

2017 Medicare Advantage Plans Southeast Region

Alabama Market Overview

Alabama

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	542,162
YOY Eligible Growth	3.5%
MA Penetration	32.6%
YOY MA Penetration Growth	0.6%
UHC Market Share	19.6%
Eligibles in Expansion Area	60,000

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

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Alabama Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- Portfolio of HMO MA plan choices from a stable company to meet a variety of needs
- H0151-001 and H0151-025 are mapping into H2802-041
- H0151-027 is mapping into H2802-042
- \$49 premium plan includes improved core benefits
- Expanding to Cullman, Talladega and Houston counties
- Removed referrals for 2017 (Open Access)
- Additional DSNP product available for year round selling
- UHC breadth of product options, strength and stability provide competitive advantage in Alabama
- Strong network with key Baptist Physician Alliance relationship



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on H2802-041 and H2802-042
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible on H2802-041 and H2802-042
- 9 of the top 10 most dispensed generics are in Tier 1
- Removed Rx Deductible from Tier 3 on H2802-041



Provider

- Baptist Physician Alliance
- Providence
- IMC
- Internal Medicine LLC
- 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 on plans H2802-041 and H2802-042
- 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 H2802-041 and H2802-042
- Diabetes Navigator helps members manage diabetes more effectively



Alabama Market Landscape

Eligibles (as of 5/1/2016)	542,162
YOY Eligible Growth	3.5%
MA Penetration	32.6%
YOY MA Penetration Growth	0.6%
UHC Market Share	19.6%
Eligibles in Expansion Area	60,000

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

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Alabama Product Overview

	AARP Medicare Complete Plan 1 H2802-041 (Mapping from H0151-001 and H0151-025)	AARP Medicare Complete Plan 2 H2802-042 (Mapping from H0151-027)	UnitedHealthcare Dual Complete H2802-044 (Mapping from H0151-015)
Plan Highlights	No premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Premium plan designed for consumers interested in lower out-of-pockets costs and additional ancillaries	Specially designed plan for those who are dually eligible. Member cost-sharing varies by Medicaid eligibility
Plan Type	HMO	HMO	HMO SNP
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Cullman, Escambia, Houston, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Talladega, Walker
Premium	\$0	\$49	Varies by LIS Level
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$30	\$20	\$0
Inpatient Hospital	\$295 Days 1-5	\$195 Days 1-5	Varies by LIS Level
Outpatient Surgery	\$295	\$195	Varies by LIS Level
Max Out-of-Pocket	\$5,900	\$3,900	Varies by LIS Level
Rx Co-pays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%	Varies by LIS Level
Rx Deductible	\$55 (T4 & T5 only)	\$0	Varies by LIS Level
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, Nurseline, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, Passport, Nurseline, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, OTC Catalog, Transportation, Nurseline, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Arkansas Market Overview

Arkansas

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	606,006
YOY Eligible Growth	2.8%
MA Penetration	19.2%
YOY MA Penetration Growth	0.5%
UHC Market Share	27.3%

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

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Northwest Arkansas Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- Introducing two new HMOs in Benton, Carroll, Crawford, Sebastian, and Washington counties, providing new options in the market
- Portfolio approach with \$0 premium HMO, premium HMO and RPPO options that offer a choice for a variety of needs
- Statewide PPO offers access to all providers
- UnitedHealth Passport® program on HMOs — Great for snowbirds or those who travel
- SilverSneakers available on both HMOs
- Dental available on all plans
- 4.5 Star HMO 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

- Premiere Care - all Hospitals and physicians
- Mercy Hospital and physicians - all locations
- Sparks hospital- all locations and physicians
- Cooper Clinic- All locations
- Medical Associates of Northwest Arkansas- Mana physicians- all locations
- 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 — 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost H2802-037 and H2802-038
- Diabetes Navigator helps members manage diabetes more effectively



NW Arkansas Market Landscape

Eligibles (as of 5/1/2016)	113,884
YOY Eligible Growth	3.7%
MA Penetration	28.0%
YOY MA Penetration Growth	0.2%
UHC Market Share	11.7%

● Current Footprint ● Expansion ● HMO Expansion

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UnitedHealthcare®

Northwest Arkansas Product Overview

	AARP MedicareComplete Plan 1 H2802-037	AARP MedicareComplete Plan 2 H2802-038	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	New \$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	New premium plan with lower co-pays and additional ancillaries	PPO plan for those wanting more choice and open access
Plan Type	HMO	HMO	RPPO
Service Area	Arkansas: Benton, Carroll, Crawford, Sebastian, Washington	Arkansas: Benton, Carroll, Crawford, Sebastian, Washington	Arkansas: All Counties
Premium	\$0	\$49	\$39
PCP Co-pay	\$5	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$350 Days 1-5	\$225 Days 1-8	\$335 Days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$95/32%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$0	\$50 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive Dental, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine Preventive and Comprehensive Dental, Passport Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, and Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Pulaski County/Jefferson County Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- UnitedHealthcare is entering the market with two new HMOs in Jefferson and Pulaski counties, providing new options
- Portfolio approach with two HMOs and an RPPO that offers a choice for a variety of needs
- Statewide PPO offers access to all providers
- UnitedHealth Passport® program on HMOs — Great for snowbirds or those who travel
- SilverSneakers available on both HMOs
- Dental available on all plans
- 4.5 Star HMO 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

- Baptist Hospital – all locations
- Practice Plus physicians-all locations
- AR Health Group- all locations
- Jefferson Regional-hospital and physicians
- 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 — 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost H2802-039 and H2802-040
- Diabetes Navigator helps members manage diabetes more effectively



Pulaski/Jefferson Market Landscape

Eligibles (as of 5/1/2016)	87,624
YOY Eligible Growth	3.6%
MA Penetration	17.9%
YOY MA Penetration Growth	0.5%
UHC Market Share	29.3%

● Current Footprint ● Expansion ● HMO Expansion



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Pulaski County/Jefferson County Product Overview

	AARP MedicareComplete Plan 1 H2802-039	AARP MedicareComplete Plan 2 H2802-040	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	New low premium plan for consumers shopping for value and higher out-of-pocket costs	New premium plan with lower co-pays and additional ancillaries	PPO plan for those wanting more choice and open access
Plan Type	HMO	HMO	RPPO
Service Area	Arkansas: Jefferson, Pulaski	Arkansas: Jefferson, Pulaski	Arkansas: All Counties
Premium	\$19	\$55	\$39
PCP Co-pay	\$5	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$350 Days 1-5	\$225 Days 1-8	\$335 Days 1-5
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$95/32%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$0	\$50 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive Dental, Passport, and Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive and Comprehensive Dental, Passport, and Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, and Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Arkansas CIP Chronic/Dual Product Overview

	Care Improvement Plus Silver Rx R3444-008	Care Improvement Plus Gold Rx R3444-009	Care Improvement Plus Dual Advantage R3444-011
Plan Highlights	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	RPPO	RPPO	RPPO
Service Area	Varies by LIS Level	Arkansas: All Counties	Arkansas: All Counties
Premium	Varies by LIS Level	\$29	Varies by LIS Level
PCP Co-pay	Varies by LIS Level	\$15	Varies by LIS Level
Specialist Co-pay	Varies by LIS Level	\$45	Varies by LIS Level
Inpatient Hospital	Varies by LIS Level	\$335 Days1-5	Varies by LIS Level
Outpatient Surgery	Varies by LIS Level	20%	Varies by LIS Level
Max Out-of-Pocket	Varies by LIS Level	\$6,700	Varies by LIS Level
Rx Co-pays	Varies by LIS Level	\$3/\$12/\$47/\$100/30%	Varies by LIS Level
Rx Deductible	Varies by LIS Level	\$150 (T4 & T5 only)	Varies by LIS Level
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, Transportation, OTC Catalog, NurseLine, and Routine Hearing and Vision exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, Routine Hearing and Vision exams. Dental Rider Available	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, NurseLine, Transportation, Routine Hearing and Vision

