-5	\$275 Days 1-6	\$175 Days1-3
Outpatient Surgery	\$345	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,900	\$3,900
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$260 (T3, T4 & T5 only)	\$0	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport , NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport , NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport , NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Pittsburgh Market Overview



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Pittsburgh
- Expanding to Butler, Clarion, Fayette, Green, Jefferson, and Washington counties
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Introducing new \$89 premium plan with low out-of-pocket costs for consumers looking for overall value and predictability
- New for 2017 — No referral required to see a specialist
- 4 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Broad network strategy focused on Allegheny Health Networks and UPMC systems.
- Many community hospitals including: Excelsa Health, Heritage Valley Health System, St. Clair Hospital, Ohio Valley Hospital, Canonsburg General Hospital, Punxsutawney Area Hospital, Uniontown Hospital
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Pittsburgh Market Landscape

Eligibles (as of 5/1/2016)	551,627
YOY Eligible Growth	2.7%
MA Penetration	47.9%
YOY MA Penetration Growth	0.1%
UHC Market Share	1.1%
Eligibles in Expansion Area	148,505

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Pittsburgh Product Overview

	AARP MedicareComplete Plan 1 H1944-010	AARP MedicareComplete Plan 2 H1944-011	AARP MedicareComplete Plan 3 H1944-025
Plan Highlights	Low premium plan offering SilverSneakers®, Passport	Moderate premium plan with lower co-pays, preventive dental, and additional ancillaries	Higher-premium plan offering more robust benefits. Includes SilverSneakers®, Passport, preventive dental
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland
Premium	\$19	\$49	\$89
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$40	\$40	\$30
Inpatient Hospital	\$345 Days 1-5	\$275 Days 1-6	\$175 Days 1-3
Outpatient Surgery	\$345	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,900	\$3,900
Rx Co-pays	\$2/\$12/ \$47 /\$100/27%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$260 (T3, T4 & T5 only)	\$0	\$0
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

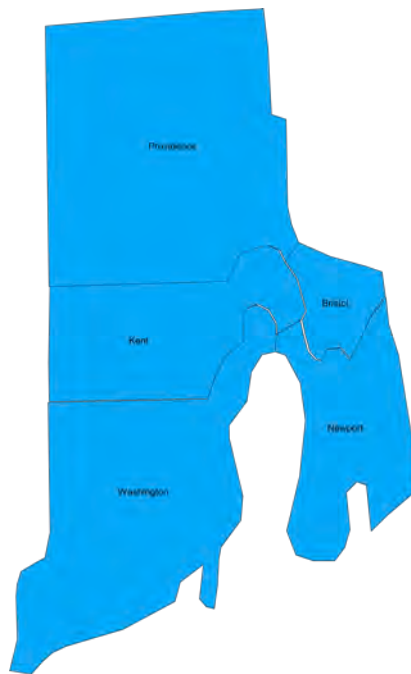
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Rhode Island Market Overview

Rhode Island

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	206,801
YOY Eligible Growth	2.9%
MA Penetration	32.8%
YOY MA Penetration Growth	0.4%
UHC Market Share	27.4%

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Rhode Island Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition
- 4 Star plans
- Choice! Portfolio approach with a choice of MA plans to meet different needs
- Introducing new \$79 premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- UnitedHealth Passport® — Great for snowbirds. Coverage follows the member
- Robust provider network that includes providers in other states in the New England area
- Essentials Plan H1944-015 with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Network is inclusive of all hospitals and large provider organizations in the state including:
 - Coastal
 - RIPCCP
 - Anchor Medical
 - Lifespan
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Rhode Island Market Landscape

Eligibles (as of 5/1/2016)	206,801
YOY Eligible Growth	2.9%
MA Penetration	32.8%
YOY MA Penetration Growth	0.4%
UHC Market Share	27.4%

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

Rhode Island Product Overview

	AARP MedicareComplete Plan 1 H1944-016	AARP MedicareComplete Plan 2 H1944-014	AARP MedicareComplete Plan 3 H1944-020	AARP MedicareComplete Choice R7444-001
Plan Highlights	Low premium plan for consumers shopping for value and comfort with higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	RPPO plan for those looking for broader access
Plan Type	HMO	HMO	HMO	RPPO
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	All counties: MA, CT, RI, VT
Premium	\$0	\$29	\$79	\$50
PCP Co-pay	\$20	\$10	\$0	\$20
Specialist Co-pay	\$45	\$40	\$30	\$45
Inpatient Hospital	\$395 Days 1-4	\$345 Days 1-5	\$275 Days 1-6	\$395 Days 1-4
Outpatient Surgery	20%	20%	\$250	20%
Max Out-of-Pocket	\$5,500	\$4,500	\$3,750	\$5,500
Rx Co-pays	\$2/\$9/\$45/\$95/28%	\$2/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$0	\$280 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams. Fitness Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

