



2021 BENEFITS PREVIEW

# Medicare Advantage Plans

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

United  
Healthcare®

# 2021

## Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

**For final 2021 plan details, refer to the 2021 Summary of Benefits.**

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# A TRUSTED HEALTHCARE LEADER

Serving Medicare beneficiaries for over 40 years

**FORTUNE**  
WORLD'S MOST  
ADMIRED  
COMPANIES

Recognized by  
Fortune as one  
of the world's most  
admired companies  
ten years in a row

**FORTUNE**  
**500**

Ranked number  
seven on Fortune's  
2020 list of top  
500 companies

  
**Top 100**  
Global

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

**AARP**®

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

**#1**

Medicare  
Advantage  
insurer by enrollment

Proud to serve over

**12.5M**

Medicare  
beneficiaries,  
more than any other insurer



# TAKE ADVANTAGE OF UNMATCHED VALUE



## More Plan Options

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



## Exclusive UnitedHealthcare Benefits

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



## Simple and Affordable Products

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



## Robust Prescription Drug Coverage

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



## Medicare National Network

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



## Award-Winning Support

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

# PARTNERS IN CARE



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



## Jarvis

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

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



## Learning Lab

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

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



## LEAN

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



## UnitedHealthcare Toolkit

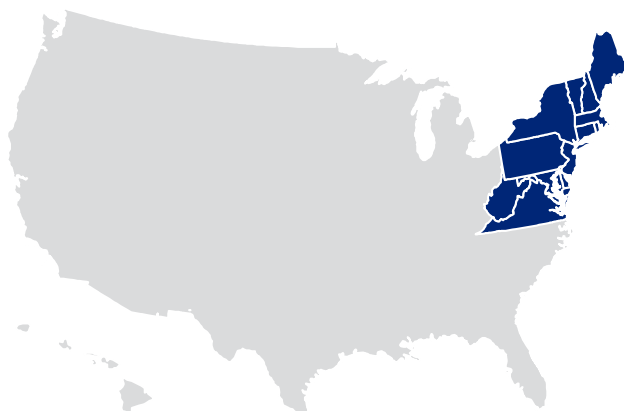
Grow and develop your business with the latest marketing materials that can be customized to meet your needs, used to support virtual consumer interactions and conveniently ordered.

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

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

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## 2021 Medicare Advantage Plans



### Walgreens Preferred Pharmacy

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



### Medicare National Network

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

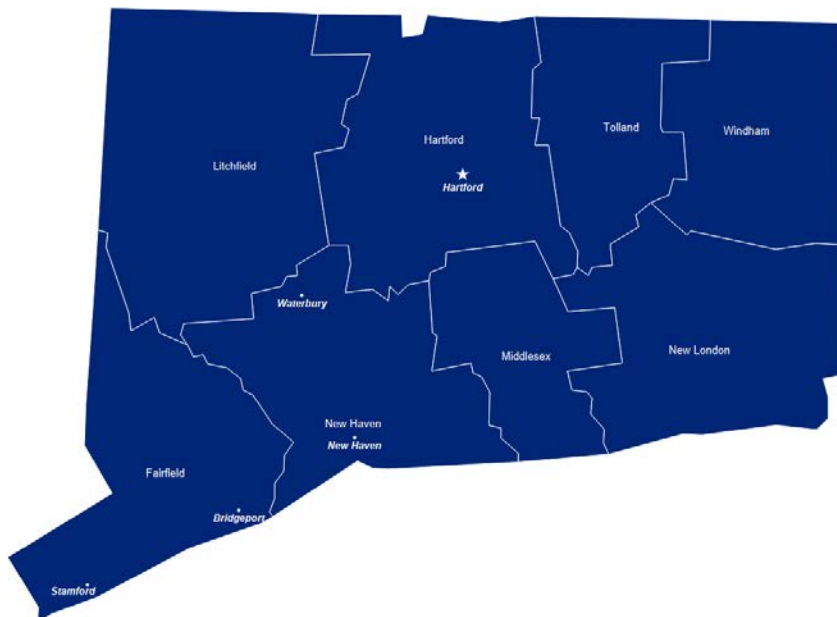
## NORTHEAST REGION

Connecticut	7
Delaware	13
Maine	18
Maryland	24
Massachusetts	27
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Pennsylvania	57
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Washington, D.C.	89
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● Current Footprint

### 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020) 743,316

Estimated Dual Eligibles<sup>2</sup> 185,460

YOY Eligible Growth 3.9%

MA Penetration 41.3%

YOY MA Enrollment Growth 10.5%

UHC Market Share 40.3%

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

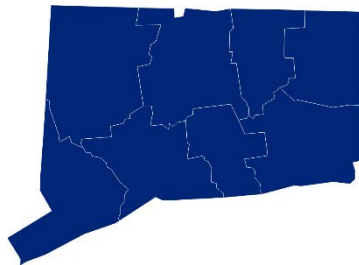
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 12,531 partial duals who may or may not be eligible).

## CONNECTICUT



● Current Footprint ● Footprint Expansion

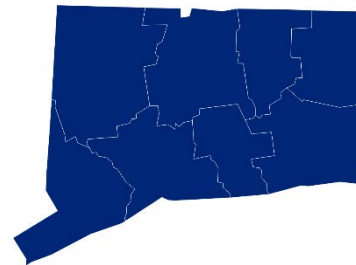
**Connecticut:** Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham



### Market Landscape

Eligibles (as of May 2020)	743,316
YOY Eligible Growth	3.9%
MA Non-SNP Penetration	23.5%
YOY MA Non-SNP Enrollment Growth	7.2%
UHC Non-SNP Market Share	35.8%

**Connecticut Dual:** Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham



### Market Landscape

Est. Dual Eligibles	185,460
D-SNP Enrollees	41,491
D-SNP Penetration (All Plans)	22.4%
Total UHC D-SNP Enrollees	22,424
UHC D-SNP Market Share	54.0%



## 2021 PRODUCT BENEFIT GRID

# CONNECTICUT



Plan Name	AARP® Medicare Advantage Walgreens (PPO)		UnitedHealthcare® Medicare Advantage Plan 3 (HMO)	UnitedHealthcare® Medicare Advantage Plan 2 (HMO)
Plan ID	H3442-001-000	 	H0755-033-000	
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$1,000 medical deductible. \$0 Tier 1 and Tier 2 Rx copays at Walgreens preferred retail pharmacy		\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	
Service Area	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham		<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	
Premium	\$0		\$0	
Max OOP	\$6,700		\$6,700	
PCP/Specialist	\$0 / \$35; No Referral Required		\$15 / \$45; No Referral Required	
Inpatient Hospital	\$750 per admit		\$450 Days 1-4	
ASC/Outpatient	\$0 or \$200 / \$0 or \$300		\$0 or \$350 / \$0 or \$400	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$0; \$0/\$0/\$47/\$100/33% (Preferred)		\$175 Tiers 4-5; \$3/\$12/\$47/\$100/30%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	
			Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

# CONNECTICUT



Plan Name	UnitedHealthcare® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Choice (Regional PPO)	
Plan ID	H0755-030-000		R7444-001-000	
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries		Open access plan for those seeking state-wide provider choice	
Service Area	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham		<b>Connecticut:</b> All counties in state	
Premium	\$94		\$49	
Max OOP	\$4,700		\$6,700	
PCP/Specialist	\$5 / \$30; No Referral Required		\$15 / \$45; No Referral Required	
Inpatient Hospital	\$345 Days 1-5		\$395 Days 1-5	
ASC/Outpatient	\$0 or \$200 / \$0 or \$300		\$0 or \$295 / \$0 or \$395	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$100 Tiers 4-5; \$3/\$12/\$47/\$100/31%		\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%	
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

# CONNECTICUT MA ONLY



Plan Name	UnitedHealthcare® Medicare Advantage Patriot (HMO)
Plan ID	H0755-032-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0; Part B Rebate: \$30
Max OOP	\$6,000
PCP/Specialist	\$5 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC/Outpatient	\$0 or \$200 / \$0 or \$250
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, <a href="#">OTC Catalog</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

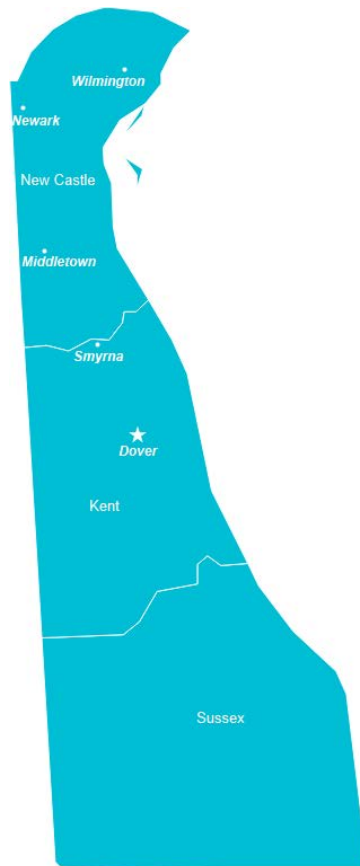
## CONNECTICUT DUAL



Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)
Plan ID	H0271-014-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	<b>Connecticut:</b> Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation

 Footprint Expansion

### 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020)	228,758
Estimated Dual Eligibles <sup>2</sup>	32,188
YOY Eligible Growth	5.9%
MA Penetration	17.4%
YOY MA Enrollment Growth	22.5%
UHC Market Share	14.0%

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

<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 8,099 partial duals who may or may not be eligible).