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Florida Market Overview

Florida

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	3,096,053
YOY Eligible Growth	5.2%
MA Penetration	33.4%
YOY MA Penetration Growth	0.6%
UHC Market Share	25.0%

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

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Florida Central Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with the HMO, or freedom of choice with the RPPO
- Enhanced benefits on H1045-030 with lower MOOP, Inpatient Hospital, Specialist, fixed co-pay for outpatient, \$0 lab co-pay and addition of preventive dental
- H1045-030 offers tiered benefit by provider for PCP with \$0 co-pay when selecting a WellMed PCP
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- Larger provider network than most plans in the market which includes access to statewide network



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
- RPPO plan has improved Rx deductible for 2017



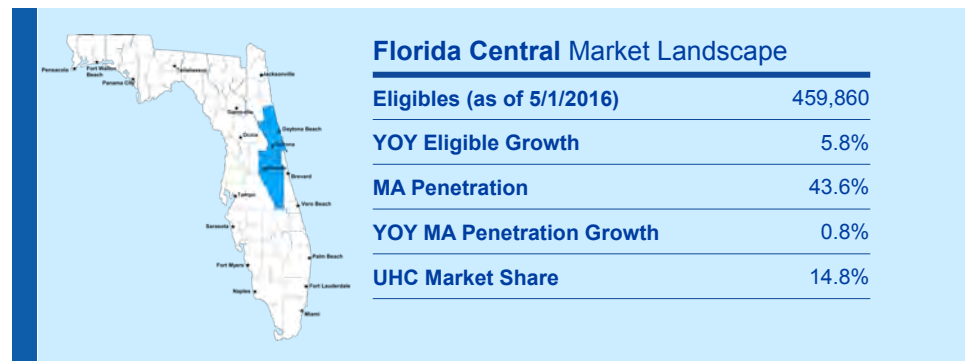
Provider

- Large provider network with all major groups and providers
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plan H1045-030
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion

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Florida Central Product Overview

	AARP MedicareComplete H1045-030	AARP MedicareComplete H1045-035	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	Broad network plan for consumers seeking value	\$0 premium plan for consumers looking for value	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	RPPO
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Flagler, Putnam, St. Johns	Florida: All Counties
Premium	\$0	\$0	\$0
PCP Co-pay	Tier 1:\$0, Tier 2:\$10	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$250 Days 1-5	\$225 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$250	\$200	20%
Max Out-of-Pocket	\$4,900	\$4,900	\$6,700
Rx Co-pays	\$2/\$9/\$45/\$95/27%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/ 28%
Rx Deductible	\$265 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	Y	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	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida East Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with the HMO products, or freedom of choice with the RPPO
- Stable benefits compared to 2016. Mapping H1045-029 (St. Lucie County) into H1045-028 for more streamlined product portfolio. Members will see benefit improvements
- Provider sponsored HMO plan (H1045-036) offers the lowest co-pays and maximum out-of-pocket by utilizing WellMed primary care network
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 co-pays on Plan H1045-028 with WellMed and Martin Health System (new for 2017)
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



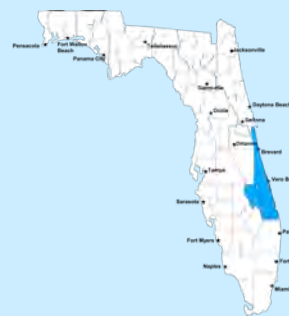
Provider

- Martin Memorial (3 locations), Indian River Medical Center, St. Lucie Medical Center / Lawnwood Hospital, Parrish Health Systems, Wuesthoff Hospitals (two locations), Omni, Osler, Heart and Family, and other large provider groups
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-028, H1045-030 and H1045-036
- Diabetes Navigator helps members manage diabetes more effectively



Florida East Market Landscape

Eligibles (as of 5/1/2016)	311,206
YOY Eligible Growth	5.4%
MA Penetration	30.1%
YOY MA Penetration Growth	0.3%
UHC Market Share	19.0%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Florida East Product Overview

	AARP MedicareComplete Focus H1045-036	AARP MedicareComplete H1045-028	AARP MedicareComplete H1045-030	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with rich ancillaries centered around WellMed primary care physicians	\$0 premium plan with tiered PCP co-pays for those seeking value	Broad network plan for consumers seeking value	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	HMO	RPPO
Service Area	Florida: Indian River, Martin, St. Lucie	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Brevard, Orange, Osceola, Seminole	Florida: All Counties
Premium	\$0	\$0	\$0	\$0
PCP Co-pay	\$0	Tier 1:\$0, Tier 2:\$10	Tier 1:\$0, Tier 2:\$10	\$15
Specialist Co-pay	\$30	\$45	\$40	\$50
Inpatient Hospital	\$275 Days 1-5	\$295 Days 1-6	\$250 Days 1-5	\$395 Days 1-4
Outpatient Surgery	\$200 / \$75 ASC	\$295	\$250	20%
Max Out-of-Pocket	\$3,400	\$5,200	\$4,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/28%	\$2/\$9/\$45/\$95/27%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$225 (T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$265 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, Transportation, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Greater Tampa Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the LPPO and RPPO
- Expanding HMO offerings to Highlands county with new \$0 premium plan offering tiered benefit by provider for PCP, low co-pays, fitness and dental
- H1045-028 and H1045-042 offer tiered benefit by provider for PCP with \$0 co-pays for WellMed and BayCare physicians
- LPPO product offers rich benefits with open access for consumers looking for more flexibility and lower out-of-pocket costs
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



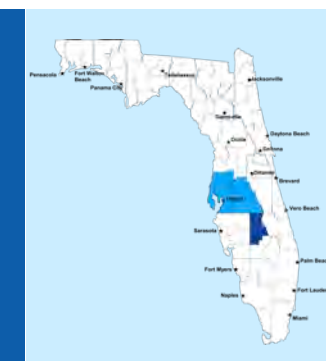
Provider

- Adventist Health System, HCA, Tampa General, Watson Clinic
- BayCare (new Tier 1 provider for H1045-028 and H1045-042)
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-028, H1045-042, and H2228-033
- Diabetes Navigator helps members manage diabetes more effectively



Florida Greater Tampa Market Landscape

Eligibles (as of 5/1/2016)	732,539
YOY Eligible Growth	4.7%
MA Penetration	43.4%
YOY MA Penetration Growth	0.3%
UHC Market Share	23.4%

● Current Footprint ● Expansion ● HMO Expansion

Florida Greater Tampa Product Overview

	AARP MedicareComplete H1045-028	AARP MedicareComplete H1045-042	AARP MedicareComplete Choice H2228-033	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with tiered PCP co-pays for those seeking value	New \$0 premium plan for consumers looking for value	Open access plan with low co-pays, fitness and dental, and low out-of-Pocket max	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	LPPO	RPPO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Desoto, Hardee, Highlands	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: All Counties
Premium	\$0	\$0	\$75	\$0
PCP Co-pay	Tier 1:\$0, Tier 2:\$10	Tier 1:\$0, Tier 2:\$10	\$5	\$15
Specialist Co-pay	\$45	\$40	\$35	\$50
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5	\$275 Days 1-4	\$395 Days 1-4
Outpatient Surgery	\$295	\$250	\$275	20%
Max Out-of-Pocket	\$5,200	\$4,900	\$3,600	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	Y	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Gulf Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Hernando county also includes \$75 premium LPPO with lower cost sharing
- Expanding HMO offerings to Citrus, Levy, and Gilchrist counties
- Stable or improved benefits across the plans
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 co-pays on Plan H1045-028, H1045-043
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



