

2017 Medicare Advantage Plans West Region

Arizona Market Overview

Arizona

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	989,932
YOY Eligible Growth	4.9%
MA Penetration	36.9%
YOY MA Penetration Growth	0.0%
UHC Market Share	36.9%

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

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Phoenix Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area aided by large commercial presence and longevity in the market
- Largest MA plan in the market
- Competitive market driven by \$0 premium plans
- \$0 premium plan with Optum Medical Network offers rich benefits for consumers seeking value
- Legacy \$0 premium plan will continue to offer broad access to our competitive network with higher co-pays
- Both plans include 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

- Largest provider network within the market
- Comprehensive hospital network
- Provider Specific Plan with exclusive provider Optum Medical Network
- Banner Health Network is available under Plan 1
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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



Phoenix Market Landscape

Eligibles (as of 5/1/2016)	684,709
YOY Eligible Growth	4.4%
MA Penetration	37.5%
YOY MA Penetration Growth	0.0%
UHC Market Share	32.1%

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

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Phoenix Product Overview

	AARP MedicareComplete Plan 1 H0609-026	AARP MedicareComplete Plan 2 H0609-027
Plan Highlights	\$0 premium plan offers broad access to our full network	\$0 premium plan with Optum Medical Network offers rich benefits for shoppers seeking value
Plan Type	HMO	HMO
Service Area	Arizona: Maricopa, Pinal	Arizona: Maricopa
Premium	\$0	\$0
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$45	\$25
Inpatient Hospital	\$395 Days 1-4	\$155 Days 1-7
Outpatient Surgery	20%	\$155
Max Out-of-Pocket	\$5,500	\$3,500
Rx Co-pays	\$2/\$8/\$45/\$95/ 29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$205 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Prescott Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealth Passport® program — Great for snowbirds or those who travel
- 4.5 Star Plan
- Stable benefits for 2017
- SilverSneakers included for no additional cost



Rx

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



Provider

- Strong network, including Yavapai Regional Medical Center, Chino Valley Medical, and Thumbé Butte
- 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



Prescott Market Landscape

Eligibles (as of 5/1/2016)	71,409
YOY Eligible Growth	6.0%
MA Penetration	25.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	42.2%

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

Prescott Product Overview

AARP MedicareComplete
H5253-036

Plan Highlights Premium plan with low PCP co-pay, SilverSneakers, and Passport for Yavapai county only

Plan Type HMO

Service Area Arizona: Yavapai

Premium \$49

PCP Co-pay \$10

Specialist Co-pay \$40

Inpatient Hospital \$295 Days 1-5

Outpatient Surgery 20%

Max Out-of-Pocket \$6,700

Rx Co-pays \$2/\$8/\$45/\$95/28%

Rx Deductible \$220 (T3, T4 & T5 only)

Referral Required Y

Extra Benefits Eyewear Credit, Hearing Aids, SilverSneakers, Passport, NurseLine, Routine Hearing and Vision

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Tucson Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area aided by large commercial presence and longevity in the market
- Largest MA plan in the market
- Portfolio of MA plan choices to meet a variety of needs
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Comprehensive provider network
- Preventive dental available under H0609-025 for even richer benefits at \$0 premium
- Primary care physician provides consistency and accuracy in members overall care
- 4.5 Star Plans



Rx

- Removed Rx deductible on H0609-025
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- Large provider network
- Arizona Community Physicians
- Carondelet Medical Group
- Saguaro Medical Group
- New Pueblo — exclusive contract
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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



● Current Footprint ● Expansion ● HMO Expansion

Tucson Market Landscape

Eligibles (as of 5/1/2016)	212,916
YOY Eligible Growth	5.8%
MA Penetration	40.9%
YOY MA Penetration Growth	0.0%
UHC Market Share	48.4%

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UnitedHealthcare®

Tucson Product Overview

	AARP MedicareComplete H0609-025	AARP MedicareComplete Plus H5253-035
Plan Highlights	\$0 premium plan with rich co-pays available in Pima county only. Includes dental and SilverSneakers®	Low premium product offers broader network access. Includes SilverSneakers®
Plan Type	HMO	HMOPOS
Service Area	Arizona: Pima	Arizona: Graham, Pima, Santa Cruz
Premium	\$0	\$29
PCP Co-pay	\$0	\$20
Specialist Co-pay	\$35	\$50
Inpatient Hospital	\$265 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$250	20%
Max Out-of-Pocket	\$3,200	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$0	\$225 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Eyewear Credit, 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

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California – North Market Overview

California – North

Medicare Advantage 2017 Service Area



- Current Footprint (includes PFFS)
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	1,717,631
YOY Eligible Growth	3.8%
MA Penetration	26.7%
YOY MA Penetration Growth	0.6%
UHC Market Share	13.5%

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

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Northern California Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating 30+ years in Northern California
- Strong relationships with premier networks such as Sutter Health — Palo Alto Medical Foundation
- 4 Star plans
- Stable benefits with Rx improvements in some 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

Strong network that includes:

- Sutter Health — Palo Alto Medical Foundation
- Hill Physicians
- Affinity
- SCCIPA
- Daughters of Charity
- Alta Bates
- Sante — Fresno
- 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 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
- Diabetes Navigator helps members manage diabetes more effectively



Northern California Market Landscape

Eligibles (as of 5/1/2016)	1,102,748
YOY Eligible Growth	3.7%
MA Penetration	26.6%
YOY MA Penetration Growth	0.9%
UHC Market Share	8.9%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Northern California Product Overview

	AARP MedicareComplete SecureHorizons H0543-070	AARP MedicareComplete SecureHorizons H0543-035	AARP MedicareComplete SecureHorizons H0543-140	AARP MedicareComplete SecureHorizons H0543-086
Plan Highlights	Premium plan with improved Rx benefits. Dental Riders available	Premium plan with no PCP costs	Premium plan improved Rx benefits	Premium plan traditional benefits
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: Alameda, Contra Costa	California: Fresno, Madera	California: Amador, El Dorado, Mendocino, Merced, Tulare	California: Nevada
Premium	\$115	\$81	\$55	\$115
PCP Co-pay	\$10	\$0	\$15	\$10
Specialist Co-pay	\$15	\$10	\$50	\$30
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4	\$395 Days 1-4	\$265 Days 1-6
Outpatient Surgery	20%	20%	20%	20%
Max Out-of-Pocket	\$5,900	\$6,700	\$6,700	\$6,300
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$325 (T3, T4 & T5 only)	\$315 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)	\$325 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit , Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Northern California Product Overview

	AARP MedicareComplete SecureHorizons H0543-029	AARP MedicareComplete SecureHorizons H0543-148	AARP MedicareComplete SecureHorizons H0543-028
Plan Highlights	Premium plan with traditional benefits	Premium plan with improved Rx benefits	Premium plan with rich outpatient benefits
Plan Type	HMO	HMO	HMO
Service Area	California: Santa Clara	California: Sonoma	California: San Mateo
Premium	\$115	\$49	\$110
PCP Co-pay	\$10	\$10	\$10
Specialist Co-pay	\$20	\$25	\$20
Inpatient Hospital	\$350 Days 1-5	\$220 Days 1-8	\$200 Admits
Outpatient Surgery	20%	\$195	\$0
Max Out-of-Pocket	\$5,900	\$4,900	\$4,900
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/25%
Rx Deductible	\$330 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)	\$360 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit , Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams	Hearing Aids, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Sacramento Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating 30 years offering plan options
- Primary care physician provides consistency and accuracy in member's overall care
- Partnering with Sutter gives UnitedHealthcare a competitive advantage
- 4 Star plans
- Stable benefits with modest changes in Rx
- Broadest coverage of geography when compared with competitors