## DELAWARE



● Current Footprint ● Footprint Expansion

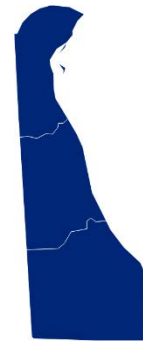
Delaware: Kent, New Castle, Sussex



### Market Landscape

Eligibles (as of May 2020)	228,758
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	9.5%
YOY MA Non-SNP Enrollment Growth	29.5%
UHC Non-SNP Market Share	0.0%

Delaware Dual: Kent, New Castle, Sussex



### Market Landscape

Est. Dual Eligibles	32,188
D-SNP Enrollees	4,637
D-SNP Penetration (All Plans)	14.4%
Total UHC D-SNP Enrollees	3,189
UHC D-SNP Market Share	68.8%



## 2021 PRODUCT BENEFIT GRID

# DELAWARE



### NEW PLAN

### NEW PLAN

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H7445-005-000 	H2228-093-000 
Plan Highlights	<b>New!</b> \$0 premium plan with rich ancillary benefits. Access includes Beebe Healthcare	<b>New!</b> \$0 premium plan for those who are cost-conscious. Access includes Beebe Healthcare
Service Area	<b>Delaware:</b> Kent, New Castle, Sussex	<b>Delaware:</b> Kent, New Castle, Sussex
Premium	\$0	\$0
Max OOP	\$4,500	\$5,900
PCP/Specialist	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$295 Days 1-6
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$8/\$47/\$100/33%	\$0; \$0/\$10/\$47/\$100/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

## DELAWARE MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H7445-006-000 
Plan Highlights	<b>New!</b> Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate. Access includes Beebe Healthcare. POS for dental only
Service Area	<i>Delaware:</i> Kent, New Castle, Sussex
Premium	\$0; Part B Rebate: \$50
Max OOP	\$5,900
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC/Outpatient	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



## DELAWARE DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H3113-011-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. Access includes Beebe Healthcare. \$0 for all Part D drugs across all coverage phases
Service Area	<i>Delaware:</i> Kent, New Castle, Sussex
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit

● Current Footprint

### 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020) 375,635

Estimated Dual Eligibles<sup>2</sup> 88,095

YOY Eligible Growth 4.9%

MA Penetration 36.7%

YOY MA Enrollment Growth 15.4%

UHC Market Share 18.9%

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

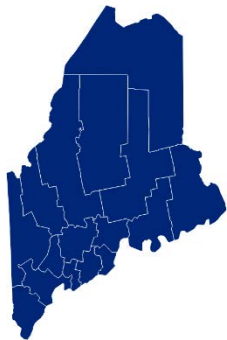
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 11,282 partial duals who may or may not be eligible).

## MAINE



● Current Footprint ● Footprint Expansion

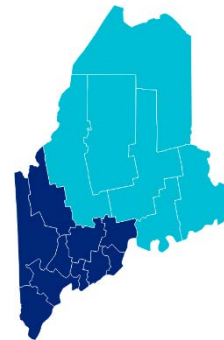
**Maine:** Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York



## Market Landscape

Eligibles (as of May 2020)	375,635
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	27.3%
YOY MA Non-SNP Enrollment Growth	11.9%
UHC Non-SNP Market Share	17.8%

**Maine Dual:** Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York



## Market Landscape

Est. Dual Eligibles	88,095
D-SNP Enrollees	15,985
D-SNP Penetration (All Plans)	18.1%
Total UHC D-SNP Enrollees	3,999
UHC D-SNP Market Share	25.0%

## NORTHERN MAINE






## NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2001-018-000 
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	<b>Maine:</b> Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington
Premium	\$19
Max OOP	\$5,900
PCP/Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$325 Days 1-5
ASC/Outpatient	\$0 or \$225 / \$0 or \$325
Lab Copay	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

## SOUTHERN MAINE



## NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 3 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2001-019-000 	H2001-001-000 	H2001-010-000 
Plan Highlights	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$750 medical deductible	\$0 premium plan for those who are cost-conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	<b>Maine:</b> Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	<b>Maine:</b> Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	<b>Maine:</b> Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York
Premium	\$0	\$0	\$59
Max OOP	\$6,700	\$5,900	\$5,500
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$280 Days 1-7	\$280 Days 1-7	\$275 Days 1-7
ASC/Outpatient	\$0 or \$225 / \$0 or \$280	\$0 or \$225 / \$0 or \$280	\$0 or \$225 / \$0 or \$275
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$12/\$47/\$100/33%	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

## NORTHERN MAINE DUAL



## NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)
Plan ID	H0271-020-000
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Service Area	<i>Maine:</i> Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System

## SOUTHERN MAINE DUAL



Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)
Plan ID	H0271-006-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	<b>Maine:</b> Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System

● Dual Only Footprint
 ● No Footprint

### 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020) 184,155

Estimated Dual Eligibles<sup>2</sup> 22,988

YOY Eligible Growth 5.6%

MA Penetration 12.8%

YOY MA Enrollment Growth 9.7%

UHC Market Share 12.3%

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

<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 2,722 partial duals who may or may not be eligible).



## MARYLAND



● Current Footprint
 ● Footprint Expansion

**Maryland Dual:** Montgomery



Market Landscape	
Est. Dual Eligibles	22,988
D-SNP Enrollees	1,399
D-SNP Penetration (All Plans)	6.1%
Total UHC D-SNP Enrollees	1,130
UHC D-SNP Market Share	80.8%

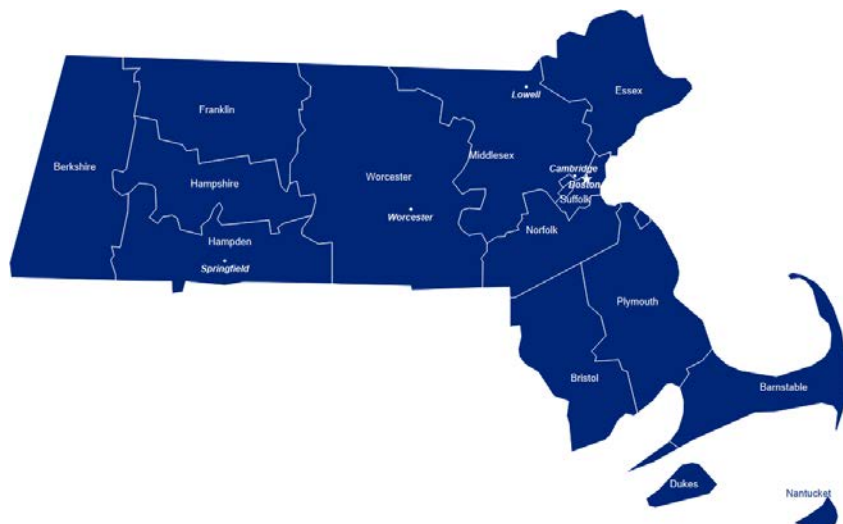
## MARYLAND DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H4094-001-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<i>Maryland:</i> Montgomery
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, <a href="#">Transportation</a>

● Current Footprint

### 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020) 1,453,794

Estimated Dual Eligibles<sup>2</sup> 298,171

YOY Eligible Growth 3.9%

MA Penetration 24.8%

YOY MA Enrollment Growth 9.0%

UHC Market Share 18.9%

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

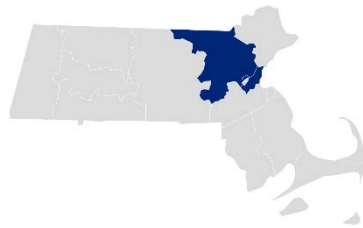
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 18,349 partial duals who may or may not be eligible).

## MASSACHUSETTS



● Current Footprint ● Footprint Expansion

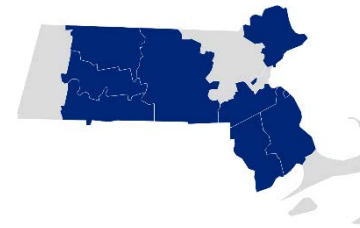
## Greater Boston: Middlesex, Suffolk



## Market Landscape

Eligibles (as of May 2020)	415,746
YOY Eligible Growth	3.6%
MA Non-SNP Penetration	15.8%
YOY MA Non-SNP Enrollment Growth	9.4%
UHC Non-SNP Market Share	19.2%

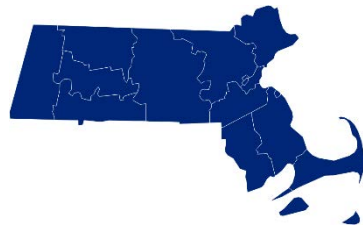
## Outside of Greater Boston: Bristol, Essex, Franklin, Hampden, Hampshire, Norfolk, Plymouth, Worcester



## Market Landscape

Eligibles (as of May 2020)	909,542
YOY Eligible Growth	4.0%
MA Non-SNP Penetration	16.5%
YOY MA Non-SNP Enrollment Growth	10.3%
UHC Non-SNP Market Share	16.9%

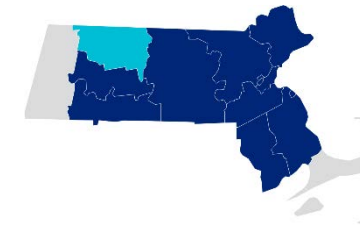
## Massachusetts RPPO: All counties in state



## Market Landscape

Eligibles (as of May 2020)	1,453,794
YOY Eligible Growth	3.9%
MA Non-SNP Penetration	15.6%
YOY MA Non-SNP Enrollment Growth	10.2%
UHC Non-SNP Market Share	17.7%

## Massachusetts Dual: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester



## Market Landscape

Est. Dual Eligibles	298,171
D-SNP Enrollees	57,990
D-SNP Penetration (All Plans)	19.4%
Total UHC D-SNP Enrollees	19,206
UHC D-SNP Market Share	33.1%

## GREATER BOSTON



Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H3442-003-000	 	H1944-001-000		H1944-004-000	
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. No referral required. Plan offers access outside of the network for certain covered services		Mid premium plan for those shopping on value and lower out-of-pocket costs. No referral required. POS for dental only	
Service Area	<b>Massachusetts:</b> Middlesex, Suffolk		<b>Massachusetts:</b> Middlesex, Suffolk		<b>Massachusetts:</b> Middlesex, Suffolk	
Premium	\$0		\$0		\$45	
Max OOP	\$6,700		\$5,700		\$4,500	
PCP/Specialist	\$0 / \$45; No Referral Required		\$0 / \$45; No Referral Required		\$10 / \$40; No Referral Required	
Inpatient Hospital	\$370 Days 1-5		\$350 Days 1-5		\$295 Days 1-6	
ASC/Outpatient	\$0 or \$270 / \$0 or \$370		\$0 or \$250 / \$0 or \$350		\$0 or \$195 / \$0 or \$295	
Lab Copay	\$0		\$0		\$0	
Rx Ded./Copays	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred)		\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%		\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%	
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	