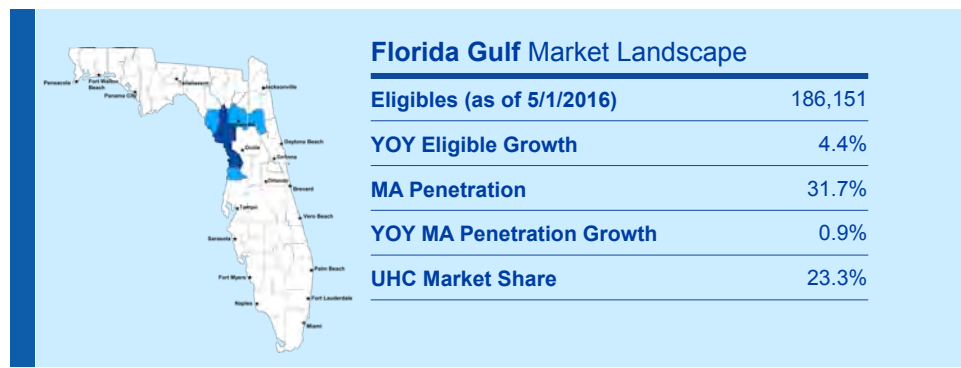
Provider

- Southeastern Integrated Medical
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-043, H1045-028, H1045-033, H1045-035, and H2228-033
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion

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Florida Gulf Product Overview

	AARP MedicareComplete H1045-043	AARP MedicareComplete H1045-028	AARP MedicareComplete H1045-033
Plan Highlights	New \$0 premium plan for consumers looking for value	\$0 premium plan with tiered PCP co-pays for those seeking value	\$0 premium plan for consumers looking for value
Plan Type	HMO	HMO	HMO
Service Area	Florida: Citrus, Levy	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Alachua, Columbia, Gilchrist, Suwannee
Premium	\$0	\$0	\$0
PCP Co-pay	Tier 1:\$0, Tier 2:\$10	Tier 1:\$0, Tier 2:\$10	\$0
Specialist Co-pay	\$40	\$45	\$25
Inpatient Hospital	\$250 Days 1-5	\$295 Days 1-6	\$225 Days 1-7
Outpatient Surgery	\$250	\$295	\$200
Max Out-of-Pocket	\$4,900	\$5,200	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Gulf Product Overview

	AARP MedicareComplete H1045-035	AARP MedicareComplete Choice H2228-033	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan for consumers looking for value	Open access plan with low co-pays, fitness and dental, and low out-of-Pocket max	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	LPPO	RPPO
Service Area	Florida: Flagler, Putnam, St. Johns	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: All Counties
Premium	\$0	\$75	\$0
PCP Co-pay	\$0	\$5	\$15
Specialist Co-pay	\$25	\$35	\$50
Inpatient Hospital	\$225 Days 1-7	\$275 Days 1-4	\$395 Days 1-4
Outpatient Surgery	\$200	\$275	20%
Max Out-of-Pocket	\$4,900	\$3,600	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	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	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida North Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Expanding HMO offerings to Nassau county
- Enhanced benefits from 2016
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel
- Statewide access to participating specialists and hospitals
- H1045-026 Plan offers transportation benefit to physicians and pharmacies while maintaining a \$3400 MOOP



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
- RPPO plan has improved Rx deductible for 2017



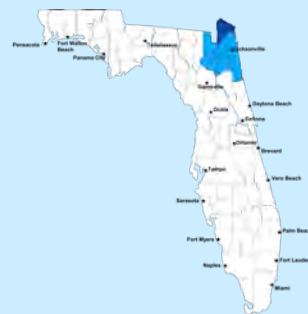
Provider

- Adventist Health System, Flagler Hospital, Baptist Health Systems, St. Vincent's Medical Center, Memorial Hospital (HCA), Orange Park Medical Center (HCA)
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-026 and H1045-035
- Diabetes Navigator helps members manage diabetes more effectively



Florida North Market Landscape

Eligibles (as of 5/1/2016)	259,957
YOY Eligible Growth	5.6%
MA Penetration	27.5%
YOY MA Penetration Growth	1.2%
UHC Market Share	32.4%

● Current Footprint ● Expansion ● HMO Expansion

Florida North Product Overview

	AARP MedicareComplete Focus H1045-026	AARP MedicareComplete H1045-035	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	RPPO
Service Area	Florida: Clay, Duval, Nassau	Florida: Flagler, Putnam, St. Johns	Florida: All Counties
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$30	\$25	\$50
Inpatient Hospital	\$270 Days 1-6	\$225 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$270	\$200	20%
Max Out-of-Pocket	\$3,400	\$4,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$290 (T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, Transportation, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Northwest Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Addition of service area specific POS out-of-network component for H1045-031 and H1045-032
- Expanding HMO-POS offering to Gadsden, Holmes, Jackson, and Washington counties
- Enhanced benefits from 2016
- Expanding H1045-033 HMO service area to include Suwannee county
- No referral to see specialists on H1045-031, H1045-032, and H1045-041
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



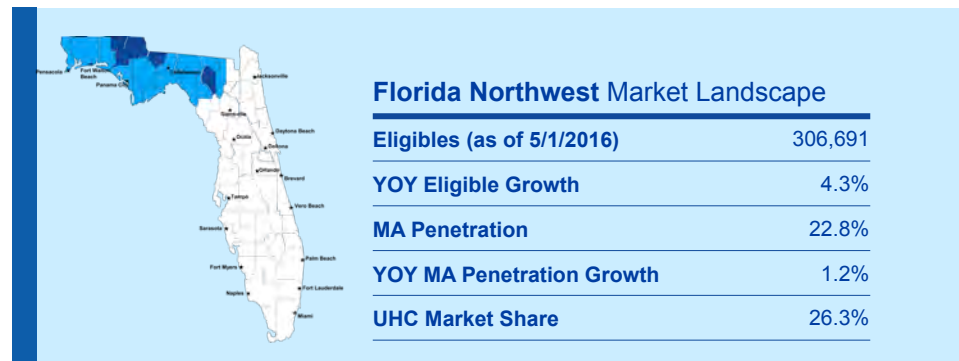
Provider

- Bay Medical Center, Gulf Coast Medical Center, Sacred Heart, Fort Walton Beach Medical Center (HCA), White-Wilson Medical Center, West Florida Hospital, Santa Rosa Medical Center
- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-031, H1045-032, H1045-033, and H1045-041
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion

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Florida Northwest Product Overview

	AARP MedicareComplete Plus H1045-031	AARP MedicareComplete Plus H1045-032	AARP MedicareComplete H1045-033
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value
Plan Type	HMOPOS	HMOPOS	HMO
Service Area	Florida: Escambia, Okaloosa, Santa Rosa	Florida: Bay, Walton	Florida: Alachua, Columbia, Gilchrist, Suwannee
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$25	\$25	\$25
Inpatient Hospital	\$225 Days 1-7	\$225 Days 1-7	\$225 Days 1-7
Outpatient Surgery	\$200	\$200	\$200
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	N	N	Y
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	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Northwest Product Overview

	AARP MedicareComplete Plus H1045-041	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	New \$0 premium plan for consumers looking for value	Open-access plan for consumers seeking freedom of choice
Plan Type	HMOPOS	RPPO
Service Area	Florida: Gadsden, Holmes, Jackson, Washington	Florida: All Counties
Premium	\$0	\$0
PCP Co-pay	\$0	\$15
Specialist Co-pay	\$25	\$50
Inpatient Hospital	\$225 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$200	20%
Max Out-of-Pocket	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Southwest Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Expanding HMO offerings to Hardee and DeSoto counties
- LPPO product offers rich benefits with open access for consumers looking for more flexibility and lower out-of-pocket costs.
- Stable/enhanced benefits from 2016
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 co-pays on Plan H1045-028 and H1045-042
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