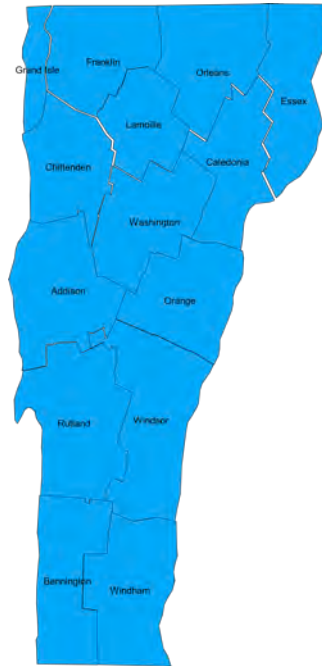
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Vermont Market Overview

Vermont

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	134,409
YOY Eligible Growth	3.6%
MA Penetration	6.4%
YOY MA Penetration Growth	0.7%
UHC Market Share	87.7%

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

Vermont Market Overview



Market Highlights

- UnitedHealthcare is the only plan focused on growing across all of New England (contiguous service area), and investing in this market to accelerate growth rate
- Proud leader with 90% market share
- Strong UnitedHealthcare® and AARP® brand recognition in the area and is the longest tenured MA plan in the market
- Opportunity to increase the 7% market penetration with our portfolio offering a choice of a \$0 premium HMO plan with robust benefits or a \$50 PPO plan for those members seeking more choice
- Recent service area expansion, network development and new plan options put UnitedHealthcare in a position to accelerate growth in the market
- 4 Star Plans
- Expanding HMO offerings to Addison, Chittenden, Lamoille, Orange, and Windsor counties



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Key providers include University of Vermont Medicare Center, Dartmouth Hitchcock (NH), Southwest VT Health Center and Rutland Hospital
- Stable provider network throughout the service area and across New England
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Personalized member service model that connects members with advocates who are best suited for their needs
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Diabetes Navigator helps members manage diabetes more effectively



Vermont Market Landscape

Eligibles (as of 5/1/2016)	134,409
YOY Eligible Growth	3.6%
MA Penetration	6.4%
YOY MA Penetration Growth	0.7%
UHC Market Share	87.7%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Vermont Product Overview

	AARP MedicareComplete H1944-018	AARP MedicareComplete Choice R7444-001
Plan Highlights	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Premium plan designed for consumers looking for broad access. A fitness rider is available for this plan
Plan Type	HMO	RPPO
Service Area	Vermont: Addison, Bennington, Chittenden, Lamoille, Orange, Rutland, Washington, Windham, Windsor	All counties: MA, CT, RI, VT
Premium	\$0	\$50
PCP Co-pay	\$20	\$20
Specialist Co-pay	\$40	\$45
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$6,700	\$5,500
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$280 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams. Fitness Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

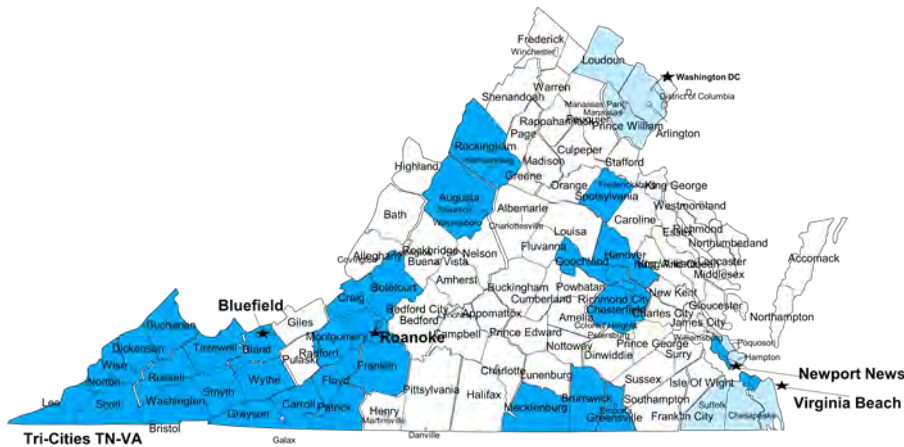
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Virginia Market Overview