## OUTSIDE OF GREATER BOSTON



Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3442-004-000  	H1944-005-000 	H1944-006-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. No referral required. POS for dental only	Mid premium plan for those shopping on value and lower out-of-pocket costs. No referral required. POS for dental only
Service Area	<b>Massachusetts:</b> Bristol, Essex, <a href="#">Franklin</a> , Hampden, <a href="#">Hampshire</a> , <a href="#">Norfolk</a> , Plymouth, Worcester	<b>Massachusetts:</b> Bristol, Essex, <a href="#">Franklin</a> , Hampden, <a href="#">Hampshire</a> , <a href="#">Norfolk</a> , Plymouth, Worcester	<b>Massachusetts:</b> Bristol, Essex, <a href="#">Franklin</a> , Hampden, <a href="#">Hampshire</a> , <a href="#">Norfolk</a> , Plymouth, Worcester
Premium	\$0	\$0	\$49
Max OOP	\$6,700	\$5,700	\$4,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5	\$350 Days 1-5	\$325 Days 1-5
ASC/Outpatient	<a href="#">\$0</a> or <a href="#">\$270</a> / \$0 or \$370	<a href="#">\$0</a> or <a href="#">\$250</a> / \$0 or \$350	<a href="#">\$0</a> or <a href="#">\$225</a> / \$0 or \$325
Lab Copay	\$0	<a href="#">\$0</a>	<a href="#">\$0</a>
Rx Ded./Copays	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred)	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$225 Tiers 3-5; \$3/\$12/\$47/\$100/29%
Extra Benefits	<a href="#">Dental Level 4</a> , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

## MASSACHUSETTS RPPO



Plan Name	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	R7444-001-000 
Plan Highlights	Open access plan for those seeking state-wide provider choice
Service Area	<b>Massachusetts:</b> All counties in state
Premium	\$49
Max OOP	\$6,700
PCP/Specialist	\$15 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$395
Lab Copay	\$0
Rx Ded./Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

## MASSACHUSETTS MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H3442-005-000 
Plan Highlights	<b>New!</b> Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage
Service Area	<b>Massachusetts:</b> Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Premium	\$0
Max OOP	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC/Outpatient	\$0 or \$270 / \$0 or \$370
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



## 2021 PRODUCT BENEFIT GRID

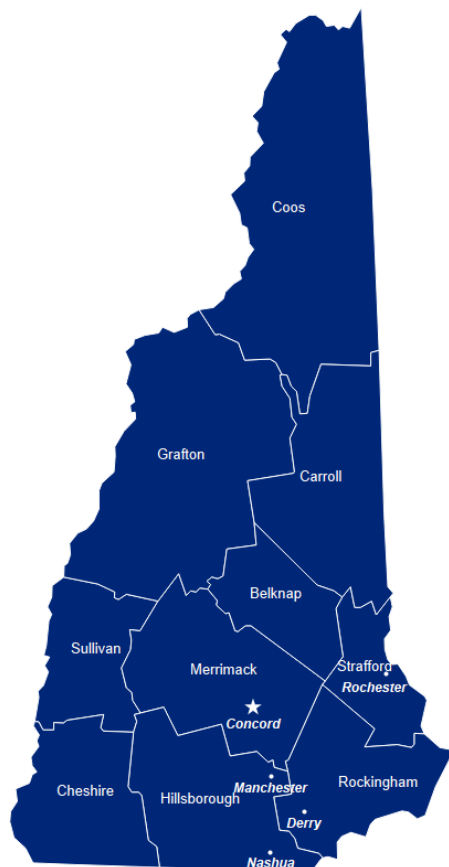
# MASSACHUSETTS DUAL



Plan Name	UnitedHealthcare® Senior Care Options (HMO D-SNP)
Plan ID	H2226-001-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	<b>Massachusetts:</b> Bristol, Essex, <a href="#">Franklin</a> , Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Premium	\$0
Extra Benefits	Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a>

● Current Footprint

## 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020)	335,421
YOY Eligible Growth	5.6%
MA Penetration	19.5%
YOY MA Enrollment Growth	21.7%
UHC Market Share	41.3%

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

## NEW HAMPSHIRE



● Current Footprint
 ● Footprint Expansion

**New Hampshire:** Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan







Market Landscape	
Eligibles (as of May 2020)	335,421
YOY Eligible Growth	5.6%
MA Non-SNP Penetration	13.9%
YOY MA Non-SNP Enrollment Growth	31.3%
UHC Non-SNP Market Share	40.8%

## NEW HAMPSHIRE



## NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 4 (HMO)	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1944-031-000 	H3442-007-000  	H1944-017-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Includes popular ancillaries. Plan includes \$750 medical deductible	<b>New!</b> Open access plan with low out-of-pocket costs and additional ancillaries. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	<b>New Hampshire:</b> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan	<b>New Hampshire:</b> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan	<b>New Hampshire:</b> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan
Premium	\$0	\$29	\$42
Max OOP	\$6,700	\$6,700	\$6,700
PCP/Specialist	\$0 / \$30; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$695 per admit	\$395 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$295 / \$0 or \$395	\$0 or \$295 / \$0 or \$350
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred)	\$350 Tiers 4-5; \$3/\$12/\$47/\$100/26%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

## NEW HAMPSHIRE



Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-007-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<b>New Hampshire:</b> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan
Premium	\$0 for Full Duals
Max OOP	\$0 for Full Duals
PCP/Specialist	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC/Outpatient	\$0 for Full Duals
Lab Copay	\$0 for Full Duals
Rx Ded./Copays	Varies by LIS Level
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System

## 2021 PRODUCT BENEFIT GRID

# NEW HAMPSHIRE MA ONLY

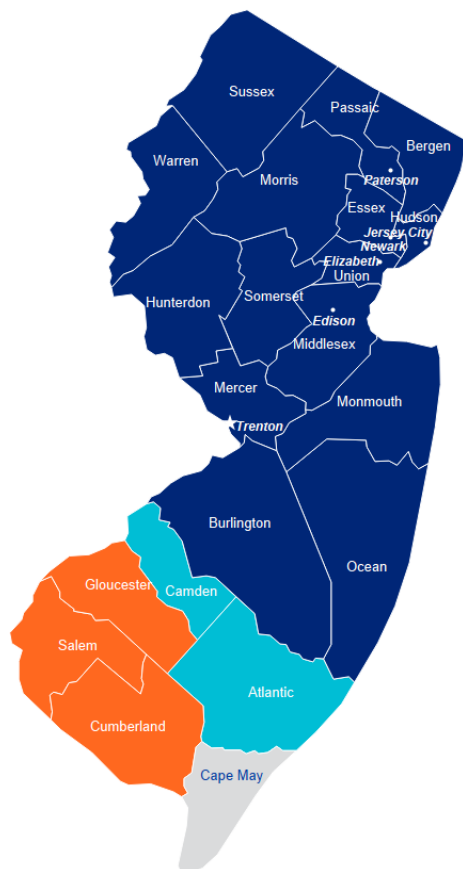


### NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H3442-008-000 
Plan Highlights	<b>New!</b> Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	<b>New Hampshire:</b> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan
Premium	\$0; Part B Rebate: \$30
Max OOP	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC/Outpatient	\$0 or \$270 / \$0 or \$370
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

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

## 2021 Medicare Advantage Service Area

State Landscape<sup>1</sup>

Eligibles (as of May 2020) 1,758,331

Estimated Dual Eligibles<sup>2</sup> 225,858

YOY Eligible Growth 4.2%

MA Penetration 29.5%

YOY MA Enrollment Growth 10.1%

UHC Market Share 41.1%

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

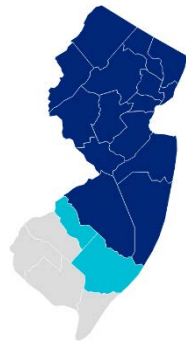
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 27,476 partial duals who may or may not be eligible).

## NEW JERSEY



● Current Footprint
 ● Footprint Expansion

**New Jersey:** Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren



Market Landscape	
Eligibles (as of May 2020)	1,649,846
YOY Eligible Growth	4.1%
MA Non-SNP Penetration	14.6%
YOY MA Non-SNP Enrollment Growth	14.0%
UHC Non-SNP Market Share	41.0%

**New Jersey Dual:** Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren





Market Landscape	
Est. Dual Eligibles	225,858
D-SNP Enrollees	52,687
D-SNP Penetration (All Plans)	23.3%
Total UHC D-SNP Enrollees	24,952
UHC D-SNP Market Share	47.4%



## NEW JERSEY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H8768-022-000 	H0755-038-000 
Plan Highlights	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare
Service Area	<b>New Jersey:</b> Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	<b>New Jersey:</b> Essex, Ocean
Premium	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required	\$5 / \$25; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$345 Days 1-5
ASC/Outpatient	\$0 or \$345 / \$0 or \$345	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0
Rx Ded./Copays	\$240 Tiers 3-5; \$0/\$12/\$45/\$95/28%	\$200 Tiers 3-5; \$2/\$12/\$47/\$100/29%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

# NEW JERSEY



Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 4 (HMO)
Plan ID	H0755-040-001 	H0755-041-001 	H0755-042-001 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>New Jersey:</b> Atlantic, Bergen, Camden, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	<b>New Jersey:</b> Atlantic, Bergen, Camden, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	<b>New Jersey:</b> Atlantic, Bergen, Camden, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Premium	\$0	\$39	\$81
Max OOP	\$6,700	\$6,700	\$6,700
PCP/Specialist	\$5 / \$45; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$20; No Referral Required
Inpatient Hospital	\$335 Days 1-6	\$295 Days 1-5	\$225 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$250 / \$0 or \$250	\$0 or \$225 / \$0 or \$225
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$240 Tiers 3-5; \$2/\$12/\$45/\$95/28%	\$200 Tiers 3-5; \$2/\$10/\$47/\$95/29%	\$150 Tiers 3-5; \$2/\$10/\$47/\$95/30%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