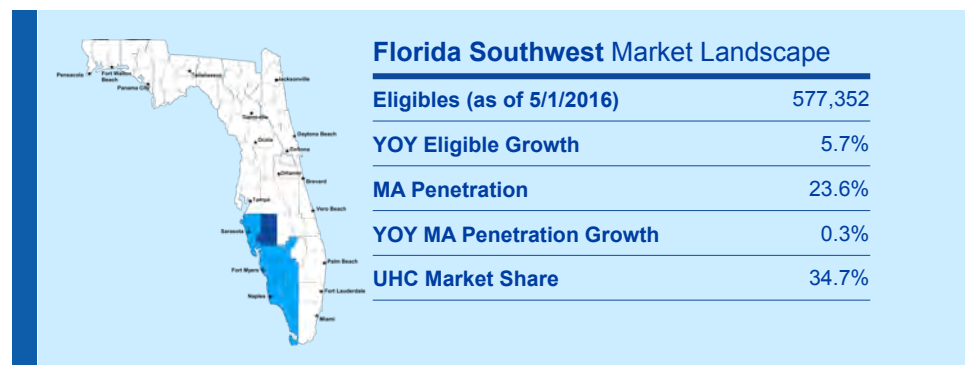
Provider

- Most major physicians and hospitals contracted in the area
- Consult the on-line 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 consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-028, H1045-034, H1045-042, and H2228-033
- Diabetes Navigator helps members manage diabetes more effectively



● Current Footprint ● Expansion ● HMO Expansion



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Florida Southwest Product Overview

	AARP MedicareComplete H1045-028	AARP MedicareComplete Plan 2 H1045-034	AARP MedicareComplete H1045-042
Plan Highlights	\$0 premium plan with tiered PCP co-pays for those seeking value	\$0 premium plan with Preventive Dental for consumers looking for value	New \$0 premium plan with Preventive Dental for consumers looking for value
Plan Type	HMO	HMO	HMO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Collier, Lee	Florida: Desoto, Hardee, Highlands
Premium	\$0	\$0	\$0
PCP Co-pay	Tier 1:\$0, Tier 2:\$10	\$0	Tier 1:\$0, Tier 2:\$10
Specialist Co-pay	\$45	\$25	\$40
Inpatient Hospital	\$295 Days 1-6	\$225 Days 1-7	\$250 Days 1-5
Outpatient Surgery	\$295	\$200	\$250
Max Out-of-Pocket	\$5,200	\$4,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	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	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida Southwest Product Overview

	AARP MedicareComplete Choice H2228-033	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	Open access plan with low co-pays, fitness and dental, and low out-of-Pocket max	Open-access plan for consumers seeking freedom of choice
Plan Type	LPPO	RPPO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: All Counties
Premium	\$75	\$0
PCP Co-pay	\$5	\$15
Specialist Co-pay	\$35	\$50
Inpatient Hospital	\$275 Days 1-4	\$395 Days 1-4
Outpatient Surgery	\$275	20%
Max Out-of-Pocket	\$3,600	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Florida The Villages Market Overview



Market Highlights

- UnitedHealthcare has an exclusive relationship with The Villages to provide a focused approach for all Medicare eligible residents of Lake, Marion, and Sumter counties
- Portfolio of products provides \$0 premium HMO and \$85 premium HMO-POS. Both plans offer no referral with access to statewide network and rich ancillary benefits
- Adding national out-of-network POS benefit to \$85 premium plan for 2017 while maintaining low maximum out-of-pocket of \$1900
- \$0 premium RPPO, Offering 1 MA & 1 MAPD plan, with no referrals and access to statewide network. This plan has no out-of-network deductible
- The Villages Health only accepts UHC MA plans. Exclusive access to 6 care centers
- UnitedHealth Passport® program — Great for members who are snowbirds or like to travel



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
- RPPO plan has improved Rx deductible for 2017



Provider

- Exclusive relationship with The Villages Health
- All major hospitals in Lake, Marion & Sumter counties. As well as Tampa and Orlando
- Most major physicians and hospitals contracted in the area
- Consult the on-line provider directory for the full list of providers



UnitedHealthcare Experience

- Local customer service available
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine consecutive months
- Personalized member service model connects members with advocates who are best suited for their needs
- 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
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-025 and H1045-027
- Diabetes Navigator helps members manage diabetes more effectively



Florida The Villages Market Landscape

Eligibles (as of 5/1/2016)	262,297
YOY Eligible Growth	6.0%
MA Penetration	32.0%
YOY MA Penetration Growth	1.1%
UHC Market Share	40.1%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Florida The Villages Product Overview

	UnitedHealthcare The Villages MedicareComplete 1 H1045-025	UnitedHealthcare The Villages MedicareComplete 2 H1045-027	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan for consumers looking for value	Premium plan with low out-of-pocket costs and national out-of-network POS for consumers seeking a richer plan	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMOPOS	RPPO
Service Area	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: All Counties
Premium	\$0	\$85	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$40	\$15	\$50
Inpatient Hospital	\$295 Days 1-6	\$150 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$295	\$150	20%
Max Out-of-Pocket	\$4,500	\$1,900	\$6,700
Rx Co-pays	\$3/\$7/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/ 28%
Rx Deductible	\$0	\$0	\$230 (T3, T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

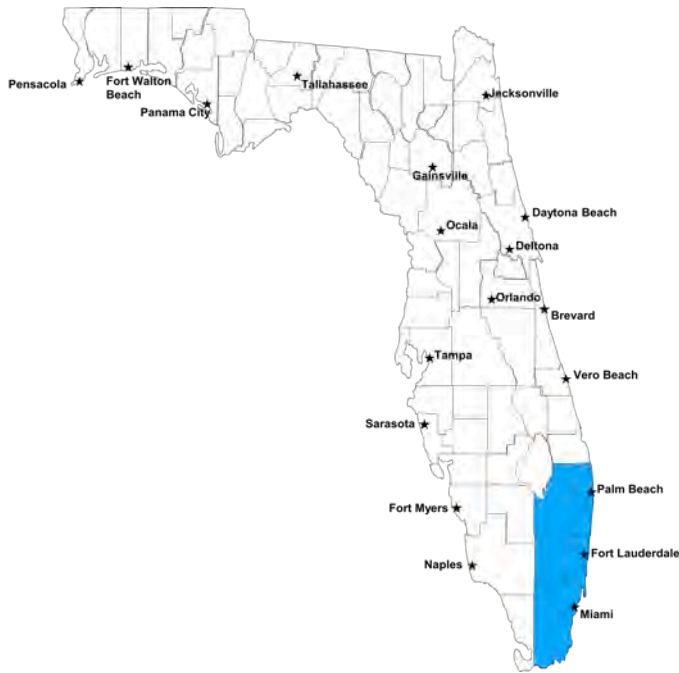
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South Florida Market Overview

South Florida

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,032,737
YOY Eligible Growth	3.9%
MA Penetration	52.1%
YOY MA Penetration Growth	0.4%
UHC Market Share	21.0%

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

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Broward Market Overview



Market Highlights

- Strong brand recognition with a portfolio of unique brands
 - Preferred Care Partners
 - Medica Healthcare
 - UnitedHealthcare®
- Portfolio includes plan choices offering PPO and HMO options to meet a variety of needs
- \$0 premium plans with rich ancillary benefits
- Core benefits remained relatively stable
- Product choices, benefit stability, and market leading services are key



UnitedHealthcare Experience

- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices
- NurseLineSM — 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-005 and H5420-003