Virginia

Medicare Advantage 2017 Service Area



Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	897,622
YOY Eligible Growth	4.3%
MA Penetration	17.0%
YOY MA Penetration Growth	0.4%
UHC Market Share	16.3%
Eligibles in Expansion Area	384,057

May 2016 CMS.gov MA Ind State/County enrollment within UHC 2017 Non-SNP Footprint

- Current Footprint (includes PFFS)
- Expansion

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

Richmond/Roanoke Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Choice: \$0 premium plan with robust benefits or \$49 plan with dental, lower co-pays & MOOP
- Improved PCP, Inpatient, and MOOP on \$0 premium plan
- Open access PFFS plans still available in select counties
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- 4.5 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Stable provider network throughout service area including largest provider systems such as Carilion, Bon Secours and HCA
- Providers engaged with UHC due to recent investment in practice based support
- High performing network, pro-UHC due to best in class pay for performance program
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Richmond/Roanoke Market Landscape

Eligibles (as of 5/1/2016)	255,373
YOY Eligible Growth	5.2%
MA Penetration	20.4%
YOY MA Penetration Growth	0.0%
UHC Market Share	18.1%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Richmond/Roanoke Product Overview

	AARP Medicare Complete Plan 1 H5253-085 (Mapping from H7187-003)	AARP Medicare Complete Plan 2 H5253-086 (Mapping from H7187-010)
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City
Premium	\$0	\$49
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$40	\$40
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$205 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Tidewater Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Choice: \$0 premium plan with robust benefits or \$49 plan with dental, lower co-pays & MOOP
- Improved PCP, Inpatient, Outpatient, and MOOP on \$0 premium plan
- Expanding to Chesapeake City, Hampton City, Suffolk City, Virginia Beach City, and York counties
- Open access PFFS plans still available in select counties
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- 4.5 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Providers engaged with UHC due to recent investment in practice based support
- High performing network, pro-UHC due to best in class pay for performance program
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively



Tidewater Market Landscape

Eligibles (as of 5/1/2016)	225,402
YOY Eligible Growth	3.8%
MA Penetration	18.1%
YOY MA Penetration Growth	0.3%
UHC Market Share	3.5%
Eligibles in Expansion Area	149,877

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Tidewater Product Overview

	AARP MedicareComplete Plan 1 H5253-087 (Mapping from H7187-009)	AARP MedicareComplete Plan 2 H5253-088 (Mapping from H7187-011)
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Chesapeake City, Hampton City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, York	Virginia: Chesapeake City, Hampton City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, York
Premium	\$0	\$49
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$40	\$40
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$240 (T3, T4 & T5 only)	\$235 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.



Virginia North Market Overview



Market Highlights

- UnitedHealthcare is investing in the Virginia market with expansions to 9 new counties to accelerate growth
- Expansion counties include Alexandria City, Arlington, Fairfax City, Fairfax, Falls Church City, Loudoun, Manassas City, and Manassas Park City
- Portfolio approach with introduction of two premium plans designed to meet different needs
- Broad network plans without referral requirements
- 4.5 Star plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Broad network access including: iNOVA, Privia, VA Hospital Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls — A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Diabetes Navigator helps members manage diabetes more effectively

Virginia North Market Landscape



Eligibles (as of 5/1/2016)	265,616
YOY Eligible Growth	5.7%
MA Penetration	9.7%
YOY MA Penetration Growth	0.9%
UHC Market Share	0.8%
Eligibles in Expansion Area	265,616

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Virginia North Product Overview

	AARP Medicare Complete Plan 1 H5253-089	AARP Medicare Complete Plan 2 H5253-090
Plan Highlights	Modest premium plan designed for the consumer comfortable with higher out-of-pocket costs with rich ancillary	Higher premium plan designed for the consumer looking for lower out-of-pocket costs and rich ancillary
Plan Type	HMO	HMO
Service Area	Virginia: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William	Virginia: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William
Premium	\$29	\$89
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$40	\$25
Inpatient Hospital	\$250 Days 1-5	\$195 Days 1-4
Outpatient Surgery	\$250	\$150
Max Out-of-Pocket	\$6,700	\$3,400
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$0
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport , NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport , NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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. This information may not be a complete description of benefits. Limitations, co-payments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2016 year to date claims data. Star ratings are current as of July 2016 and are subject to change in October. 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. © 2016 United HealthCare Services, Inc.