# NEW JERSEY




Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 4 (HMO)
Plan ID	H0755-040-002 	H0755-041-002 	H0755-042-002 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Mid premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>New Jersey:</b> Burlington, Hunterdon, Mercer	<b>New Jersey:</b> Burlington, Hunterdon, Mercer	<b>New Jersey:</b> Burlington, Hunterdon, Mercer
Premium	\$0	\$39	\$81
Max OOP	\$6,700	\$6,700	\$6,700
PCP/Specialist	\$10 / \$50; No Referral Required	\$5 / \$25; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$295 Days 1-6	\$250 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$250 / \$0 or \$250	\$0 or \$225 / \$0 or \$225
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$240 Tiers 3-5; \$2/\$12/\$45/\$95/28%	\$200 Tiers 3-5; \$2/\$10/\$47/\$95/29%	\$150 Tiers 3-5; \$2/\$10/\$47/\$95/30%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

### NEW JERSEY MA ONLY



Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0755-037-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	<b>New Jersey:</b> <a href="#">Atlantic</a> , Bergen, Burlington, <a href="#">Camden</a> , Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren
Premium	\$0; Part B Rebate: \$30
Max OOP	\$6,700
PCP/Specialist	\$5 / \$30; No Referral Required
Inpatient Hospital	\$390 Days 1-5
ASC/Outpatient	\$0 or \$325 / \$0 or \$325
Lab Copay	<a href="#">\$0</a>
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## NEW JERSEY DUAL



Plan Name	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Plan ID	H3113-005-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	<b>New Jersey:</b> Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren
Premium	\$0
Extra Benefits	OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Personal Emergency Response System, Meal Benefit

● Current Footprint

## 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020) 3,956,128

Estimated Dual Eligibles<sup>2</sup> 924,125

YOY Eligible Growth 3.8%

MA Penetration 40.5%

YOY MA Enrollment Growth 6.6%

UHC Market Share 25.5%

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

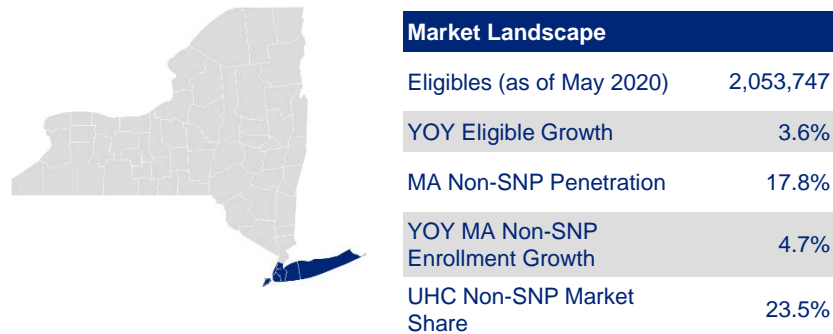
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 88,496 partial duals who may or may not be eligible).

## NEW YORK

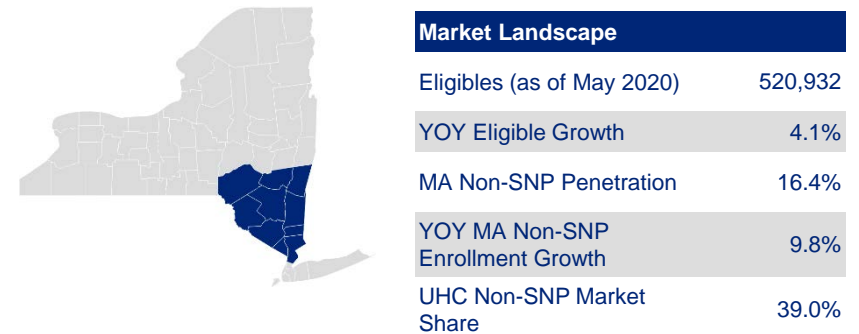


● Current Footprint ● Footprint Expansion

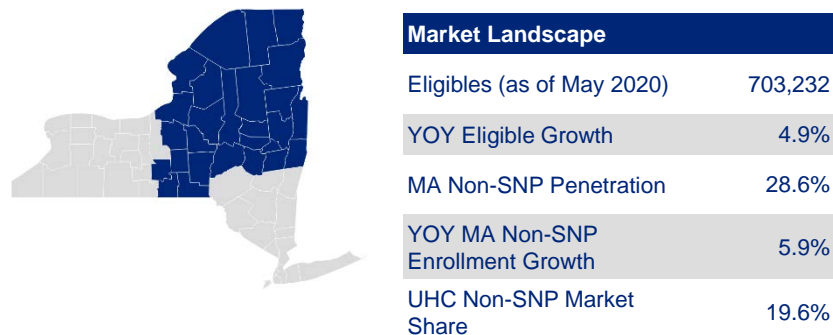
**New York City:** Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk



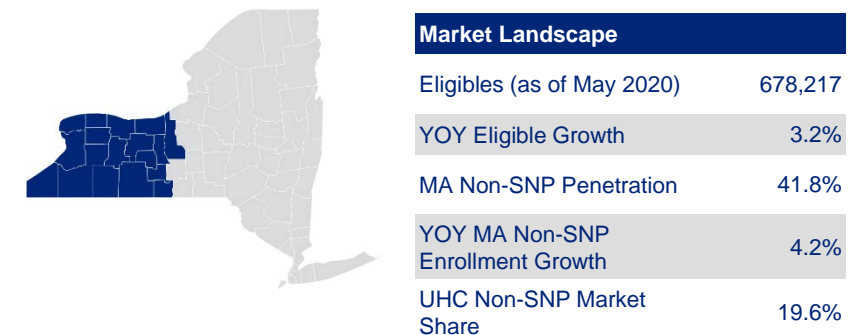
**New York Hudson Valley:** Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester



**New York Upstate East:** Albany, Broome, Chenango, Clinton, Cortland, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, St. Lawrence, Tioga, Tompkins, Warren, Washington



**New York Upstate West:** Allegany, Cattaraugus, Cayuga, Chautauqua, Chemung, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming, Yates



## NEW YORK



● Current Footprint ● Footprint Expansion

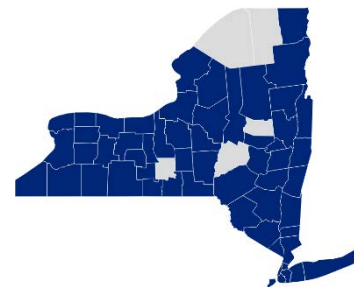
**New York RPPO:** All counties in state



### Market Landscape

Eligibles (as of May 2020)	3,956,128
YOY Eligible Growth	3.8%
MA Non-SNP Penetration	23.6%
YOY MA Non-SNP Enrollment Growth	5.3%
UHC Non-SNP Market Share	22.9%

**New York Dual:** Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates



### Market Landscape

Est. Dual Eligibles	924,125
D-SNP Enrollees	351,811
D-SNP Penetration (All Plans)	38.1%
Total UHC D-SNP Enrollees	107,143
UHC D-SNP Market Share	30.5%



## 2021 PRODUCT BENEFIT GRID

# NEW YORK CITY



Plan Name	AARP® Medicare Advantage Prime (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3307-015-000 	H3379-001-000 	H3307-002-000 
Plan Highlights	\$0 premium with popular ancillaries. Plan includes \$500 medical deductible	Mid premium plan for those shopping on value and lower out-of-pocket costs	Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	<b>New York:</b> Kings, New York, Queens	<b>New York:</b> Bronx, Kings, New York, Queens, Richmond	<b>New York:</b> Bronx, Kings, New York, Queens, Richmond
Premium	\$0	\$34	\$54
Max OOP	\$6,700	\$6,700	\$6,700
PCP/Specialist	\$10 / \$40; No Referral Required	<b>\$20</b> / \$50; No Referral Required	<b>\$10</b> / \$50; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$390 Days 1-5	\$390 Days 1-5
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$390 / \$0 or \$390	\$0 or \$390 / \$0 or \$390
Lab Copay	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Rx Ded./Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/ <b>27%</b>	<b>\$395</b> Tiers 3-5; \$3/\$12/\$47/\$100/25%	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/25%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <b>Virtual Mental Health Visits</b> , Nurseline, Platinum Dental Rider Available

## NEW YORK HUDSON VALLEY




Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)		AARP® Medicare Advantage (HMO)	
Plan ID	R5342-001-000		H3307-025-000	
Plan Highlights	Open access plan for those seeking state-wide provider choice		\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	
Service Area	<b>New York:</b> All counties in state		<b>New York:</b> Dutchess, Putnam, Sullivan, Ulster	
Premium	\$16		\$0	
Max OOP	\$6,700		\$6,700	
PCP/Specialist	\$0 / \$45; No Referral Required		\$10 / \$50; No Referral Required	
Inpatient Hospital	\$375 Days 1-5		\$465 Days 1-4	
ASC/Outpatient	\$0 or \$325 / \$0 or \$325		\$0 or \$465 / \$0 or \$465	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$300 Tiers 3-5; \$3/\$12/\$47/\$100/27%		\$395 Tiers 3-5; \$3/\$12/\$47/\$100/25%	
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

# NEW YORK HUDSON VALLEY



Plan Name	AARP® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H3307-012-000		H3307-023-000	
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare		Higher premium plan with low out-of-pocket costs and rich ancillaries	
Service Area	<b>New York:</b> Orange, Rockland, Westchester		<b>New York:</b> Orange, Rockland, Westchester	
Premium	\$0		\$75	
Max OOP	\$6,700		\$6,700	
PCP/Specialist	\$20 / \$50; No Referral Required		\$10 / \$40; No Referral Required	
Inpatient Hospital	\$390 Days 1-5		\$390 Days 1-5	
ASC/Outpatient	\$0 or \$390 / \$0 or \$390		\$0 or \$390 / \$0 or \$390	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/25%		\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%	
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	