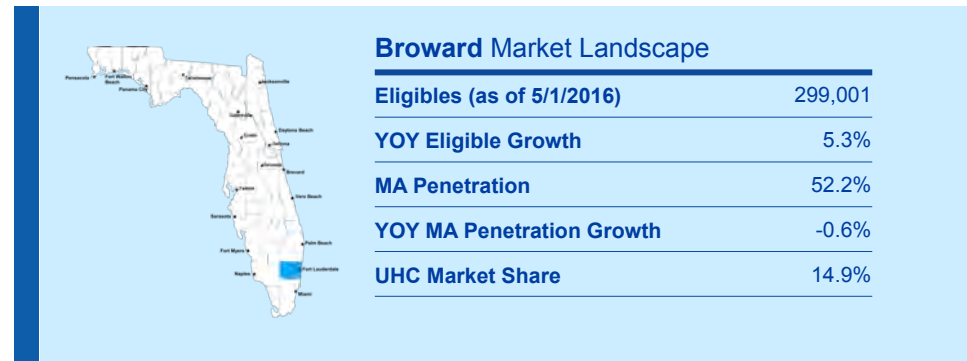
Rx

- \$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
- RPPO plan has improved Rx deductible for 2017



Provider

- Positive relationships with providers in the network specifically dedicated to service initiatives
- Consult the Provider Directory for the full list of providers



● Current Footprint ● Expansion ● HMO Expansion

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Broward Product Overview

	Preferred Choice Broward H1045-005	Medica HealthCare Plans MedicareMax H5420-003	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with dental and rich ancillary benefits	\$0 premium plan with rich ancillary benefits	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	RPPO
Service Area	Florida: Broward	Florida: Broward	Florida: All Counties
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$15	\$15	\$50
Inpatient Hospital	\$0 admits	\$0 Days 1-5, \$100 Days 6-20, \$0 Days 21-Unlimited	\$395 Days 1-4
Outpatient Surgery	\$150 / \$75 ASC	\$170	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Rx Co-pays	\$0/\$0/ \$40/\$85/33%	\$0/\$0/ \$40/\$89/33%	\$2/\$12/\$47/\$100/ 28%
Rx Deductible	\$0	\$0	\$230 (T3, T4 & T5 only)
Referral Required	N	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Miami-Dade Market Overview



Market Highlights

- Strong brand recognition with a portfolio of unique brands
 - Preferred Care Partners
 - Medica Healthcare
 - UnitedHealthcare®
- Portfolio includes plan choices offering PPO, HMO, and Chronic SNP options to meet a variety of needs
- \$0 premium plans with rich ancillary benefits
- Core benefits remained relatively stable
- Product choices, benefit stability, and market leading services are key



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
- RPPO plan has improved Rx deductible for 2017



Provider

- Positive relationships with providers in the network specifically dedicated to service initiatives
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices
- NurseLineSM — 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plans H1045-001 and H5420-001 and H1045-018



Miami-Dade Market Landscape

Eligibles (as of 5/1/2016)	436,322
YOY Eligible Growth	3.6%
MA Penetration	63.3%
YOY MA Penetration Growth	1.3%
UHC Market Share	25.5%

● Current Footprint ● Expansion ● HMO Expansion

Miami-Dade Product Overview

	Medica HealthCare Plans MedicareMax H5420-001	Preferred Choice Dade H1045-001	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan with dental and rich ancillary benefits	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	RPPO
Service Area	Florida: Miami-Dade	Florida: Miami-Dade	Florida: All Counties
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$0	\$0	\$50
Inpatient Hospital	\$0 admits	\$0 admits	\$395 Days 1-4
Outpatient Surgery	\$150 / \$50 ASC	\$75 / \$25 ASC	20%
Max Out-of-Pocket	\$6,700	\$3,400	\$6,700
Rx Co-pays	\$0/\$0/ \$30/\$55/33%	\$0/\$0/\$0/ \$40/33%	\$2/\$12/\$47/\$100/ 28%
Rx Deductible	\$0	\$0	\$230 (T3, T4 & T5 only)
Referral Required	Y	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision Exams, Meal Benefit	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision Exams, Meal Benefit	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Miami-Dade Chronic Product Overview

Preferred Special Care Miami-Dade
H1045-018

Plan Highlights

\$0 premium Chronic special needs plan with rich ancillary benefits designed for those with Cardiovascular Disorders, Chronic Heart Failure, and/or Diabetes

Plan Type

HMO

Service Area

Florida: Miami-Dade

Premium

\$0

PCP Co-pay

\$0

Specialist Co-pay

\$0

Inpatient Hospital

\$0 admits

Outpatient Surgery

\$75 / \$25 ASC

Max Out-of-Pocket

\$3,400

Rx Co-pays

\$0/\$0/**\$15/\$45**/33%

Rx Deductible

\$0

Referral Required

N

Extra Benefits

Eyewear Credit, Hearing Aids, SilverSneakers, Preventive and Comprehensive Dental, OTC Catalog, Transportation, NurseLine, Routine Hearing and Vision Exams, Meal Benefit

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Palm Beach Market Overview



Market Highlights

- Strong brand recognition with a portfolio of unique brands
 - Preferred Care Partners
 - UnitedHealthcare®
- Portfolio includes plan choices offering PPO and HMO options to meet a variety of needs
- Core benefits remained stable
- Product choices, benefit stability, and market leading services are key



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

- Positive relationships with providers in the network specifically dedicated to service initiatives
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices
- NurseLineSM — 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness membership — Stay active with a gym membership and fitness classes for no additional cost on plan H1045-037



Palm Beach Market Landscape

Eligibles (as of 5/1/2016)	297,414
YOY Eligible Growth	3.1%
MA Penetration	35.7%
YOY MA Penetration Growth	0.1%
UHC Market Share	18.1%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Palm Beach Product Overview

	Preferred Choice Palm Beach H1045-037	AARP MedicareComplete Choice Plan 2 R7444-003 (Mapping from R5287-001)
Plan Highlights	\$0 premium plan with rich ancillary benefits	Open-access plan for consumers seeking freedom of choice
Plan Type	HMO	RPPO
Service Area	Florida: Palm Beach	Florida: All Counties
Premium	\$0	\$0
PCP Co-pay	\$0	\$15
Specialist Co-pay	\$20	\$50
Inpatient Hospital	\$155 Days 1-9	\$395 Days1-4
Outpatient Surgery	\$125	20%
Max Out-of-Pocket	\$5,700	\$6,700
Rx Co-pays	\$0/\$5/\$40/\$85/33%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$0	\$230 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, OTC Catalog, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Georgia Market Overview

Georgia

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,569,559
YOY Eligible Growth	4.9%
MA Penetration	24.1%
YOY MA Penetration Growth	1.5%
UHC Market Share	32.0%

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

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Atlanta Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition in the area with large Georgia state retiree group account
- Choice: a portfolio approach with choice of MA plans to meet different needs
- Several benefit improvements on \$0 HMO including lower PCP and inpatient co-pays and addition of SilverSneakers benefit at no additional cost
- Improved inpatient co-pays on premium HMO
- Reduced premium on CIP LPPO
- CIP products available statewide for those seeking access to out-of-network providers
- UnitedHealth Passport® on HMOs — Great for snowbirds or those who travel



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
- Removed Rx Deductible from Tier 3 on \$55 premium plan



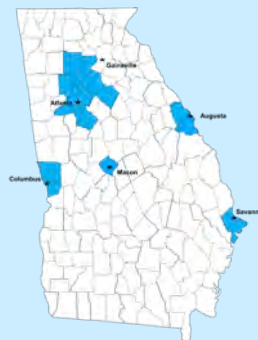
Provider

- Well Star newly added effective April 1, 2016
- Emory, Northside and DeKalb 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 — 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 H1111-006 and H1111-007
- Diabetes Navigator helps members manage diabetes more effectively



Atlanta Market Landscape

Eligibles (as of 5/1/2016)	710,515
YOY Eligible Growth	5.8%
MA Penetration	27.5%
YOY MA Penetration Growth	1.5%
UHC Market Share	19.0%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Atlanta Product Overview