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 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
- Diabetes Navigator helps members manage diabetes more effectively



Rx

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



Provider

- Sutter Health is the premier provider network with an exclusive agreement with UnitedHealthcare
- Consult the Provider Directory for the full list of providers



Sacramento Market Landscape

Eligibles (as of 5/1/2016)	341,149
YOY Eligible Growth	4.6%
MA Penetration	28.3%
YOY MA Penetration Growth	0.3%
UHC Market Share	18.7%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Sacramento Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H0543-146	AARP MedicareComplete SecureHorizons Plan 1 H0543-089
Plan Highlights	Low premium plan designed for the consumer looking for a relationship with the Sutter network	Modest premium plan designed for the consumer looking for broad network access
Plan Type	HMO	HMO
Service Area	California: Placer, Sacramento, Yolo	California: Placer, Sacramento, Yolo
Premium	\$29	\$95
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$25	\$15
Inpatient Hospital	\$220 Days 1-8	\$150 Days 1-3
Outpatient Surgery	\$195	\$75
Max Out-of-Pocket	\$4,900	\$4,900
Rx Co-pays	\$2/\$12 / \$47/\$100/29%	\$2/\$8/\$45/\$95/ 29%
Rx Deductible	\$170 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available

● Improved for 2017
 ● Degraded for 2017
 ● New Plan

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Stanislaus Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating 30+ years in Northern California
- Primary care physician provides consistency and accuracy in member's overall care
- Strong relationship with Sutter in \$0 premium plan, giving UnitedHealthcare a competitive advantage
- 4 Star plans
- Stable benefits with modest and/or improved changes in Rx



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 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
- Diabetes Navigator helps members manage diabetes more effectively



Rx

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



Provider

- Sutter
- AllCare IPA
- Tenet
- Consult the Provider Directory for the full list of providers



Stanislaus Market Landscape

Eligibles (as of 5/1/2016)	81,029
YOY Eligible Growth	3.8%
MA Penetration	36.9%
YOY MA Penetration Growth	0.0%
UHC Market Share	32.4%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Stanislaus Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H0543-147	AARP MedicareComplete SecureHorizons Plan 1 H0543-036
Plan Highlights	\$0 premium plan designed for the consumer looking for low PCP costs	Premium plan designed for the consumer looking for rich outpatient benefits. Dental Rider available
Plan Type	HMO	HMO
Service Area	California: Stanislaus	California: Stanislaus
Premium	\$0	\$99
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$25	\$10
Inpatient Hospital	\$220 Days 1-8	\$200 Admits
Outpatient Surgery	\$195	\$0
Max Out-of-Pocket	\$4,900	\$4,900
Rx Co-pays	\$2/\$12/\$47/\$100/29%	\$2 /\$12/\$47/\$100/29%
Rx Deductible	\$200 (T3, T4 & T5 only)	\$195 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams	Eyewear Credit , Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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California – South Market Overview

California – South

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	3,318,437
YOY Eligible Growth	4.0%
MA Penetration	39.0%
YOY MA Penetration Growth	-0.2%
UHC Market Share	19.0%

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

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Pacific Central Coast California Market Overview



Market Highlights

- Celebrating over 30 years in California
- UnitedHealthcare has stable benefits and high quality networks — here to serve the members
- Marquee network in Santa Barbara: The Sansum Clinic
- Currently #1 in market share in Santa Barbara and San Luis Obispo Counties
- 4 Star plans



Rx

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



Provider

- Sansum Clinic — Santa Barbara
- Santa Barbara Select IPA
- Seaview IPA
- Valley Care IPA
- Regal/Lakeside Medical Group
- CCPN Physicians Choice
- 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 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 H0543-032 and H0543-022
- Diabetes Navigator helps members manage diabetes more effectively



Pacific Central Coast California Market Landscape

Eligibles (as of 5/1/2016)	371,999
YOY Eligible Growth	3.9%
MA Penetration	20.4%
YOY MA Penetration Growth	0.6%
UHC Market Share	20.9%

● Current Footprint ● Expansion ● HMO Expansion

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Pacific Central Coast California Product Overview

	AARP MedicareComplete SecureHorizons H0543-019	AARP MedicareComplete SecureHorizons H0543-032	AARP MedicareComplete SecureHorizons H0543-022
Plan Highlights	\$0 premium plan with rich benefits serving Kern county	Premium plan serving San Luis Obispo and Santa Barbara	Premium plan serving Ventura
Plan Type	HMO	HMO	HMO
Service Area	California: Kern	California: San Luis Obispo, Santa Barbara	California: Ventura
Premium	\$0	\$49	\$45
PCP Co-pay	\$0	\$10	\$10
Specialist Co-pay	\$0	\$20	\$20
Inpatient Hospital	\$50 Days 1-7	\$295 Days 1-6	\$335 Days 1-5
Outpatient Surgery	\$50	\$290	\$330
Max Out-of-Pocket	\$3,200	\$5,900	\$5,000
Rx Co-pays	\$15 /\$20/\$47/\$100/33%	\$2 /\$12/\$47/\$100/ 26%	\$2 /\$12/\$47/\$100/ 27%
Rx Deductible	\$0	\$350 (T3, T4 & T5 only)	\$270 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, NurseLine, Routine Hearing and Vision Exam	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exam	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exam, Dental Rider Available

● Improved for 2017
 ● Degraded for 2017
 ● New Plan

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Los Angeles Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area with 4 Star plan offerings
- 30+ years in the market shows strength and stability
- Promote our strong provider network — we are one of the few plans to contract with Cedars Sinai, Presbyterian Health, Providence/Facey, Seoul and KAMG
- Strong MA HMO packages featuring \$0 premium and \$0 co-pays
- Providers are the differentiator between plans. Check the online provider directory for up-to-date providers on each plan
- Portfolio approach to meet a variety of needs: Plan 1 (entire network availability), Plan 2 (provider specific plan with DaVita Healthcare Partners), Plan 3 (tailored towards the low income and Medi-Cal population)



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



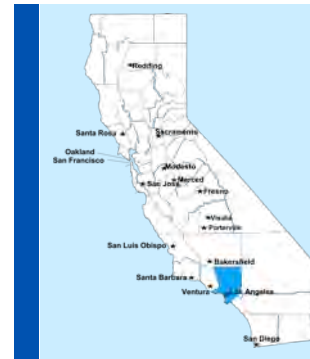
Provider

- HealthCare Partners
- Cedars Sinai
- Providence
- Facey Medical Group
- Regal/Lakeside Medical Group
- Torrance Hospital Physicians Associations
- 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 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



Los Angeles Market Landscape

Eligibles (as of 5/1/2016)	1,392,981
YOY Eligible Growth	3.5%
MA Penetration	39.1%
YOY MA Penetration Growth	-0.6%
UHC Market Share	13.8%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

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Los Angeles Product Overview