## 2021 PRODUCT BENEFIT GRID

# NEW YORK UPSTATE EAST



Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)
Plan ID	R5342-001-000 	H3379-039-000 	R5342-005-000 
Plan Highlights	Open access plan for those seeking state-wide provider choice	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Open access plan for those seeking state-wide provider choice
Service Area	<b>New York:</b> All counties in state	<b>New York:</b> Broome, Cayuga, Madison, Oneida, Onondaga	<b>New York:</b> All counties in state
Premium	\$16	\$0	\$46
Max OOP	\$6,700	\$6,700	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required	\$5 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$385 Days 1-5	\$360 Days 1-5
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$360 / \$0 or \$360	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$300 Tiers 3-5; \$3/\$12/\$47/\$100/27%	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$275 Tiers 3-5; \$3/\$12/\$47/\$100/28%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## NEW YORK UPSTATE WEST



Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)		AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage (HMO)
Plan ID	R5342-001-000		H3379-040-000	
Plan Highlights	Open access plan for those seeking state-wide provider choice		\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare
Service Area	<b>New York:</b> All counties in state		<b>New York:</b> Erie, Genesee, Niagara, Orleans, Wyoming	<b>New York:</b> Monroe, Wayne
Premium	\$16		\$0	\$0
Max OOP	\$6,700		\$6,700	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required		\$5 / \$35; No Referral Required	\$15 / \$50; No Referral Required
Inpatient Hospital	\$375 Days 1-5		\$350 Days 1-5	\$390 Days 1-5
ASC/Outpatient	\$0 or \$325 / \$0 or \$325		\$0 or \$350 / \$0 or \$350	\$0 or \$390 / \$0 or \$390
Lab Copay	\$0		\$0	\$0
Rx Ded./Copays	\$300 Tiers 3-5; \$3/\$12/\$47/\$100/27%		\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/25%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Credit, <a href="#">OTC Catalog</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## NEW YORK RPPO





Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 4 (Regional PPO)
Plan ID	R5342-001-000 	R5342-005-000 	R5342-006-000 
Plan Highlights	Open access plan for those seeking state-wide provider choice	Open access plan for those seeking state-wide provider choice	Open access plan for those seeking state-wide provider choice
Service Area	<b>New York:</b> All counties in state	<b>New York:</b> All counties in state	<b>New York:</b> All counties in state
Premium	\$16	\$46	\$84
Max OOP	\$6,700	\$6,700	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$375 Days 1-5	\$360 Days 1-5	\$315 Days 1-5
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$295 / \$0 or \$295	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$300 Tiers 3-5; \$3/\$12/\$47/\$100/27%	\$275 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

### NEW YORK MA ONLY



Plan Name	AARP® Medicare Advantage Patriot (HMO)	UnitedHealthcare® Medicare Advantage Patriot (Regional PPO)
Plan ID	H3307-018-000 	R5342-002-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage
Service Area	<b>New York:</b> Bronx, Kings, New York, Orange, Queens, Richmond, Rockland, Westchester	<b>New York:</b> All counties in state
Premium	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$20 / \$40; No Referral Required	\$0 / \$25; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$345 Days 1-4
ASC/Outpatient	\$0 or \$320 / \$0 or \$320	\$0 or \$250 / \$0 or \$250
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	Not Covered
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available

## NEW YORK DUAL



## NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Plan ID	H3387-010-000	H3387-013-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	<b>New!</b> Plan designed for those with both Medicare and Medicaid. Applicant must be enrolled in the UHC MAP program at time of application. \$0 for all Part D drugs across all coverage phases
Service Area	<b>New York:</b> Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Suffolk, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates	<b>New York:</b> Erie, Genesee, Monroe, Niagara, Orleans, Wyoming
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , <a href="#">Nurseline</a> , Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Virtual Medical Visits, Nurseline



The map displays the following counties and their regional groupings:

- Dark Blue (Northwestern):** Erie, Crawford, Mercer, Venango, Clarion, Lawrence, Butler, Beaver, Allegheny, Pittsburgh, Westmoreland, Washington, Greene, Fayette, York, Lancaster, Chester, Delaware.
- Orange (Northeastern):** Warren, McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Jackson, Luzerne, Monroe, Carbon, Northampton, Lehigh, Berks, Reading, Montgomery, Philadelphia.
- Light Gray (Central):** Forest, Elk, Cameron, Clearfield, Centre, Clinton, Lycoming, Sullivan, Wyoming, Lackawanna, Pike, Union, Columbia, Northumberland, Schuylkill, Dauphin, Lebanon, Berks, Reading, Montgomery, Philadelphia.
- Yellow (South-Central):** Snyder, Juniata, Perry, Cumberland, Harford, Adams.
- Teal (Southwestern):** Cambria, Blair, Huntingdon, Fulton, Franklin, Somerset, Bedford, York, Lancaster, Chester, Delaware.

Eligibles (as of May 2020)	2,841,021
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Estimated Dual Eligibles <sup>2</sup>	457,766
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YOY Eligible Growth 3.8%

MA Penetration 41.8%

YOY MA Enrollment Growth	6.0%
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UHC Market Share 6.0%

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

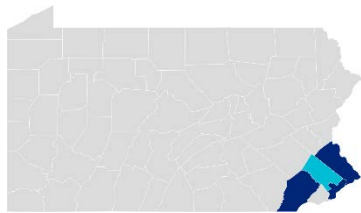
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 79,911 partial duals who may or may not be eligible).

## PENNSYLVANIA



● Current Footprint ● Footprint Expansion

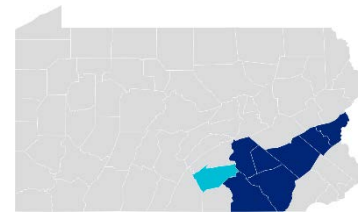
**Greater Philadelphia:** Bucks, Chester, **Montgomery**, Philadelphia



### Market Landscape

Eligibles (as of May 2020)	713,691
YOY Eligible Growth	3.9%
MA Non-SNP Penetration	22.5%
YOY MA Non-SNP Enrollment Growth	6.1%
UHC Non-SNP Market Share	3.9%

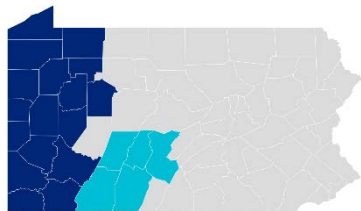
**Outside Philadelphia:** Berks, **Cumberland**, Dauphin, Lancaster, Lebanon, Lehigh, Northampton, York



### Market Landscape

Eligibles (as of May 2020)	625,088
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	24.4%
YOY MA Non-SNP Enrollment Growth	9.0%
UHC Non-SNP Market Share	6.7%

**Western Pennsylvania:** Allegheny, Armstrong, Beaver, **Bedford**, **Blair**, Butler, **Cambria**, Clarion, Crawford, Erie, Fayette, Forest, Greene, **Huntingdon**, Jefferson, Lawrence, Mercer, **Somerset**, Venango, Warren, Washington, Westmoreland



### Market Landscape

Eligibles (as of May 2020)	900,745
YOY Eligible Growth	3.1%
MA Non-SNP Penetration	39.1%
YOY MA Non-SNP Enrollment Growth	4.8%
UHC Non-SNP Market Share	4.5%

**Pennsylvania Dual:** Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, **Union**, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York






### Market Landscape

Est. Dual Eligibles	457,766
D-SNP Enrollees	155,540
D-SNP Penetration (All Plans)	34.0%
Total UHC D-SNP Enrollees	18,419
UHC D-SNP Market Share	11.8%

## GREATER PHILADELPHIA



Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2228-085-000 	H1944-009-000 	H2228-037-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$500 medical deductible	Low premium plan for those shopping on value and lower out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	<i>Pennsylvania:</i> Bucks, Chester, <i>Montgomery</i> , Philadelphia	<i>Pennsylvania:</i> Bucks, Chester, <i>Montgomery</i> , Philadelphia	<i>Pennsylvania:</i> Bucks, Chester, <i>Montgomery</i> , Philadelphia
Premium	\$0	\$29	\$58
Max OOP	\$6,700	\$6,700	\$6,700
PCP/Specialist	\$0 / \$35; No Referral Required	\$10 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$750 per admit	\$345 Days 1-5	\$295 Days 1-5
ASC/Outpatient	<i>\$0 or \$275</i> / \$0 or \$350	<i>\$0 or \$275</i> / \$0 or \$345	<i>\$0 or \$200</i> / \$0 or \$295
Lab Copay	<i>\$0</i>	<i>\$0</i>	<i>\$0</i>
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$200 Tiers 4-5; \$0/\$10/\$47/\$100/29%	\$295 Tiers 4-5; \$0/\$10/\$47/\$100/27%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <i>Virtual Mental Health Visits</i> , Nurseline	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <i>Virtual Mental Health Visits</i> , Nurseline, Transportation, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <i>Virtual Mental Health Visits</i> , Nurseline, Transportation, Platinum Dental Rider Available

## OUTSIDE PHILADELPHIA






Plan Name	AARP® Medicare Advantage Choice Plan 3 (PPO)
Plan ID	H2228-086-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$750 medical deductible
Service Area	<i>Pennsylvania:</i> Berks, <a href="#">Cumberland</a> , Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$0
Max OOP	\$6,700
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$750 per admit
ASC/Outpatient	<a href="#">\$0</a> or <a href="#">\$275</a> / \$0 or \$350
Lab Copay	<a href="#">\$0</a>
Rx Ded./Copays	\$0; \$0/\$0/\$47/\$100/33%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## 2021 PRODUCT BENEFIT GRID