	AARP MedicareComplete Plan 1 H1111-006	AARP MedicareComplete Plan 2 H1111-007	Care Improvement Plus Medicare Advantage H6528-006	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Moderate premium plan with open access out-of-network coverage	Moderate premium plan with statewide out-of-network coverage
Plan Type	HMO	HMO	LPPO	RPPO
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond	Georgia: Barrow, Chatham, Cherokee, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Henry, Walton	GA: All Counties
Premium	\$0	\$55	\$39	\$39
PCP Co-pay	\$10	\$0	\$10	\$15
Specialist Co-pay	\$40	\$25	\$40	\$50
Inpatient Hospital	\$295 Days 1-6	\$195 Days 1-8	\$295 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$295	\$195	\$295	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$195 (T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	Y	Y	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive and Comprehensive Dental, Passport, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive and Comprehensive Dental, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Baldwin Market Overview



Market Highlights

- Expanding HMO offerings into Baldwin County in 2017
- Choice: a portfolio approach with choice of MA plans to meet different needs
- New portfolio includes two premium HMO plans with strong benefits
- Dental coverage provided on the premium plans
- CIP products available statewide for those seeking access to out-of-network providers
- UnitedHealth Passport® on HMOs — Great for snowbirds or those who travel



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

- Central Georgia Medical Care Network including Oconee Regional 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 — 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 H8748-010 and H8748-011
- Diabetes Navigator helps members manage diabetes more effectively



Baldwin Market Landscape

Eligibles (as of 5/1/2016)	8,301
YOY Eligible Growth	3.6%
MA Penetration	17.1%
YOY MA Penetration Growth	1.1%
UHC Market Share	81.5%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Baldwin County Product Overview

	AARP MedicareComplete Plan 1 H8748-010	AARP MedicareComplete Plan 2 H8748-011	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	Low premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	RPPO
Service Area	Georgia: Baldwin	Georgia: Baldwin	Georgia: All Counties
Premium	\$19	\$55	\$39
PCP Co-pay	\$10	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$295 Days 1-6	\$225 Days 1-8	\$395 Days 1-4
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$5,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$195 (T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive and Comprehensive Dental, Passport Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Gainesville Market Overview



Market Highlights

- Expanding HMO offerings into Gainesville Market in 2017 in Barrow and Hall counties
- Choice: a portfolio approach with choice of MA plans to meet different needs
- New portfolio includes \$0 premium and \$55 premium HMO plans with strong benefits
- Dental coverage provided on the premium plans
- CIP products available statewide for those seeking access to out-of-network providers
- UnitedHealth Passport® on HMOs — Great for snowbirds or those who travel



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

- Emory and Northside Health System
- Northeast Georgia 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 — 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 H8748-008 and H8748-009
- Diabetes Navigator helps members manage diabetes more effectively



Gainesville Market Landscape

Eligibles (as of 5/1/2016)	43,148
YOY Eligible Growth	5.5%
MA Penetration	22.4%
YOY MA Penetration Growth	1.7%
UHC Market Share	20.0%

● Current Footprint ● Expansion ● HMO Expansion



Gainesville Product Overview

	AARP MedicareComplete Plan 1 H8748-008	AARP MedicareComplete Plan 2 H8748-009	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays and additional ancillaries	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	RPPO
Service Area	Georgia: Barrow, Hall	Georgia: Barrow, Hall	Georgia: All Counties
Premium	\$0	\$55	\$39
PCP Co-pay	\$10	\$0	\$15
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$295 Days 1-6	\$225 Days 1-8	\$395 Days 1-4
Outpatient Surgery	\$295	\$225	20%
Max Out-of-Pocket	\$6,700	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$195 (T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Passport, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Preventive and Comprehensive Dental, Passport, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, NurseLine, Preventive Dental, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Georgia CIP Chronic/Dual Product Overview

	Care Improvement Plus Silver Rx R7444-009 (Mapping from R9896-008)	Care Improvement Plus Gold Rx R7444-010 (Mapping from R9896-009)	Care Improvement Plus Dual Advantage R7444-011 (Mapping from R9896-021)
Plan Highlights	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	RPPO	RPPO	RPPO
Service Area	Georgia: All counties	Georgia: All counties	Georgia: All counties
Premium	Varies by LIS Level	\$19	Varies by LIS Level
PCP Co-pay	Varies by LIS Level	\$15	Varies by LIS Level
Specialist Co-pay	Varies by LIS Level	\$45	Varies by LIS Level
Inpatient Hospital	Varies by LIS Level	\$335 Days 1-5	Varies by LIS Level
Outpatient Surgery	Varies by LIS Level	20%	Varies by LIS Level
Max Out-of-Pocket	Varies by LIS Level	\$6,700	Varies by LIS Level
Rx Co-pays	Varies by LIS Level	\$3/\$12/\$47/\$100/29%	Varies by LIS Level
Rx Deductible	Varies by LIS Level	\$160 (T4 & T5 only)	Varies by LIS Level
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, NurseLine, OTC Catalog, Transportation, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Transportation, Routine Hearing and Vision Exams	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, OTC Essential, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

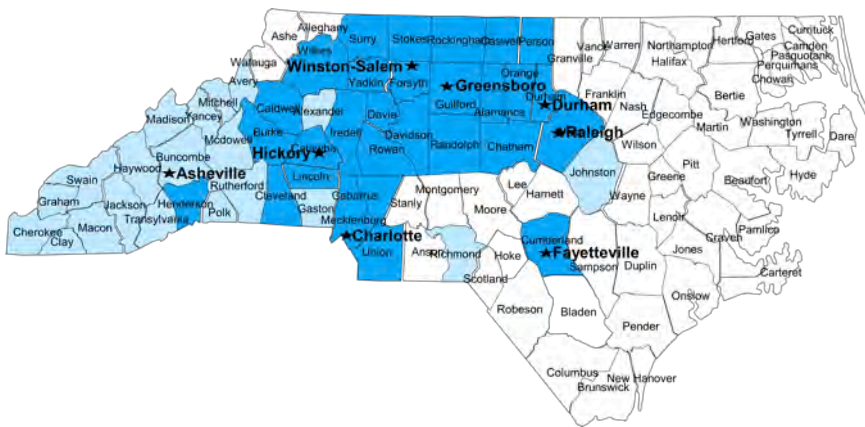
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North Carolina Market Overview

North Carolina

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,240,266
YOY Eligible Growth	4.2%
MA Penetration	28.0%
YOY MA Penetration Growth	0.6%
UHC Market Share	27.3%
Eligibles in Expansion Area	258,867

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

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Asheville Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Expanding into the Asheville market with open access HMO offerings with no gatekeeper requirements
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Provider tiering with Mission Health System — PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- Flat dollar outpatient surgery co-pay
- 4.5 Star plans
- UnitedHealth Passport® program — Great for HMO members who are snowbirds or like to travel



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 provider is Mission Health System
- 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



Asheville Market Landscape

Eligibles (as of 5/1/2016)	189,565
YOY Eligible Growth	3.5%
MA Penetration	17.1%
YOY MA Penetration Growth	0.0%
UHC Market Share	5.3%
Eligibles in Expansion Area	169,988

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Asheville Product Overview

	AARP MedicareComplete Plan 1 H5253-080	AARP MedicareComplete Plan 2 H5253-079
Plan Highlights	Moderate premium plan with lower co-pays and additional ancillaries	Low premium plan for consumers shopping for value and higher out-of-pocket costs
Plan Type	HMO	HMO
Service Area	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, Mcdowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, Mcdowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
Premium	\$49	\$19
PCP Co-pay	Tier1: \$0, Tier2: \$10	Tier1: \$0, Tier2: \$20
Specialist Co-pay	Tier1: \$30, Tier2: \$50	Tier1: \$35, Tier2: \$50
Inpatient Hospital	\$275 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$275	\$375
Max Out-of-Pocket	\$4,700	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$170 (T4 & T5 only)	\$170 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Piedmont Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Expanding to Alexander, Gaston, Johnston, and Richmond counties
- 4.5 Star HMO plans
- Provider tiering offers lower co-pays — PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- Flat dollar outpatient co-pay on premium plans
- Improved benefits from 2016
- Choice! Portfolio approach with choice of MA plans to meet different needs
- Addition of Wake Forest Baptist to Provider Tier 1