	AARP MedicareComplete SecureHorizons Plan 1 H0543-001	AARP MedicareComplete SecureHorizons Plan 2 H0543-151	AARP MedicareComplete SecureHorizons Plan 3 H0543-153
Plan Highlights	Full network plan featuring rich benefits	Provider-specific plan exclusively featuring the DaVita HealthCare Partners network. \$0 premium plan with very rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
Plan Type	HMO	HMO	HMO
Service Area	California: Los Angeles	California: Los Angeles	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$0	\$0	\$0
Inpatient Hospital	\$0 admits	\$0 admits	FFS
Outpatient Surgery	\$0	\$0	20%
Max Out-of-Pocket	\$4,600	\$2,000	\$6,700
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%	25%/25%/25%/25%/25%
Rx Deductible	\$0	\$0	\$400 (All Tiers)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Acupuncture/Chiropractic, Transportation, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, OTC Essentials, Acupuncture, Transportation, NurseLine Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Orange County Market Overview



Market Highlights

- Celebrating over 30 years in California
- Market leader in Orange County
- We consistently offer strong provider network and stable benefits
- Provide members with consistent and stable experience
- Providers are the differentiator between plans. Check the online provider directory for up-to-date providers on each plan
- Full Dual eligible MAPD plan option with H0543-153
- Lowered MOOP on Provider Specific Plan
- When selling against Blue Shield, emphasize our broad network
- 4 Star plans



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 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



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

- One of the strongest networks in Orange County
- Consult the Provider Directory for the full list of providers



Orange County Market Landscape

Eligibles (as of 5/1/2016)	462,073
YOY Eligible Growth	4.1%
MA Penetration	43.1%
YOY MA Penetration Growth	2.1%
UHC Market Share	21.0%

● Current Footprint ● Expansion ● HMO Expansion



Orange County Product Overview

	AARP MedicareComplete SecureHorizons Plan 1 H0543-004	AARP MedicareComplete SecureHorizons Plan 2 H0543-138	AARP MedicareComplete SecureHorizons Plan 3 H0543-153
Plan Highlights	Full network plan with \$0 premium and low co-pays	Provider specific plan with strong network and rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
Plan Type	HMO	HMO	HMO
Service Area	California: Orange	California: Orange	California: Los Angeles, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	\$0
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$10	\$0	\$0
Inpatient Hospital	\$150 Days 1-5	\$0 admits	FFS
Outpatient Surgery	\$125	\$0	20%
Max Out-of-Pocket	\$4,900	\$2,800	\$6,700
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%	25%/25%/25%/25%/25%
Rx Deductible	\$0	\$0	\$400 (All Tiers)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Acupuncture/Chiropractic, Transportation, NurseLine, Routine Hearing and Vision Exams. Dental Riders Available	Eyewear Credit, Hearing Aids, SilverSneakers, OTC Essentials, Acupuncture, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Riverside/San Bernardino Market Overview



Market Highlights

- Celebrating over 30 years in California
- Primary care physician provides consistency and accuracy in members overall care
- MA HMO packages offer \$0 co-pay and premiums
- Providers are the differentiator between plans. Check the online provider directory for up-to-date providers on each plan
- 4 Star plans
- Full Dual eligible MAPD plan option with H0543-153
- When selling against Kaiser, emphasize the strength of our network
- When selling against Humana, emphasize our size and tenure in the market



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 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 plan H0543-145
- Diabetes Navigator helps members manage diabetes more effectively



Rx

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



Provider

- Network includes Loma Linda University
- Strong, broad network in the featuring all major networks
- Consult the Provider Directory for the full list of providers



Riverside/San Bernardino Market Landscape

Eligibles (as of 5/1/2016)	607,702
YOY Eligible Growth	4.9%
MA Penetration	47.8%
YOY MA Penetration Growth	-0.9%
UHC Market Share	19.2%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare[®]

Riverside/San Bernardino Product Overview

	AARP MedicareComplete SecureHorizons Plan 1 H0543-007	AARP MedicareComplete SecureHorizons Plan 2 H0543-144	AARP MedicareComplete SecureHorizons Plan 3 H0543-153
Plan Highlights	Full network plan with \$0 premium and low co-pays	Provider specific plan with strong network and rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
Plan Type	HMO	HMO	HMO
Service Area	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Los Angeles, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$15	\$0	\$0
Inpatient Hospital	\$250 Days 1-7	\$0 admits	FFS
Outpatient Surgery	\$225	\$0	20%
Max Out-of-Pocket	\$4,900	\$3,400	\$6,700
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%	25%/25%/25%/25%/25%
Rx Deductible	\$0	\$0	\$400 (All Tiers)
Referral Required	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, Transportation, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, OTC Essentials, Acupuncture, Transportation, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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San Diego Market Overview



Market Highlights

- Celebrating 30 years in California
- Stable benefits overall and improved benefits in \$0 premium plans
- Portfolio of MA plan choices to meet a variety of needs
- 4 Star plans
- Broad network of provider options to meet consumer demands
- Providers are the differentiator between plans. Check the online provider directory for up-to-date providers on each plan



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 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 plan H0543-145
- Diabetes Navigator helps members manage diabetes more effectively



Rx

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



Provider

- Network includes Sharp Healthcare and Scripps Health
- Consult the Provider Directory for the full list of providers



San Diego Market Landscape

Eligibles (as of 5/1/2016)	483,682
YOY Eligible Growth	4.2%
MA Penetration	37.7%
YOY MA Penetration Growth	-0.9%
UHC Market Share	31.3%

● Current Footprint ● Expansion ● HMO Expansion



San Diego Product Overview

	Sharp SecureHorizons Plan by UnitedHealthcare H0543-145	AARP MedicareComplete SecureHorizons Plan 4 H0543-152	AARP MedicareComplete SecureHorizons Value H0543-013	AARP MedicareComplete SecureHorizons Premier H0543-060
Plan Highlights	Sharp plan with \$0 premium and excellent benefits	Full network \$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Full network moderate premium plan with lower co-pays and additional ancillaries	Full network higher premium plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: San Diego	California: San Diego	California: San Diego	California: San Diego
Premium	\$0	\$0	\$25	\$69
PCP Co-pay	\$10	\$25	\$20	\$15
Specialist Co-pay	\$35	\$45	\$40	\$35
Inpatient Hospital	\$260 Days1-7	\$295 Days1-6	\$225 Days1-8	\$175 Days1-8
Outpatient Surgery	\$250	\$295	\$225	\$175
Max Out-of-Pocket	\$3,400	\$5,900	\$5,300	\$4,300
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$5/\$9/\$47/\$100/33%	\$4/\$8/\$47/\$100/33%	\$4/\$8/\$47/\$100/33%
Rx Deductible	\$0	\$0	\$0	\$0
Referral Required	Y	Y	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Riders Available	Eyewear Credit, Hearing Aids, Transportation , NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders Available	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders Available	Eyewear Credit, Hearing Aids, Preventive and Comprehensive Dental, NurseLine, Routine Hearing and Vision Exams. Dental and Fitness Riders Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