# OUTSIDE PHILADELPHIA






Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H1944-024-000 	H2228-035-000 	H2228-036-000 
Plan Highlights	\$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs	Open access plan with low out-of-pocket costs and additional ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	<i>Pennsylvania:</i> Berks, <a href="#">Cumberland</a> , Dauphin, Lancaster, Lebanon, Lehigh, Northampton, York	<i>Pennsylvania:</i> Berks, <a href="#">Cumberland</a> , Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	<i>Pennsylvania:</i> Berks, <a href="#">Cumberland</a> , Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	TBD (Varies by LIS level)	\$25	\$58
Max OOP	\$6,700	\$6,700	\$5,900
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$390 Days 1-5	\$295 Days 1-6
ASC/Outpatient	<a href="#">\$0</a> or <a href="#">\$275</a> / \$0 or \$345	<a href="#">\$0</a> or <a href="#">\$275</a> / \$0 or \$350	<a href="#">\$0</a> or <a href="#">\$200</a> / \$0 or \$295
Lab Copay	<a href="#">\$0</a>	<a href="#">\$0</a>	<a href="#">\$0</a>
Rx Ded./Copays	Varies By LIS Level	\$95 Tiers 3-5; \$2/\$8/\$47/\$100/31%	\$150 Tiers 4-5; \$2/\$8/\$47/\$100/30%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Transportation, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## 2021 PRODUCT BENEFIT GRID

# WESTERN PENNSYLVANIA



### NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H1944-010-000 	H1944-011-000 	H2577-021-000 
Plan Highlights	\$0 premium plan with no Rx deductible, no referrals required to see specialists and rich ancillaries	Mid premium plan for those shopping on value and lower out-of-pocket costs	<b>New!</b> Open access plan with low out-of-pocket costs and additional ancillaries. Plan includes \$500 medical deductible
Service Area	<b>Pennsylvania:</b> Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Crawford, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland	<b>Pennsylvania:</b> Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Crawford, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland	<b>Pennsylvania:</b> Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Crawford, Fayette, Forest, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland
Premium	\$0	\$35	\$35
Max OOP	\$6,700	\$5,500	\$4,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$260 Days 1-6	\$750 per admit
ASC/Outpatient	\$0 or \$200 / \$0 or \$295	\$0 or \$200 / \$0 or \$275	\$0 or \$200 / \$0 or \$275
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$0; \$0/\$10/\$47/\$100/33%	\$0; \$0/\$10/\$47/\$100/33%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

## 2021 PRODUCT BENEFIT GRID

# WESTERN PENNSYLVANIA



Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 3 (PPO)
Plan ID	H2228-035-000 	H2228-036-000 	H2228-086-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$750 medical deductible
Service Area	<b>Pennsylvania:</b> Berks, <a href="#">Cumberland</a> , Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	<b>Pennsylvania:</b> Berks, <a href="#">Cumberland</a> , Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	<b>Pennsylvania:</b> Berks, <a href="#">Cumberland</a> , Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$25	\$58	\$0
Max OOP	\$6,700	\$5,900	\$6,700
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$295 Days 1-6	\$750 per admit
ASC/Outpatient	<a href="#">\$0</a> or <a href="#">\$275</a> / \$0 or \$350	<a href="#">\$0</a> or <a href="#">\$200</a> / \$0 or \$295	<a href="#">\$0</a> or <a href="#">\$275</a> / \$0 or \$350
Lab Copay	<a href="#">\$0</a>	<a href="#">\$0</a>	<a href="#">\$0</a>
Rx Ded./Copays	\$95 Tiers 3-5; \$2/\$8/\$47/\$100/31%	\$150 Tiers 4-5; \$2/\$8/\$47/\$100/30%	\$0; \$0/\$0/\$47/\$100/33%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline

## 2021 PRODUCT BENEFIT GRID

# PENNSYLVANIA MA ONLY



Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H1944-030-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	<b>Pennsylvania:</b> Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Somerset, Venango, Warren, Washington, Westmoreland, York
Premium	\$0; Part B Rebate: \$40
Max OOP	\$5,500
PCP/Specialist	\$0 / \$30; No Referral Required
Inpatient Hospital	\$275 Days 1-6
ASC/Outpatient	\$0 or \$200 / \$0 or \$275
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



## PENNSYLVANIA DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H3113-009-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<b>Pennsylvania:</b> Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, <b>Union</b> , Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <b>Healthy Food Benefit</b> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

● Current Footprint

### 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020) 241,105

Estimated Dual Eligibles<sup>2</sup> 45,835

YOY Eligible Growth 3.9%

MA Penetration 44.3%

YOY MA Enrollment Growth 6.4%

UHC Market Share 30.4%

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

<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 6,114 partial duals who may or may not be eligible).

## RHODE ISLAND



● Current Footprint ● Footprint Expansion

**Rhode Island:** Bristol, Kent, Newport, Providence, Washington



### Market Landscape

Eligibles (as of May 2020)	241,105
YOY Eligible Growth	3.9%
MA Non-SNP Penetration	32.9%
YOY MA Non-SNP Enrollment Growth	9.4%
UHC Non-SNP Market Share	29.9%

**Rhode Island Dual:** Bristol, Kent, Newport, Providence, Washington






### Market Landscape

Est. Dual Eligibles	45,835
D-SNP Enrollees	4,417
D-SNP Penetration (All Plans)	9.6%
Total UHC D-SNP Enrollees	4,417
UHC D-SNP Market Share	100.0%

## RHODE ISLAND



## NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H1944-016-000 	H1944-014-000 	H3442-006-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. No referral required. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. No referral required. POS for dental only	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington
Premium	\$0	\$19	\$0
Max OOP	\$5,100	\$4,500	\$5,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5	\$310 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$245 / \$0 or \$345	\$0 or \$210 / \$0 or \$310	\$0 or \$250 / \$0 or \$350
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$150 Tiers 4-5; \$2/\$9/\$47/\$100/30%	\$75 Tiers 4-5; \$2/\$9/\$47/\$100/31%	\$0; \$0/\$9/\$47/\$100/33%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

## 2021 PRODUCT BENEFIT GRID

# RHODE ISLAND



Plan Name	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	R7444-001-000 
Plan Highlights	Open access plan for those seeking state-wide provider choice
Service Area	<b>Rhode Island:</b> All counties in state
Premium	\$49
Max OOP	\$6,700
PCP/Specialist	\$15 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$395
Lab Copay	\$0
Rx Ded./Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

# RHODE ISLAND MA ONLY



Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H1944-015-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. No referral required. Plan offers monthly Part B premium rebate. POS for dental only
Service Area	<b>Rhode Island:</b> Bristol, Kent, Newport, Providence, Washington
Premium	\$0; Part B Rebate: \$30
Max OOP	\$4,500
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$310 Days 1-5
ASC/Outpatient	<b>\$0 or \$210</b> / \$0 or \$310
Lab Copay	<b>\$0</b>
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, <b>OTC Catalog</b> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

## 2021 PRODUCT BENEFIT GRID

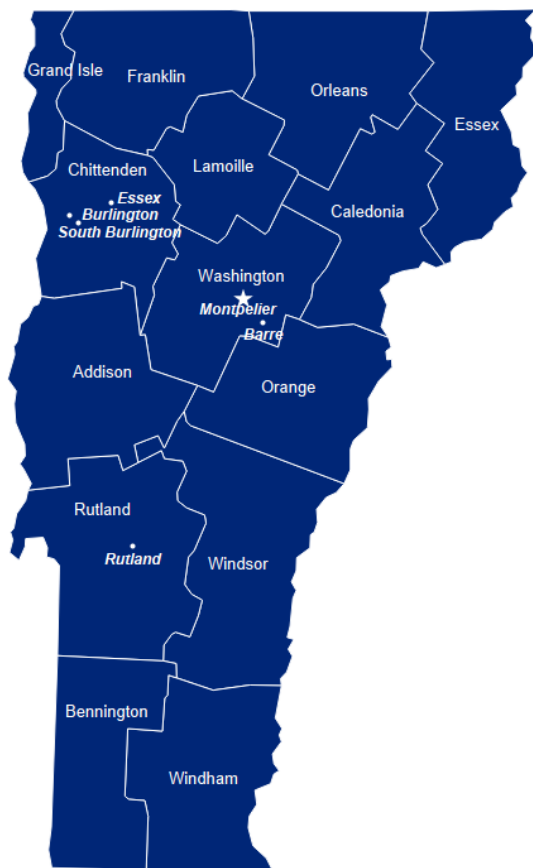
# RHODE ISLAND DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H3113-010-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<i><b>Rhode Island:</b></i> Bristol, Kent, Newport, Providence, Washington
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, <a href="#">Virtual Mental Health Visits</a> , Nurseline, <a href="#">Transportation</a> , Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

● Current Footprint

### 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020)	165,473
YOY Eligible Growth	6.3%
MA Penetration	12.7%
YOY MA Enrollment Growth	21.7%
UHC Market Share	82.6%

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



VERMONT



● Current Footprint ● Footprint Expansion

**Vermont:** Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor



Market Landscape	
Eligibles (as of May 2020)	165,473
YOY Eligible Growth	6.3%
MA Non-SNP Penetration	10.6%
YOY MA Non-SNP Enrollment Growth	25.9%
UHC Non-SNP Market Share	82.6%

## 2021 PRODUCT BENEFIT GRID

# VERMONT



Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1944-032-000 	H1944-018-000 	H1944-028-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Plan includes \$950 medical deductible	Low premium plan for those shopping on value and lower out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<b>Vermont:</b> Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	<b>Vermont:</b> Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	<b>Vermont:</b> Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$0	\$20	\$62
Max OOP	\$6,700	\$6,700	\$5,900
PCP/Specialist	\$0 / \$35; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$450 Days 1-2	\$450 Days 1-4	\$390 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$350 / \$0 or \$450	\$0 or \$295 / \$0 or \$395
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available

## 2021 PRODUCT BENEFIT GRID

# VERMONT



Plan Name	AARP® Medicare Advantage Choice (Regional PPO)
Plan ID	R7444-001-000 
Plan Highlights	Open access plan for those seeking state-wide provider choice
Service Area	<b>Vermont:</b> All counties in state
Premium	\$49
Max OOP	\$6,700
PCP/Specialist	\$15 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$395
Lab Copay	\$0
Rx Ded./Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