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
- Removed Rx Deductible from Tier 3 on \$35 premium plan



Provider

- Key providers include Novant, Cornerstone, THN, Eagle Physicians, Guilford Medical, UNC and Carolina Health Systems, Wake Medical
- Tier 1 Benefit Providers: Novant, Guilford Medical, Cornerstone, THN and Eagle Physicians
- New Tier 1 Benefit Provider addition: Wake Forest Baptist
- Consult the Provider Directory for the full list of providers

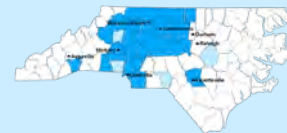


UnitedHealthcare Experience

- 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 H5253-037 and H5253-038
- Diabetes Navigator helps members manage diabetes more effectively

Piedmont Market Landscape

Eligibles (as of 5/1/2016)	884,241
YOY Eligible Growth	4.0%
MA Penetration	31.8%
YOY MA Penetration Growth	0.7%
UHC Market Share	31.0%
Eligibles in Expansion Area	88,879



- Current Footprint
- Expansion
- HMO Expansion



UnitedHealthcare®

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Piedmont Product Overview

	AARP MedicareComplete Plan 1 H5253-037	AARP MedicareComplete Plan 2 H5253-038	AARP MedicareComplete Choice H2228-018
Plan Highlights	Moderate premium plan with lower co-pays, fixed outpatient co-pays and additional ancillaries. Dental Rider available	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs. Dental Rider available	Plan for those looking for the choices offered in a PPO plan. Fitness Rider available
Plan Type	HMO	HMO	LPPO
Service Area	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
Premium	\$35	\$0	\$50
PCP Co-pay	Tier1: \$0, Tier2: \$10	Tier1: \$0, Tier2: \$20	\$5
Specialist Co-pay	Tier1: \$30, Tier2: \$50	Tier1: \$35, Tier2: \$50	\$40
Inpatient Hospital	\$345 Days 1-5	\$430 Days 1-4	\$345 Days 1-5
Outpatient Surgery	\$275	20%	\$340
Max Out-of-Pocket	\$4,900	\$6,700	\$4,500
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$170 (T4 & T5 only)	\$170 (T3, T4 & T5 only)	\$165 (T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision. Fitness Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Raleigh/Durham Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- 4.5 Star plan
- Flat dollar outpatient surgery co-pay
- Improved benefits from 2016
- Becoming preferred choice for Seniors utilizing WakeMed or UNC providers
- No Tier 3 deductible on Rx



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 Wake Medical and UNC
- 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



Raleigh/Durham Market Landscape

Eligibles (as of 5/1/2016)	166,460
YOY Eligible Growth	6.5%
MA Penetration	20.6%
YOY MA Penetration Growth	1.1%
UHC Market Share	18.4%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Raleigh/Durham Product Overview

AARP MedicareComplete
H5253-039

Plan Highlights

Moderate premium plan with fixed outpatient co-pays and additional ancillaries

Plan Type

HMO

Service Area

North Carolina: Durham, Wake

Premium

\$40

PCP Co-pay

\$15

Specialist Co-pay

\$50

Inpatient Hospital

\$395 Days 1-4

Outpatient Surgery

\$295

Max Out-of-Pocket

\$6,700

Rx Co-pays

\$2/\$8/\$45/\$95/29%

Rx Deductible

\$200 (T4 & T5 only)

Referral Required

N

Extra Benefits

Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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South Carolina Market Overview

South Carolina

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	966,319
YOY Eligible Growth	4.6%
MA Penetration	22.3%
YOY MA Penetration Growth	0.9%
UHC Market Share	44.5%

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

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South Carolina Low Country Market Overview



Market Highlights

- Expanding HMO offerings to Beaufort, Berkeley and Charleston counties to accelerate growth in the market
- Introducing new \$29 premium plans with richer benefits, including dental
- UnitedHealth Passport® program (HMO only) — Great for those who travel
- No referrals to see specialists
- Differentiate with UnitedHealthcare open access and personalized customer service
- 4 Star RPPO plan



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 Trident, Hilton Head, Beaufort Memorial and Palmetto Primary Care
- 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 H8748-014 and H8748-015
- Diabetes Navigator helps members manage diabetes more effectively



South Carolina Low Country Market Landscape

Eligibles (as of 5/1/2016)	143,483
YOY Eligible Growth	6.0%
MA Penetration	16.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	51.5%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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South Carolina Low Country Product Overview

	AARP MedicareComplete H8748-014	AARP MedicareComplete H8748-015	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	Low premium plan offering SilverSneakers®, preventive dental and Passport. Dental Rider available	Low premium plan offering SilverSneakers®, preventive dental and Passport. Dental Rider available	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	RPPO
Service Area	South Carolina: Beaufort	South Carolina: Berkeley, Charleston	South Carolina: All counties
Premium	\$29	\$29	\$39
PCP Co-pay	\$10	\$10	\$15
Specialist Co-pay	\$45	\$45	\$50
Inpatient Hospital	\$295 Days 1-6	\$295 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$295	\$295	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	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	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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South Carolina Midlands Market Overview



Market Highlights

- Introducing two new \$19 premium plans for consumers seeking richer benefits, including dental
- Expanding HMO offerings to Orangeburg, Lexington and Richland to accelerate growth in the market
- UnitedHealth Passport® program (HMO only) — Great for those who travel
- No referrals to see specialists
- Differentiate with UnitedHealthcare open access and better customer service
- 4 Star RPPO plan



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 Providence/Sisters of Charity and University of South Carolina
- 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 H8748-017 and H8748-018
- Diabetes Navigator helps members manage diabetes more effectively



South Carolina Midlands Market Landscape

Eligibles (as of 5/1/2016)	126,364
YOY Eligible Growth	4.4%
MA Penetration	20.8%
YOY MA Penetration Growth	0.9%
UHC Market Share	60.9%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

South Carolina Midlands Product Overview

	AARP MedicareComplete H8748-017	AARP MedicareComplete H8748-018	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	Low premium plan offering SilverSneakers®, preventive dental and Passport. Dental Rider available	Low premium plan offering SilverSneakers®, preventive dental and Passport. Dental Rider available	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	RPPO
Service Area	South Carolina: Orangeburg	South Carolina: Lexington, Richland	South Carolina: All counties
Premium	\$19	\$19	\$39
PCP Co-pay	\$10	\$10	\$15
Specialist Co-pay	\$45	\$45	\$50
Inpatient Hospital	\$295 Days 1-6	\$295 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$295	\$295	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	N	N	N
Extra Benefits	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	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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South Carolina Upstate Market Overview



Market Highlights

- Improved benefits in Greenville HMO from 2016
- UnitedHealth Passport® program (HMO only) — Great for those who travel
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- Differentiate with UnitedHealthcare open access and better customer service
- Expanding HMO offerings to Lancaster, Spartanburg, and York counties with introduction of new plans
- 4 Star RPPO plan



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 Bon Secours Health System/St. Francis, Greenville Health System, Mary Black, Baptist Easley and North Hills
- 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 H8748-002, H8748-012 and H8748-013
- Diabetes Navigator helps members manage diabetes more effectively



South Carolina Upstate Market Landscape

Eligibles (as of 5/1/2016)	208,513
YOY Eligible Growth	4.8%
MA Penetration	28.7%
YOY MA Penetration Growth	1.0%
UHC Market Share	22.6%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