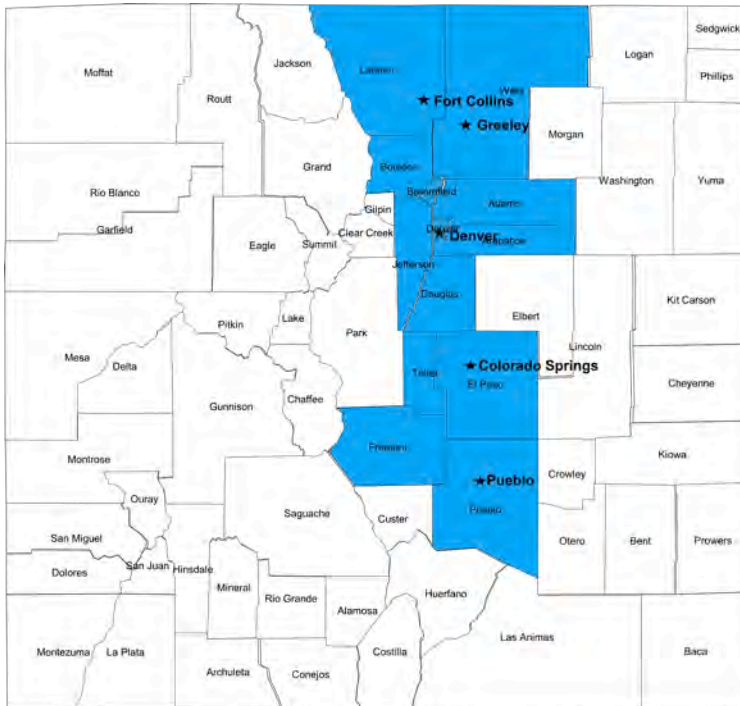
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Colorado Market Overview

Colorado

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	662,124
YOY Eligible Growth	6.6%
MA Penetration	34.0%
YOY MA Penetration Growth	0.0%
UHC Market Share	50.1%

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

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Greater Colorado Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- 4.5 Star plans
- Differentiate with UnitedHealthcare network strength and better customer service
- Stable benefits — reduced out-of-pocket on premium plan
- SilverSneakers included at no additional cost
- MA only plan is available in this market — make sure you select the right plan for your consumer
- MA only plan offers enrollment opportunity with large retired military population who have access to TRICARE Rx benefits



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
- 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



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

- CSHP & Mtn. View Medical Group-Southern CO
- Exclusive to Centura hospitals in El Paso county
- Banner-Northern CO
- Consult the Provider Directory for the full list of providers



Greater Colorado Market Landscape

Eligibles (as of 5/1/2016)	238,977
YOY Eligible Growth	5.5%
MA Penetration	27.4%
YOY MA Penetration Growth	0.6%
UHC Market Share	54.6%

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

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Greater Colorado Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H0609-020	AARP MedicareComplete SecureHorizons Plan 1 H0609-002
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays
Plan Type	HMO	HMO
Service Area	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld
Premium	\$0	\$40
PCP Co-pay	\$15	\$10
Specialist Co-pay	\$50	\$30
Inpatient Hospital	\$295 Days1-5	\$200 Days1-6
Outpatient Surgery	\$285	\$175
Max Out-of-Pocket	\$5,550	\$4,000
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$190 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Denver Metro Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- 4.5 Star plans
- Differentiate with UnitedHealthcare network strength and better customer service
- Stable YOY benefits
- SilverSneakers included at no additional cost
- Bilingual sales agents for outreach to Hispanic and Asian population
- MA only plan is available in this market - make sure you select the right plan for your consumer (good fit for retired military)



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 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



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

- Largest provider network in Denver metro area
- Key network providers include New West Physicians (UHC only MA plan currently contracting) and PHP Prime
- Consult the Provider Directory for the full list of providers



Denver Metro Market Landscape

Eligibles (as of 5/1/2016)	423,147
YOY Eligible Growth	7.2%
MA Penetration	37.8%
YOY MA Penetration Growth	-0.5%
UHC Market Share	48.2%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Denver Metro Product Overview

	AARP MedicareComplete SecureHorizons Plan 2 H0609-012	AARP MedicareComplete SecureHorizons Plan 1 H0609-007
Plan Highlights	\$0 premium plan for consumers shopping for value and higher out-of-pocket costs	Moderate premium plan with lower co-pays
Plan Type	HMO	HMO
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson
Premium	\$0	\$45
PCP Co-pay	\$10	\$5
Specialist Co-pay	\$50	\$20
Inpatient Hospital	\$345 Days 1-5	\$200 Days 1-5
Outpatient Surgery	\$345	\$150
Max Out-of-Pocket	\$4,950	\$3,400
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$200 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Eyewear Credit, Hearing Aids, SilverSneakers, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

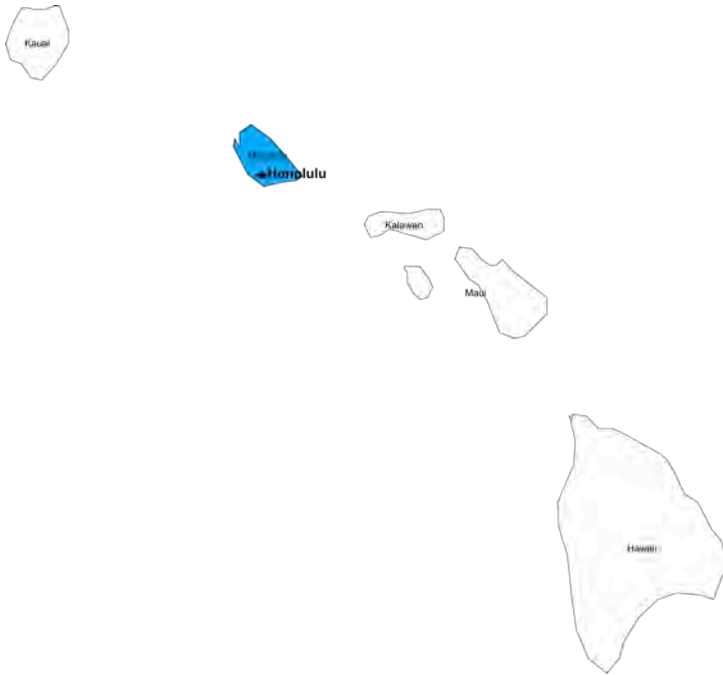
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Hawaii Market Overview

Hawaii

Medicare Advantage 2017 Service Area



Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	170,631
YOY Eligible Growth	3.0%
MA Penetration	35.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	32.1%

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

- Current Footprint
- Expansion

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Hawaii Market Overview



Market Highlights

- Strong value of benefits with \$0 premium Local PPO option. UHC in market for 10+ years. Stable and steady. Make sure you consider stability and benefits for your clients
- LPPO offers in- and out-of-network access with stable benefits which include SilverSneakers®, Acupuncture, Chiropractic, and Passport
- Acupuncture — providing options to meet your needs beyond traditional medical benefits
- Local Customer Service in Honolulu
- Dual Special Needs Plan offered in Honolulu and neighbor islands. Please refer to enrollment kit for specific benefits for this plan option
- 4.5 Star 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