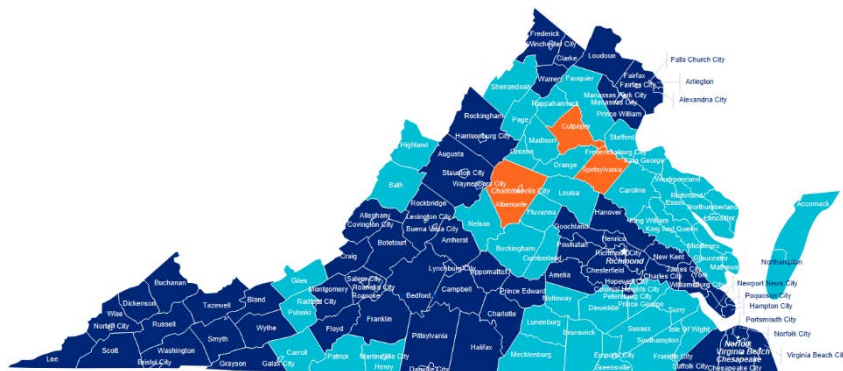
## VERMONT



<b>Plan Name</b>	<b>UnitedHealthcare® Medicare Advantage Assure (PPO)</b>
<b>Plan ID</b>	<b>H0271-012-000</b>
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid - best for Full Duals
<b>Service Area</b>	<b>Vermont:</b> Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
<b>Premium</b>	\$0 for Full Duals
<b>Max OOP</b>	\$0 for Full Duals
<b>PCP/Specialist</b>	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
<b>Inpatient Hospital</b>	\$0 for Full Duals
<b>ASC/Outpatient</b>	\$0 for Full Duals
<b>Lab Copay</b>	\$0 for Full Duals
<b>Rx Ded./Copays</b>	Varies by LIS Level
<b>Extra Benefits</b>	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System

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

## 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020) 1,722,258

Estimated Dual Eligibles<sup>2</sup> 203,284

YOY Eligible Growth 6.1%

MA Penetration 22.2%

YOY MA Enrollment Growth 16.6%

UHC Market Share 24.5%

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

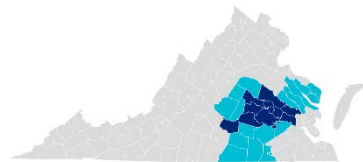
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data.

## VIRGINIA



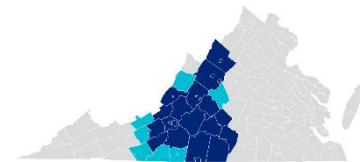
● Current Footprint
 ● Footprint Expansion

**Richmond:** Amelia, Brunswick, Buckingham, Charles City, Chesterfield, Colonial Heights City, Cumberland, Dinwiddie, Emporia City, Essex, Fluvanna, Goochland, Greensville, Hanover, Henrico, Hopewell City, King and Queen, King William, Lancaster, Louisa, Lunenburg, Mecklenburg, Middlesex, New Kent, Northumberland, Nottoway, Petersburg City, Powhatan, Prince Edward, Prince George, Richmond, Richmond City



Market Landscape	
Eligibles (as of May 2020)	338,210
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	17.0%
YOY MA Non-SNP Enrollment Growth	14.5%
UHC Non-SNP Market Share	15.3%

**Roanoke:** Alleghany, Amherst, Appomattox, Augusta, Bath, Bedford, Botetourt, Buena Vista City, Campbell, Carroll, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Galax City, Giles, Halifax, Harrisonburg City, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Nelson, Patrick, Pittsylvania, Pulaski, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City



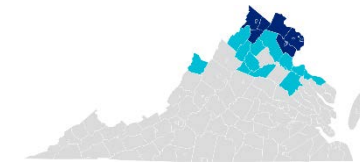
Market Landscape	
Eligibles (as of May 2020)	362,285
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	16.6%
YOY MA Non-SNP Enrollment Growth	16.6%
UHC Non-SNP Market Share	30.4%

**Tidewater:** Accomack, Chesapeake City, Franklin City, Gloucester, Hampton City, Isle of Wight, James City, Mathews, Newport News City, Norfolk City, Northampton, Poquoson City, Portsmouth City, Southampton, Suffolk City, Surry, Sussex, Virginia Beach City, Williamsburg City, York



Market Landscape	
Eligibles (as of May 2020)	359,416
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	16.9%
YOY MA Non-SNP Enrollment Growth	15.8%
UHC Non-SNP Market Share	10.4%

**Virginia North:** Alexandria City, Arlington, Caroline, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Frederick, Fredericksburg City, Greene, Highland, King George, Loudoun, Madison, Manassas City, Manassas Park City, Orange, Page, Prince William, Rappahannock, Shenandoah, Stafford, Warren, Westmoreland, Winchester City



Market Landscape	
Eligibles (as of May 2020)	485,251
YOY Eligible Growth	7.0%
MA Non-SNP Penetration	11.3%
YOY MA Non-SNP Enrollment Growth	22.0%
UHC Non-SNP Market Share	17.2%

## VIRGINIA



● Current Footprint
 ● Footprint Expansion

**Virginia Dual:** All counties in state







Market Landscape	
Est. Dual Eligibles	203,284
D-SNP Enrollees	34,354
D-SNP Penetration (All Plans)	16.9%
Total UHC D-SNP Enrollees	16,413
UHC D-SNP Market Share	47.8%

## 2021 PRODUCT BENEFIT GRID

# RICHMOND



### NEW PLAN



Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H5253-111-002 	H5253-112-002 	H2577-013-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	<b>Virginia:</b> Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City	<b>Virginia:</b> Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City	<b>Virginia:</b> Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City
Premium	\$0	\$23	\$0
Max OOP	\$4,900	\$3,900	\$6,700
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-5	\$295 Days 1-6
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$250 / \$0 or \$250	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$150 Tiers 4-5; \$3/\$13/\$47/\$100/30%	\$0; \$3/\$12/\$47/\$100/33%	\$195 Tiers 4-5; \$0/\$5/\$47/\$100/29% (Preferred)
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



## 2021 PRODUCT BENEFIT GRID

# ROANOKE






Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)		AARP® Medicare Advantage Plan 2 (HMO-POS)	UnitedHealthcare® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H5253-111-001		H5253-112-001	
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only		Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	
Service Area	<b>Virginia:</b> Alleghany, Amherst, Appomattox, Augusta, <b>Bedford</b> , Botetourt, Buena Vista City, <b>Campbell</b> , <b>Charlotte</b> , Covington City, Craig, <b>Danville City</b> , Floyd, Franklin, <b>Halifax</b> , Harrisonburg City, <b>Henry</b> , Lexington City, <b>Lynchburg City</b> , <b>Martinsville City</b> , Montgomery, <b>Pittsylvania</b> , <b>Prince Edward</b> , Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City		<b>Virginia:</b> Alleghany, Amherst, Appomattox, Augusta, <b>Bedford</b> , Botetourt, Buena Vista City, <b>Campbell</b> , <b>Charlotte</b> , Covington City, Craig, <b>Danville City</b> , Floyd, Franklin, <b>Halifax</b> , Harrisonburg City, <b>Henry</b> , Lexington City, <b>Lynchburg City</b> , <b>Martinsville City</b> , Montgomery, <b>Pittsylvania</b> , <b>Prince Edward</b> , Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City	
Premium	\$0		\$26	\$0
Max OOP	\$5,900		\$4,900	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required		\$0 / \$35; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$295 Days 1-6		\$250 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295		\$0 or \$250 / \$0 or \$250	\$0 or \$350 / \$0 or \$350
Lab Copay	\$0		\$0	\$0
Rx Ded./Copays	\$150 Tiers 4-5; \$3/\$13/\$47/\$100/30%		\$0; \$3/\$12/\$47/\$100/33%	\$405 Tiers 3-5; \$3/\$12/\$47/\$100/25%
Extra Benefits	<b>Dental Level 2</b> , Routine Eye Exam, Eyewear Credit, <b>OTC Catalog</b> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available		<b>Dental Level 4</b> , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, <b>Personal Emergency Response System</b>	

## 2021 PRODUCT BENEFIT GRID

# TIDEWATER



### NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-087-000 	H5253-088-000 	H2577-011-000 
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	<b>Virginia:</b> Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York	<b>Virginia:</b> Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York	<b>Virginia:</b> Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York
Premium	\$0	\$26	\$0
Max OOP	\$4,900	\$4,500	\$6,700
PCP/Specialist	\$0 / \$30; No Referral Required	\$0 / \$25; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$245 Days 1-6	\$200 Days 1-5	\$345 Days 1-4
ASC/Outpatient	\$0 or \$245 / \$0 or \$245	\$0 or \$200 / \$0 or \$200	\$0 or \$345 / \$0 or \$345
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$95 Tiers 4-5; \$3/\$12/\$47/\$100/31%	\$0; \$3/\$12/\$47/\$100/33%	\$95 Tiers 4-5; \$3/\$12/\$47/\$100/31%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation

## VIRGINIA NORTH



Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage (HMO-POS)	
Plan ID	H2577-009-000	 	H5253-089-000	
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$750 medical deductible. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	
Service Area	<b>Virginia:</b> Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William		<b>Virginia:</b> Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Frederick, Loudoun, Manassas City, Manassas Park City, Prince William, Warren, Winchester City	
Premium	\$0		\$19	
Max OOP	\$6,700		\$5,900	
PCP/Specialist	\$0 / \$35; No Referral Required		\$0 / \$30; No Referral Required	
Inpatient Hospital	\$395 Days 1-3		\$250 Days 1-5	
ASC/Outpatient	\$0 or \$345 / \$0 or \$345		\$0 or \$250 / \$0 or \$250	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred)		\$95 Tiers 4-5; \$3/\$12/\$47/\$100/31%	
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic		Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic	

## VIRGINIA RURAL



## NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2577-014-000 
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	<b>Virginia:</b> Accomack, Bath, Brunswick, Buckingham, Caroline, Carroll, Cumberland, Dinwiddie, Emporia City, Essex, Fauquier, Fluvanna, Franklin City, Fredericksburg City, Galax City, Giles, Gloucester, Greene, Greensville, Highland, King and Queen, King George, King William, Lancaster, Louisa, Lunenburg, Madison, Mathews, Mecklenburg, Middlesex, Nelson, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Prince George, Pulaski, Rappahannock, Richmond, Shenandoah, Southampton, Stafford, Surry, Sussex, Westmoreland
Premium	\$0
Max OOP	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5
ASC/Outpatient	\$0 or \$345 / \$0 or \$345
Lab Copay	\$0
Rx Ded./Copays	\$195 Tiers 4-5; \$3/\$12/\$47/\$100/29%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