South Carolina Upstate Product Overview

	AARP MedicareComplete H8748-002	AARP MedicareComplete H8748-012	AARP MedicareComplete H8748-013	Care Improvement Plus Medicare Advantage R7444-008 (Mapping from R9896-012)
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	New \$0 premium plan for consumers shopping for value and higher out-of-pocket costs	New Moderate premium plan with lower co-pays and additional ancillaries	Moderate premium plan with open access out-of-network coverage
Plan Type	HMO	HMO	HMO	RPPO
Service Area	South Carolina: Greenville	South Carolina: Spartanburg	South Carolina: Lancaster, York	South Carolina: All counties
Premium	\$0	\$0	\$35	\$39
PCP Co-pay	\$15	\$15	\$10	\$15
Specialist Co-pay	\$50	\$50	\$45	\$50
Inpatient Hospital	\$335 Days 1-5	\$335 Days 1-5	\$345 Days 1-5	\$395 Days 1-4
Outpatient Surgery	\$295	\$295	\$275	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/31%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$215 (T3, T4 & T5 only)	\$170 (T4 & T5 only)	\$95 (T3, T4 & T5 only)
Referral Required	N	N	N	N
Extra Benefits	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	Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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South Carolina CIP Chronic/Dual Product Overview

	Care Improvement Plus Silver Rx R7444-009 (Mapping from R9896-008)	Care Improvement Plus Gold Rx R7444-010 (Mapping from R9896-009)	Care Improvement Plus Dual Advantage R7444-011 (Mapping from R9896-021)
Plan Highlights	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	RPPO	RPPO	RPPO
Service Area	South Carolina: All counties	South Carolina: All counties	South Carolina: All counties
Premium	\$0 (Requires Full LIS)	\$19	Varies by LIS Level
PCP Co-pay	\$0	\$15	Varies by LIS Level
Specialist Co-pay	\$0	\$45	Varies by LIS Level
Inpatient Hospital	FFS	\$335 Days 1-5	Varies by LIS Level
Outpatient Surgery	20%	20%	Varies by LIS Level
Max Out-of-Pocket	\$6,700	\$6,700	Varies by LIS Level
Rx Co-pays	25%/25%/25%/25%/25%	\$3/\$12/\$47/\$100/29%	Varies by LIS Level
Rx Deductible	\$400 (All Tiers)	\$160 (T4 & T5 only)	Varies by LIS Level
Referral Required	N	N	N
Extra Benefits	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, OTC Essentials, Transportation, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Transportation, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, OTC Essential, Transportation, Routine Hearing and Vision

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Tennessee Market Overview

Tennessee

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	891,652
YOY Eligible Growth	3.7%
MA Penetration	37.0%
YOY MA Penetration Growth	0.6%
UHC Market Share	18.6%
Eligibles in Expansion Area	306,986

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

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Memphis Market Overview



Market Highlights

- Re-entering the Memphis market in Shelby, Fayette and McNairy counties
- Portfolio approach with introduction of two new 4.5 star plans to offer a choice for a variety of needs
- Both plans offer SilverSneakers®
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- 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

- Network includes Saint Francis Hospital and Methodist
- 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

Memphis Market Landscape

Eligibles (as of 5/1/2016)	156,196
YOY Eligible Growth	3.6%
MA Penetration	25.1%
YOY MA Penetration Growth	1.5%
UHC Market Share	13.7%
Eligibles in Expansion Area	156,196



● Current Footprint ● Expansion ● HMO Expansion

Memphis Product Overview

	AARP MedicareComplete Plan 1 H5253-081	AARP MedicareComplete Plan 2 H5253-082
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries
Plan Type	HMO	HMO
Service Area	Tennessee: Fayette, McNairy, Shelby	Tennessee: Fayette, McNairy, Shelby
Premium	\$19	\$49
PCP Co-pay	\$10	\$5
Specialist Co-pay	\$40	\$35
Inpatient Hospital	\$345 Days 1-5	\$295 Days 1-6
Outpatient Surgery	\$325	\$275
Max Out-of-Pocket	\$6,700	\$5,900
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$0
Referral Required	N	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

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Nashville Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Introducing two new 4.5 star plans and expanding into Jackson Robertson, Sumner, Wayne, and Williamson counties
- Portfolio approach with low and high premium products to offer a choice for a variety of needs
- UnitedHealth Passport® — Great for snowbirds or those who travel
- H0408 members will need to be resold into the new plans
- When comparing to BCBS, promote Vanderbilt



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

- HCA Healthcare — Tri-Star, Summit and Skyline
- Vanderbilt Health System
- St. Thomas Health System
- 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

Nashville Market Landscape

Eligibles (as of 5/1/2016)	217,458
YOY Eligible Growth	4.8%
MA Penetration	37.0%
YOY MA Penetration Growth	-0.2%
UHC Market Share	9.3%
Eligibles in Expansion Area	78,824



● Current Footprint ● Expansion ● HMO Expansion

Nashville Product Overview

	AARP MedicareComplete Plan 1 H5253-083	AARP MedicareComplete Plan 2 H5253-084
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries
Plan Type	HMO	HMO
Service Area	Tennessee: Davidson, Dekalb, Hickman, Jackson, Robertson, Rutherford, Sumner, Wayne, Williamson	Tennessee: Davidson, Dekalb, Hickman, Jackson, Robertson, Rutherford, Sumner, Wayne, Williamson
Premium	\$19	\$49
PCP Co-pay	\$5	\$0
Specialist Co-pay	\$35	\$30
Inpatient Hospital	\$345 Days 1-5	\$295 Days 1-6
Outpatient Surgery	\$325	\$275
Max Out-of-Pocket	\$6,700	\$5,900
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$120 (T3, T4 & T5 only)	\$0
Referral Required	N	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

● Improved for 2017 ● Degraded for 2017 ● New Plan

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TN/VA Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition represents stability in the area
- Choice: \$0 premium plan provides robust benefits; \$55 plan has lower co-pays and MOOP, no Rx deductible and dental
- 4.5 Star plans
- \$0 PCP co-pays for both plans
- POS benefit for both plans
- Choice: \$0 premium plan provides robust benefits; \$55 plan has lower co-pays and MOOP, no Rx deductible and dental
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- Strong provider network
- Adding Real Appeal™ — a weight loss program designed for members with specific conditions



Rx

- Lowered Rx deductible on \$0 premium plan. No Rx deductible on premium plan
- \$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

- Mountain States Health Alliance
- Wellmont Health System
- State of Franklin
- Mountain Region Family Medicine
- Medical Care PLLC
- 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

TN/VA Market Landscape

Eligibles (as of 5/1/2016)	615,685
YOY Eligible Growth	3.1%
MA Penetration	38.5%
YOY MA Penetration Growth	0.8%
UHC Market Share	24.4%
Eligibles in Expansion Area	83,679



● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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TN/VA Product Overview

	AARP MedicareComplete Plus Plan 1 H5253-047	AARP MedicareComplete Plus Plan 2 H5253-048
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs and some ancillary offerings	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits. Dental Rider available
Plan Type	HMOPOS	HMOPOS
Service Area	Tennessee: Anderson, Blount, Bradley, Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hamilton, Hancock, Jefferson, Johnson, Knox, Loudon, Meigs, Monroe, Morgan, Scott, Sevier, Sullivan, Unicoi, Union, Washington, Campbell, Cumberland, Hawkins, McMinn, Roane Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Washington, Wise, Wythe, Tazewell	Tennessee: Anderson, Blount, Bradley, Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hamilton, Hancock, Jefferson, Johnson, Knox, Loudon, Meigs, Monroe, Morgan, Scott, Sevier, Sullivan, Unicoi, Union, Washington, Campbell, Cumberland, Hawkins, McMinn, Roane Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Washington, Wise, Wythe, Tazewell
Premium	\$0	\$55
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$35	\$25
Inpatient Hospital	\$295 Days 1-6	\$175 Days 1-7
Outpatient Surgery	\$295	\$160
Max Out-of-Pocket	\$4,500	\$3,400
Rx Co-pays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$60 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, SilverSneakers, Passport, Preventive Dental, NurseLine, Routine Hearing and Vision 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.