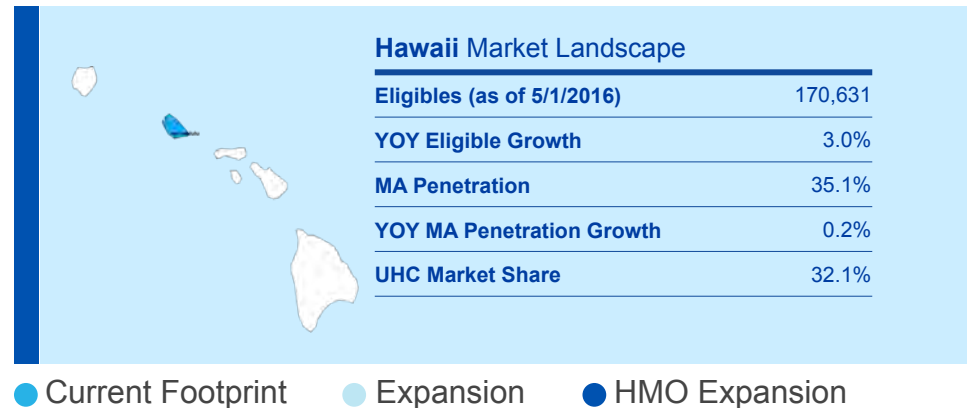
Provider

- Providers consistent across marketplace
- PPO product allows open access
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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



Hawaii Product Overview

AARP MedicareComplete Choice Plan 1
H2228-024

Plan Highlights \$0 premium plan for consumers shopping for value with open access on a PPO

Plan Type LPPO

Service Area Hawaii: Honolulu

Premium \$0

PCP Co-pay \$10

Specialist Co-pay \$45

Inpatient Hospital \$430 Days1-4

Outpatient Surgery 20%

Max Out-of-Pocket **\$5,250**

Rx Co-pays \$2/\$10/\$45/\$95/**27%**

Rx Deductible \$285 (T3, T4 & T5 only)

Referral Required N

Extra Benefits Eyewear Credit, Hearing Aids, SilverSneakers, Passport, Acupuncture/Chiropractic, NurseLine, Routine Hearing and Vision Exams, Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Idaho Market Overview

Idaho

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	99,958
YOY Eligible Growth	6.3%
MA Penetration	46.5%
YOY MA Penetration Growth	-0.3%
UHC Market Share	29.0%

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

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Idaho Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- History of stability in the market
- UHC investing in existing plans to improve value proposition and accelerate growth. Largely maintained and/or improved core benefits year-over-year
- Strong, comprehensive network that includes both the major provider systems, St. Lukes and St. Alphonsus. Only competitor in the market with both hospitals
- UnitedHealth Passport® — 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

- St. Lukes
- St. Alphonsus
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

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



Idaho Market Landscape

Eligibles (as of 5/1/2016)	99,958
YOY Eligible Growth	6.3%
MA Penetration	46.5%
YOY MA Penetration Growth	-0.3%
UHC Market Share	29.0%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Idaho Product Overview

	AARP Medicare Complete Choice H2228-031	AARP Medicare Complete Choice Plan 2 H2228-032
Plan Highlights	Moderate premium plan with lower co-pays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	LPPO	LPPO
Service Area	Idaho: Ada, Canyon	Idaho: Ada, Canyon
Premium	\$29	\$69
PCP Co-pay	\$10	\$5
Specialist Co-pay	\$40	\$25
Inpatient Hospital	\$350 Days 1-5	\$225 Days 1-6
Outpatient Surgery	\$350	\$225
Max Out-of-Pocket	\$4,900	\$3,500
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$190 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, SilverSneakers, Passport, NurseLine, OTC Essentials, Routine Hearing and Vision Exam	SilverSneakers, Preventive Dental, Passport, NurseLine, OTC Essentials, Routine Hearing and Vision Exam

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Nevada Market Overview

Nevada

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	421,125
YOY Eligible Growth	5.9%
MA Penetration	34.9%
YOY MA Penetration Growth	0.5%
UHC Market Share	44.4%

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

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Las Vegas Market Overview



Market Highlights

- Strong brand recognition with nearly 50% market share
- Portfolio approach with two competitive \$0 premium products offering similar benefits with different brands and networks
- H0609-028 was rebranded in 2016 from UnitedHealthcare MedicareComplete to AARP MedicareComplete and includes Health Care Partners in the network
- H2931-002 (Senior Dimensions) includes Southwest Medical Associates in the network, which is exclusive and a competitive advantage
- Stable benefits year-over-year
- Adding new Virtual Visits benefit for 2017
- 4 Star plan H2931-002
- 4.5 Star plan H0609-028



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 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

- Southwest Medical Associates — Senior Dimensions (H2931-002)
- Health Care Partners — AARP Medicare Complete (H0609-028)
- Providers vary between plans. Ensure consumers enroll in the appropriate plan based on their provider
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- Nursing Hotline — 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
- Virtual Visits — lets you see and talk to a doctor from the comfort of your home



Las Vegas Market Landscape

Eligibles (as of 5/1/2016)	328,466
YOY Eligible Growth	6.1%
MA Penetration	37.3%
YOY MA Penetration Growth	0.6%
UHC Market Share	50.0%

● Current Footprint ● Expansion ● HMO Expansion



Las Vegas Product Overview

	Senior Dimensions Southern Nevada H2931-002	AARP MedicareComplete H0609-028
Plan Highlights	\$0 premium plan with rich benefits and exclusive Southwest Medical Associates network	\$0 premium plan with rich benefits and Health Care Partners network
Plan Type	HMO	HMO
Service Area	Nevada: Clark, Nye	Nevada: Clark
Premium	\$0	\$0
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$0	\$0
Inpatient Hospital	\$0 admits	\$0 admits
Outpatient Surgery	\$0	\$0
Max Out-of-Pocket	\$2,500	\$2,500
Rx Co-pays	\$0/\$8/\$47/\$100/33%	\$0/\$8/\$47/\$100/33%
Rx Deductible	\$0	\$0
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, OTC Essentials, Virtual Visits , Transportation, Nursing Hotline, Routine Hearing and Vision Exams	Hearing Aids, SilverSneakers, Preventive Dental, OTC Essentials, Virtual Visits , Transportation, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Reno Market Overview



Market Highlights

- Strong brand recognition with Senior Dimensions
- Low premium plan with stable core benefits
- Strength and stability
- Strong network is a competitive advantage
- UnitedHealthcare works with primary care providers to coordinate care for consistency and improved health
- Adding new Virtual Visits benefit for 2017
- 4 Star plan



UnitedHealthcare Experience

- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- Nursing Hotline — 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



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 100-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

- St Mary's is our key provider in the network
- Consult the Provider Directory for the full list of providers



Reno Market Landscape

Eligibles (as of 5/1/2016)	92,659
YOY Eligible Growth	4.9%
MA Penetration	26.7%
YOY MA Penetration Growth	0.0%
UHC Market Share	16.6%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Reno Product Overview

Senior Dimensions Greater Nevada
H2931-004

Plan Highlights Lower premium plan with moderate co-pays and additional ancillaries

Plan Type HMO

Service Area Nevada: Esmeralda, Lyon, Mineral, Washoe

Premium \$35

PCP Co-pay \$10

Specialist Co-pay \$45

Inpatient Hospital \$335 Days 1-5

Outpatient Surgery \$335

Max Out-of-Pocket \$4,900

Rx Co-pays \$2/\$10/\$47/\$100/28%

Rx Deductible \$240 (T3, T4 & T5 only)

Referral Required Y

Extra Benefits Hearing Aids, SilverSneakers, [Virtual Visits](#), Nursing Hotline, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