## VIRGINIA MA ONLY



## NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2577-015-000 
Plan Highlights	<b>New!</b> Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	<b>Virginia:</b> Accomack, Alexandria City, Amelia, Arlington, Bath, Brunswick, Buckingham, Caroline, Carroll, Charles City, Chesapeake City, Chesterfield, Colonial Heights City, Cumberland, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Fluvanna, Franklin City, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Greene, Greensville, Hampton City, Hanover, Henrico, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Loudoun, Louisa, Lunenburg, Madison, Manassas City, Manassas Park City, Mathews, Mecklenburg, Middlesex, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Petersburg City, Poquoson City, Portsmouth City, Powhatan, Prince George, Prince William, Pulaski, Rappahannock, Richmond, Richmond City, Shenandoah, Southampton, Stafford, Suffolk City, Surry, Sussex, Virginia Beach City, Westmoreland, Williamsburg City, York
Premium	\$0; Part B Rebate: \$30
Max OOP	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5
ASC/Outpatient	\$0 or \$345 / \$0 or \$345
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

## VIRGINIA DUAL



<b>Plan Name</b>	UnitedHealthcare Dual Complete® (HMO D-SNP)
<b>Plan ID</b>	H7464-001-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only. \$0 for all Part D drugs across all coverage phases

**Service Area**

**Virginia:** Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Bland, Botetourt, Bristol City, Brunswick, Buchanan, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dickenson, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greenville, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Russell, Salem City, Scott, Shenandoah, Smyth, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York

**Premium**

\$0

**Extra Benefits**

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

## VIRGINIA DUAL



<b>Plan Name</b>	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)
<b>Plan ID</b>	R1548-001-000
<b>Plan Highlights</b>	Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only. \$0 for all Part D drugs across all coverage phases
<b>Service Area</b>	<i>Virginia:</i> All counties in state
<b>Premium</b>	\$0
<b>Extra Benefits</b>	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Healthy Food Benefit</a> , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit

## VIRGINIA DUAL



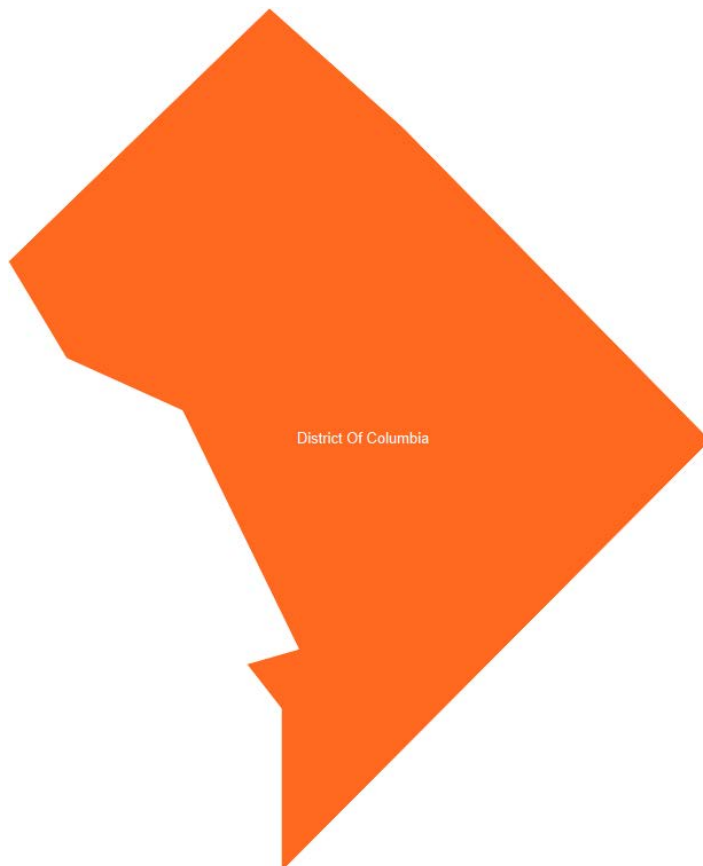
## NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Plan ID	H7464-005-000
Plan Highlights	<b>New!</b> Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only. Applicants must have UHC for CCC+ program and they must have an approved CCC+ Waiver at time of application. \$0 for all Part D drugs across all coverage phases
Service Area	<p><b>Virginia:</b> Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Bland, Botetourt, Bristol City, Brunswick, Buchanan, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dickenson, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greenville, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Russell, Salem City, Scott, Shenandoah, Smyth, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York</p>
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit, In-Home Support Services



 Dual Only Footprint

### 2021 Medicare Advantage Service Area



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

Eligibles (as of May 2020) 103,947

Estimated Dual Eligibles<sup>2</sup> 34,001

YOY Eligible Growth 3.6%

MA Penetration 20.0%

YOY MA Enrollment Growth 15.6%

UHC Market Share 66.0%

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

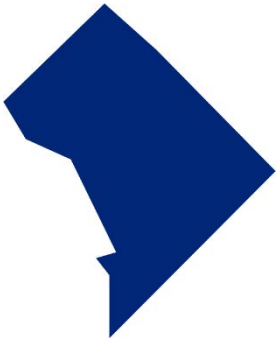
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 90 partial duals who may or may not be eligible).

WASHINGTON D.C.



● Current Footprint ● Footprint Expansion

Washington D.C. Dual: District of Columbia



Market Landscape	
Est. Dual Eligibles	34,001
D-SNP Enrollees	11,405
D-SNP Penetration (All Plans)	33.5%
Total UHC D-SNP Enrollees	11,097
UHC D-SNP Market Share	97.3%

## 2021 PRODUCT BENEFIT GRID

# WASHINGTON D.C. DUAL



Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)
Plan ID	H2228-045-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<i>Washington D.C.:</i> District of Columbia
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, <a href="#">Routine Hearing Exam</a> , <a href="#">Hearing Aids</a> , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit

● Current Footprint    ● No Footprint

A map of West Virginia showing its 55 counties. Major cities are indicated by a white star. The cities shown are Charleston (in Kanawha County), Morgantown (in Marion County), and Parkersburg (in West Virginia County). The map uses a dark blue color for the counties, with white text for the county names and city names. The state's irregular shape, including its panhandle, is clearly visible.

Eligibles (as of May 2020)	449,163
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Estimated Dual Eligibles <sup>2</sup>	79,633
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YOY Eligible Growth 4.2%

MA Penetration 35.2%

YOY MA Enrollment Growth 12.5%

UHC Market Share 11.4%

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

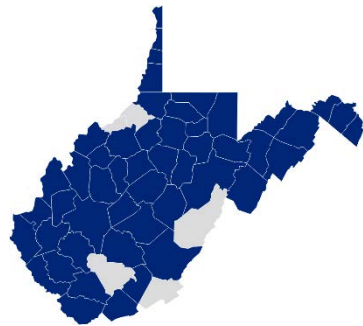
<sup>2</sup> UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 16,148 partial duals who may or may not be eligible).

## WEST VIRGINIA



● Current Footprint ● Footprint Expansion

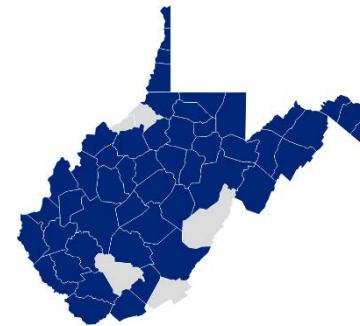
**West Virginia:** Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming



## Market Landscape

Eligibles (as of May 2020)	449,163
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	15.3%
YOY MA Non-SNP Enrollment Growth	18.2%
UHC Non-SNP Market Share	7.4%

**West Virginia Dual:** Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming



## Market Landscape




Est. Dual Eligibles	79,633
D-SNP Enrollees	10,574
D-SNP Penetration (All Plans)	13.3%
Total UHC D-SNP Enrollees	3,984
UHC D-SNP Market Share	37.7%

# 2021 PRODUCT BENEFIT GRID

## WEST VIRGINIA



### NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 3 (PPO)
Plan ID	H8211-001-000 	H8211-002-000 	H8211-006-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	Open access plan for those seeking maximum coverage	<b>New!</b> \$0 premium plan for those who are cost-conscious, but want provider choice. Plan includes \$950 medical deductible
Service Area	<b>West Virginia:</b> Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming	<b>West Virginia:</b> Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming	<b>West Virginia:</b> Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming
Premium	\$34	\$49	\$0
Max OOP	\$5,900	\$5,400	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$5 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$265 Days 1-6	\$325 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$265 / \$0 or \$265	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$200 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%
Extra Benefits	Dental Level 1, Routine Eye Exam, <a href="#">Eyewear Credit</a> , OTC Catalog, Routine Hearing Exam, Hearing Aids, <a href="#">Fitness Program</a> , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <a href="#">Transportation</a> , <a href="#">Personal Emergency Response System</a> , Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, <a href="#">Eyewear Credit</a> , OTC Catalog, Routine Hearing Exam, Hearing Aids, <a href="#">Fitness Program</a> , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <a href="#">Personal Emergency Response System</a> , Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, <a href="#">Fitness Program</a> , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

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

## 2021 PRODUCT BENEFIT GRID

# WEST VIRGINIA MA ONLY



### NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8211-005-000 
Plan Highlights	<b>New!</b> Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage
Service Area	<b>West Virginia:</b> Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming
Premium	\$0
Max OOP	\$5,400
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$265 Days 1-6
ASC/Outpatient	\$0 or \$265 / \$0 or \$265
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Personal Emergency Response System, Platinum Dental Rider Available

## WEST VIRGINIA DUAL



Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)
Plan ID	H0271-013-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	<b>West Virginia:</b> Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System