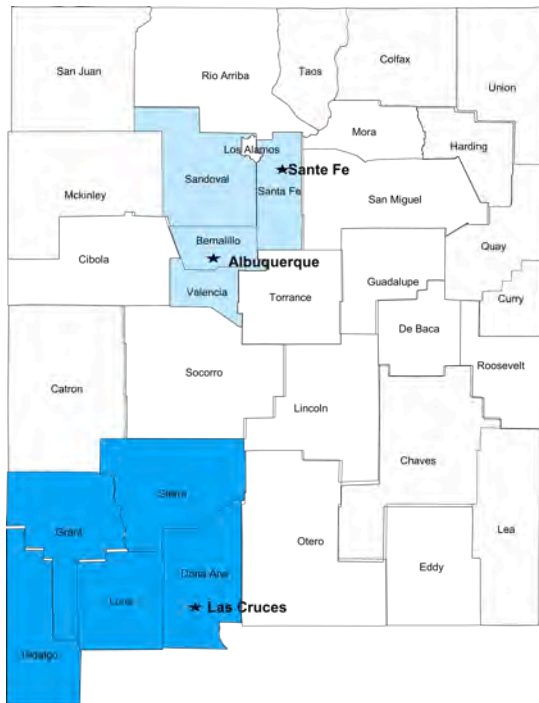
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New Mexico Market Overview

New Mexico

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	246,367
YOY Eligible Growth	4.8%
MA Penetration	34.9%
YOY MA Penetration Growth	0.4%
UHC Market Share	22.4%
Eligibles in Expansion Area	190,655

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

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Albuquerque/Santa Fe Market Overview



Market Highlights

- UnitedHealthcare is invested in Medicare Advantage across the nation including New Mexico
- Re-entering the Albuquerque/Santa Fe market in Bernalillo, Sandoval, Santa Fe and Valencia counties
- Portfolio of MA plan choices to meet a variety of needs with broad network access
- UnitedHealth Passport® travel benefit great for snowbirds and those who travel
- 4.5 Star quality plans
- Additional DSNP products available for year round selling



Rx

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



Provider

- Strong provider network with open access
- See Provider Directory for complete listing



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
- Diabetes Navigator helps members manage diabetes more effectively



Albuquerque/Santa Fe Market Landscape

Eligibles (as of 5/1/2016)	246,367
YOY Eligible Growth	4.8%
MA Penetration	34.9%
YOY MA Penetration Growth	0.4%
UHC Market Share	22.4%
Eligibles in Expansion Area	190,655

● Current Footprint ● Expansion ● HMO Expansion

Albuquerque/Santa Fe Product Overview

	AARP MedicareComplete Choice H2228-049	AARP MedicareComplete Choice H2228-047
Plan Highlights	Modest premium plan designed for the consumer looking for open network access	Modest premium plan designed for the consumer looking for open network access
Plan Type	LPPO	LPPO
Service Area	New Mexico: Santa Fe	New Mexico: Bernalillo, Sandoval, Valencia
Premium	\$19	\$19
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$40	\$40
Inpatient Hospital	\$295 Days1-6	\$295 Days1-6
Outpatient Surgery	\$295	\$295
Max Out-of-Pocket	\$3,500	\$3,500
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$300 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)
Referral Required	N	N
Extra Benefits	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exam	Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exam

● Improved for 2017 ● Degraded for 2017 ● New Plan

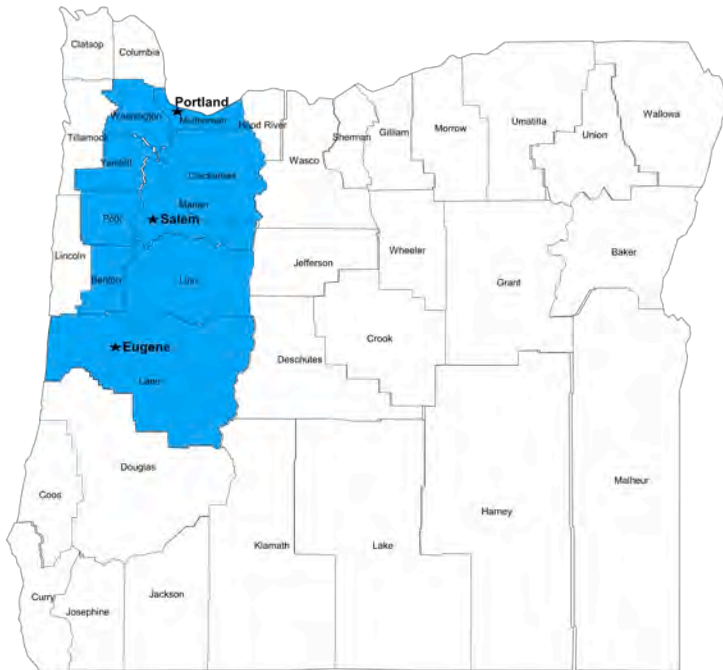
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Oregon Market Overview

Oregon

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	484,980
YOY Eligible Growth	5.8%
MA Penetration	46.4%
YOY MA Penetration Growth	0.2%
UHC Market Share	16.2%

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

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Eugene Market Overview



Market Highlights

- Portfolio of MA plan choices to meet a variety of needs
- \$0 and \$49 HMOs offer lower cost shares and coordinated care, while the \$35 PPO offers freedom of choice
- UHC investing in existing plans to improve value proposition and accelerate growth. Largely maintained and/or improved core benefits year-over-year
- Improved inpatient, outpatient, and out-of-pocket max on \$0 premium plan
- Added Acupuncture and Chiropractic coverage to premium plans
- Hearing aid benefit is a differentiator in the market
- 4 Star HMO plans and 4.5 star PPO 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



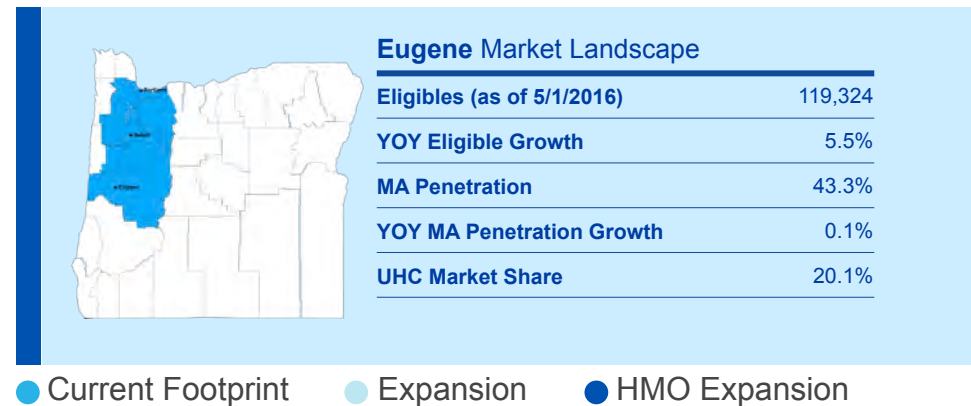
Provider

- PeaceHealth
- Oregon Medical Group
- Sacred Heart
- McKenzie Willamette
- 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 H2228-029
- 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 H3805-007
- Personalized member service model connects members with advocates who are best suited for their needs
- Diabetes Navigator provides support, education and coaching to help members with diabetes manage their condition



Eugene Product Overview

	AARP MedicareComplete Plan 2 H3805-013	AARP MedicareComplete Plan 1 H3805-007	AARP MedicareComplete Choice H2228-029
Plan Highlights	\$0 premium plan for consumers looking for value	Premium plan with lower out-of-pocket costs and more ancillaries	PPO plan for those seeking broader access
Plan Type	HMO	HMO	LPPO
Service Area	Oregon: Benton, Lane, Linn	Oregon: Benton, Lane, Linn	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$49	\$35
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$35	\$30	\$40
Inpatient Hospital	\$325 Days 1-5	\$195 Days 1-7	\$335 Days 1-5
Outpatient Surgery	\$250	\$175	20%
Max Out-of-Pocket	\$3,400	\$2,900	\$4,900
Rx Co-pays	\$2/\$10/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/ 29%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, NurseLine, Routine Hearing and Vision. Dental and Fitness Riders Available	Eyewear Credit, Hearing Aids, SilverSneakers , Preventive Dental, NurseLine, Acupuncture/Chiropractic , Routine Hearing and Vision. Dental Rider Available	Hearing Aids, Passport, NurseLine, Acupuncture/Chiropractic , Routine Hearing and Vision. Dental and Fitness Riders Available

● Improved for 2017
 ● Degraded for 2017
 ● New Plan

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Portland Market Overview



Market Highlights

- UnitedHealthcare has provider network advantage (Providence)
- Portfolio of MA plan choices to meet a variety of needs
- \$0 and \$70 HMOs offer lower cost shares and coordinated care, while the \$35 PPO offers freedom of choice
- Added Acupuncture and Chiropractic coverage to premium plans
- Hearing Aid Benefit built into all plans
- 4 Star HMO plans and 4.5 star PPO plan
- Expanding HMO offerings to Yamhill county



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



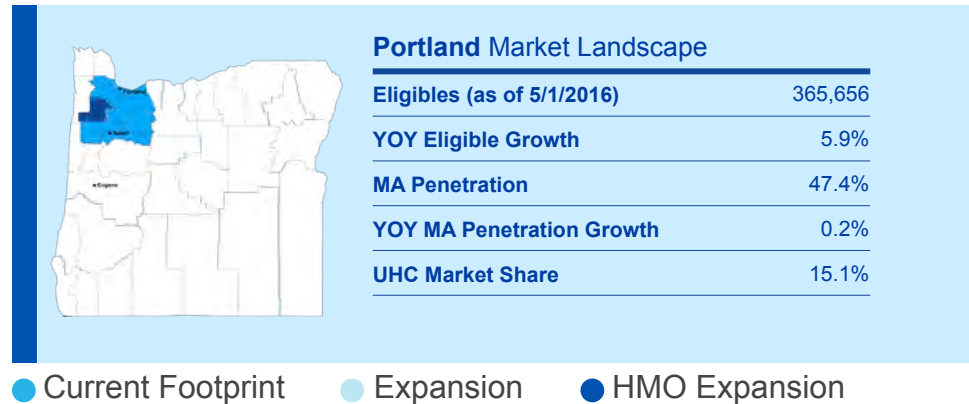
Provider

- Providence — unique in marketplace
- 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 H2228-029
- 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 connects members with advocates who are best suited for their needs
- Diabetes Navigator provides support, education and coaching to help members with diabetes manage their condition



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Portland Product Overview

	AARP MedicareComplete Plan 2 H3805-012	AARP MedicareComplete Plan 1 H3805-001	AARP MedicareComplete Choice H2228-029
Plan Highlights	\$0 premium plan for consumers looking for value	Premium plan with lower out-of-pocket costs and more ancillaries	PPO plan for those seeking broader access
Plan Type	HMO	HMO	LPPO
Service Area	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$70	\$35
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$35	\$20	\$40
Inpatient Hospital	\$430 Days 1-4	\$250 Days 1-7	\$335 Days 1-5
Outpatient Surgery	\$430	\$250	20%
Max Out-of-Pocket	\$5,900	\$3,500	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/ 28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/ 29%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Y	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, NurseLine, Routine Hearing and Vision	Eyewear Credit, Hearing Aids, Preventive Dental, NurseLine, Acupuncture/Chiropractic , Routine Hearing and Vision. Dental and Fitness Riders Available	Hearing Aids, Passport, NurseLine, Acupuncture/Chiropractic , Routine Hearing and Vision. Dental and Fitness Riders Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Utah Market Overview

Utah

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	314,221
YOY Eligible Growth	4.8%
MA Penetration	36.0%
YOY MA Penetration Growth	0.6%
UHC Market Share	50.5%

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

Salt Lake City Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Largest MA plan in the market with over 50% market share
- Maintained and/or improved nearly all core benefits for all plans
- When competing against any competitor, promote UnitedHealthcare Network strength - only plan in the market with all major providers
- UnitedHealthcare utilizes primary care providers to coordinate care for consistency and improved health
- Distinct advantage in market — Intermountain HealthCare premier system
- 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

- Distinct advantage in market — Only plan contracted with both Intermountain HealthCare premier system and the University of Utah
- Moran Eye Clinic, Huntsman Cancer Institute
- 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



Salt Lake City Market Landscape

Eligibles (as of 5/1/2016)	282,242
YOY Eligible Growth	4.5%
MA Penetration	37.4%
YOY MA Penetration Growth	0.7%
UHC Market Share	50.8%

● Current Footprint ● Expansion ● HMO Expansion



Salt Lake City Product Overview

	AARP MedicareComplete Plan 2 H4604-011	AARP MedicareComplete Plan 1 H4604-003
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
Plan Type	HMO	HMO
Service Area	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0	\$29
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$50	\$40
Inpatient Hospital	\$360 Days 1-5	\$295 Days 1-5
Outpatient Surgery	\$330	\$260
Max Out-of-Pocket	\$5,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$150 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)
Referral Required	Y	N
Extra Benefits	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exam	Eyewear Credit, Hearing Aids, SilverSneakers, Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exam

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Greater Utah Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition
- Stable year-over-year benefits
- Network is stable with strong provider relationships including Intermountain Healthcare
- Rebranding from Sierra Spectrum to UnitedHealthcare MedicareComplete



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 100-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

- Intermountain Healthcare
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership — Stay active with a gym membership and fitness classes for no additional cost
- Personalized member service model that connects members with advocates who are best suited for their needs



Greater Utah Market Landscape

Eligibles (as of 5/1/2016)	31,979
YOY Eligible Growth	7.3%
MA Penetration	23.2%
YOY MA Penetration Growth	-0.6%
UHC Market Share	45.6%

● Current Footprint ● Expansion ● HMO Expansion



UnitedHealthcare®

Greater Utah Product Overview

UnitedHealthcare MedicareComplete Choice
H2001-017
(Mapping from H2905-001)

Plan Highlights Moderate premium plan with lower co-pays and additional ancillaries

Plan Type LPPO

Service Area Utah: Washington

Premium \$39

PCP Co-pay \$10

Specialist Co-pay \$45

Inpatient Hospital \$395 Days 1-4

Outpatient Surgery 20%

Max Out-of-Pocket \$5,900

Rx Co-pays ~~\$3~~~~\$13~~/\$47/\$100/25%

Rx Deductible ~~\$375~~ (T3, T4 & T5 only)

Referral Required N

Extra Benefits Hearing Aids, NurseLine, Routine Hearing and Vision Exam

● Improved for 2017 ● Degraded for 2017 ● New Plan

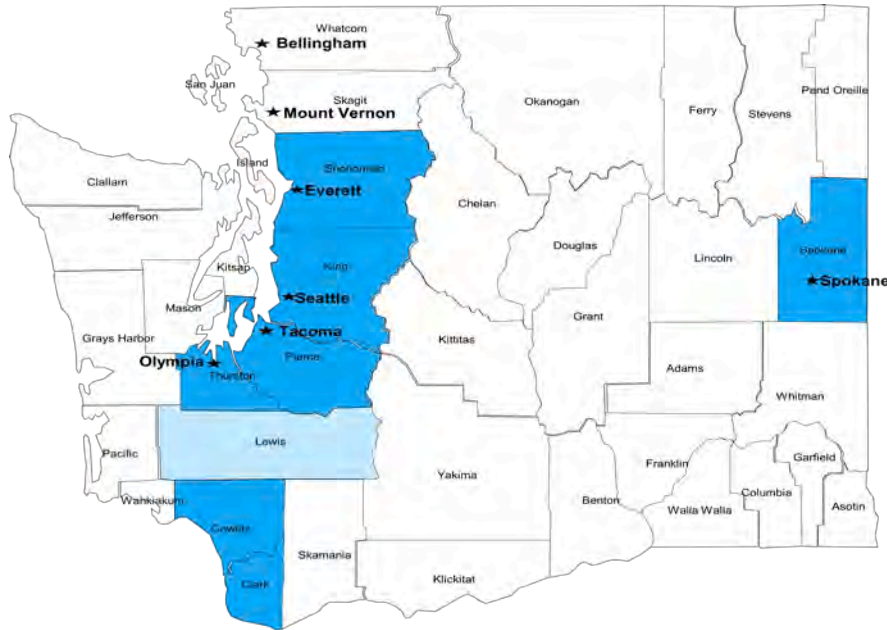
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Washington Market Overview

Washington

Medicare Advantage 2017 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2017 Footprint)

Eligibles (as of 5/1/2016)	813,131
YOY Eligible Growth	5.1%
MA Penetration	32.8%
YOY MA Penetration Growth	0.4%
UHC Market Share	35.2%
Eligibles in Expansion Area	19,050

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

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Seattle Market Overview



Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 30% market share in the Seattle area
- Strong brand recognition
- Choice: three product portfolio offers plans to meet a variety of needs
- Re-entering Lewis county
- New Optum® Fitness Advantage benefit in place of SilverSneakers on premium plans
- Large Asian population
- Adding Acupuncture and Chiropractic coverage on the premium plans
- 4 Star plans



Rx

- Lower Rx Deductible on low premium plans
- \$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

- Providence
- Swedish
- Multicare
- Franciscan
- Everett Clinic
- Polyclinic
- 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
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- Optum Fitness Advantage membership — Stay active with a gym membership for no additional cost on plans H3805-014 and H3805-015
- Diabetes Navigator helps members manage diabetes more effectively



Seattle Market Landscape

Eligibles (as of 5/1/2016)	719,516
YOY Eligible Growth	5.1%
MA Penetration	32.9%
YOY MA Penetration Growth	0.4%
UHC Market Share	32.6%
Eligibles in Expansion Area	19,050

● Current Footprint

● Expansion

● HMO Expansion



UnitedHealthcare®

Seattle Product Overview

	AARP MedicareComplete Plan 2 H3805-016	AARP MedicareComplete Plan 2 H3805-017	AARP MedicareComplete Plan 2 H3805-018	AARP MedicareComplete Plan 2 H3805-020
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	\$0 premium plan for consumers looking for value
Plan Type	HMO	HMO	HMO	HMO
Service Area	Washington: Clark, Cowlitz	Washington: King	Washington: Lewis, Thurston	Washington: Snohomish
Premium	\$0	\$0	\$0	\$0
PCP Co-pay	\$15	\$15	\$15	\$15
Specialist Co-pay	\$50	\$50	\$50	\$50
Inpatient Hospital	\$440 Days 1-4	\$440 Days 1-4	\$440 Days 1-4	\$440 Days 1-4
Outpatient Surgery	20%	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/29%	\$2/\$12/\$47/\$100/29%	\$2/\$12/\$47/\$100/29%	\$2/\$12/\$47/\$100/29%
Rx Deductible	\$175 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$175 (T3, T4 & T5 only)	\$195 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Seattle Product Overview

	AARP MedicareComplete Plan 2 H3805-019	AARP MedicareComplete Plan 3 H3805-015	AARP MedicareComplete Plan 1 H3805-014
Plan Highlights	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries	Higher premium plan with lowest out-of-pocket costs, fixed outpatient co-pay, and more ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Washington: Pierce	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston
Premium	\$19	\$55	\$85
PCP Co-pay	\$15	\$10	\$5
Specialist Co-pay	\$50	\$45	\$35
Inpatient Hospital	\$440 Days 1-4	\$395 Days 1-4	\$225 Days 1-7
Outpatient Surgery	20%	20%	\$225
Max Out-of-Pocket	\$6,700	\$5,900	\$4,200
Rx Co-pays	\$2/\$12/\$47/\$100/29%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$175 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$160 (T3, T4 & T5 only)
Referral Required	Y	Y	Y
Extra Benefits	Hearing Aids, NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, Optum Fitness Advantage , Preventive Dental, Acupuncture/Chiropractic , NurseLine, Routine Hearing and Vision Exams. Dental Rider Available	Hearing Aids, Optum Fitness Advantage , Preventive Dental, Acupuncture/Chiropractic , NurseLine, Routine Hearing and Vision Exams. Dental Rider Available

● Improved for 2017 ● Degraded for 2017 ● New Plan

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Spokane Market Overview



Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 50% market share in the Spokane area
- Strong brand recognition
- Choice: Two product portfolio offers plans to meet a variety of needs
- Stable benefits for 2017
- New Optum® Fitness Advantage benefit in place of SilverSneakers on Plan 2
- Having both Providence and Deaconess is a differentiator



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

- Providence Hospital and Medical Group
- Deaconess Hospital and Medical Group (Rockwood Clinic)
- 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
- Renew by UnitedHealthcare — a member perk that can help you learn, earn rewards and live healthier
- Hearing Aid Benefit — Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM — 24/7 phone access to a registered nurse
- Personalized member service model that connects members with advocates who are best suited for their needs
- Optum Fitness Advantage membership — Stay active with a gym membership for no additional cost on plans H1286-009
- Diabetes Navigator helps members manage diabetes more effectively

Spokane Market Landscape



Eligibles (as of 5/1/2016)	93,615
YOY Eligible Growth	5.0%
MA Penetration	32.0%
YOY MA Penetration Growth	0.4%
UHC Market Share	55.6%

- Current Footprint
- Expansion
- HMO Expansion



UnitedHealthcare®

Spokane Product Overview

	AARP MedicareComplete Plan 1 H1286-002	AARP MedicareComplete Plan 2 H1286-009
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	Washington: Spokane	Washington: Spokane
Premium	\$19	\$55
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$45	\$35
Inpatient Hospital	\$395 Days 1-4	\$320 Days 1-5
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$5,500	\$4,200
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$180 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)
Referral Required	Y	Y
Extra Benefits	Eyewear Credit, Hearing Aids, Passport, NurseLine, Routine Hearing and Vision Exams. Fitness Rider Available	Eyewear Credit, Hearing Aids, Optum Fitness Advantage , Preventive Dental, Passport, NurseLine, Routine Hearing and Vision Exams

● Improved for 2017 ● Degraded for 2017 ● New Plan

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