



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.

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

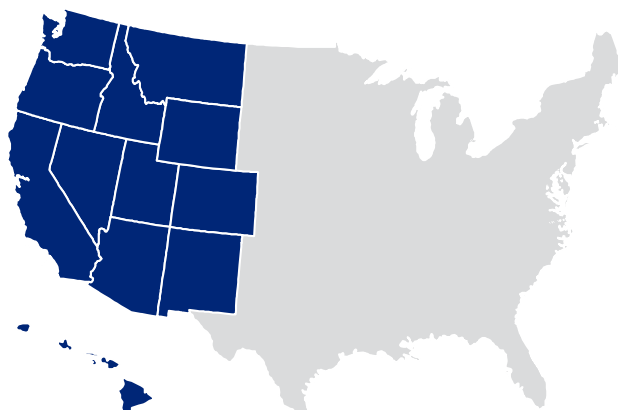
Grow and develop your business with the latest marketing materials that can be customized to meet your needs, used to support virtual consumer interactions and conveniently ordered.

*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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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

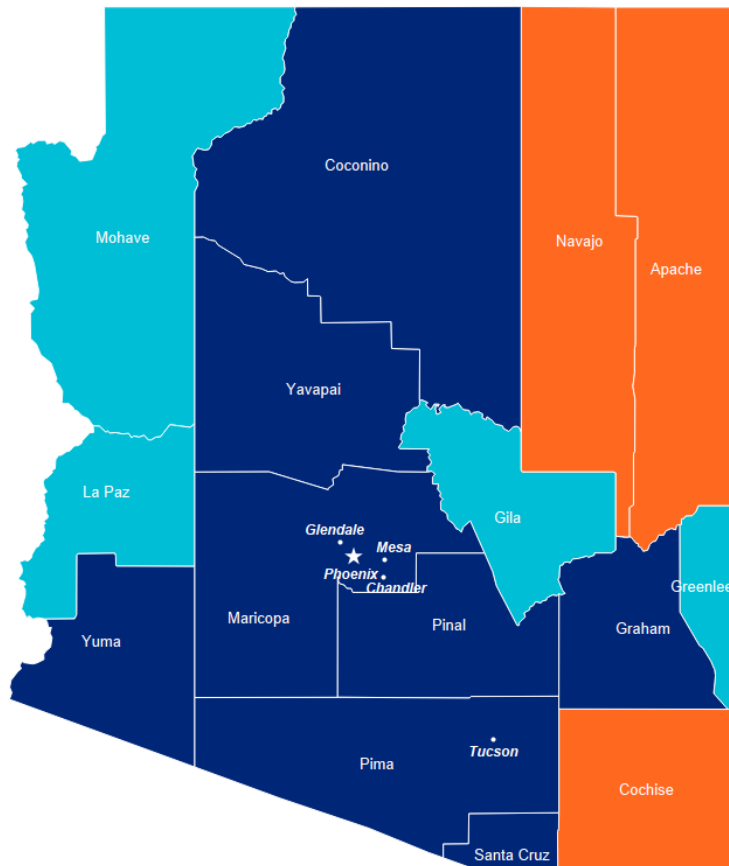
WEST REGION

Arizona	7
Northern California	17
Southern California	39
Colorado	54
Hawaii	65
Idaho	71
Montana	78
Nevada	82
New Mexico	90
Oregon	97
Utah	104
Washington	110
Wyoming	124



● Current Footprint
 ● Footprint Expansion
 ● Dual Only Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020) 1,481,293

Estimated Dual Eligibles² 237,606

YOY Eligible Growth 6.8%

MA Penetration 39.0%

YOY MA Enrollment Growth 9.0%

UHC Market Share 40.8%

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

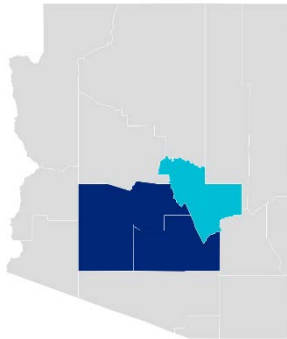
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 52,960 partial duals who may or may not be eligible).

ARIZONA



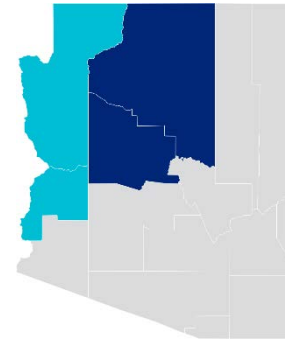
● Current Footprint ● Footprint Expansion

Phoenix: Gila, Maricopa, Pinal



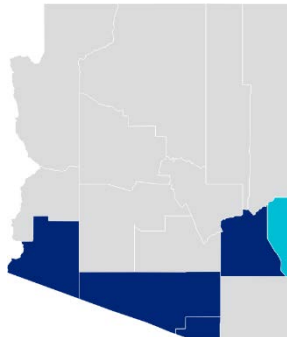
Market Landscape	
Eligibles (as of May 2020)	888,627
YOY Eligible Growth	6.7%
MA Non-SNP Penetration	27.9%
YOY MA Non-SNP Enrollment Growth	8.1%
UHC Non-SNP Market Share	35.5%

Rural Arizona: Coconino, La Paz, Mohave, Yavapai



Market Landscape	
Eligibles (as of May 2020)	202,258
YOY Eligible Growth	7.5%
MA Non-SNP Penetration	19.6%
YOY MA Non-SNP Enrollment Growth	15.7%
UHC Non-SNP Market Share	28.2%

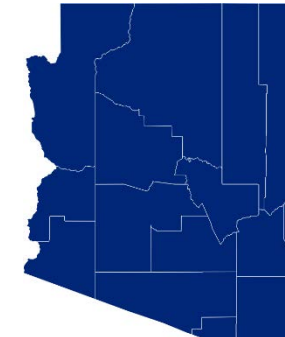
Tucson: Graham, Greenlee, Pima, Santa Cruz, Yuma



Market Landscape	
Eligibles (as of May 2020)	311,725
YOY Eligible Growth	6.9%
MA Non-SNP Penetration	27.6%
YOY MA Non-SNP Enrollment Growth	10.8%
UHC Non-SNP Market Share	59.6%

Arizona Dual: Apache*, Cochise*, Coconino*, Gila, Graham*, Greenlee*, La Paz*, Maricopa, Mohave*, Navajo*, Pima, Pinal, Santa Cruz*, Yavapai*, Yuma*

**Indicates available Dual products limited to Developmental Disabilities (DD) or Long-Term Care (LTC)*



Market Landscape	
Est. Dual Eligibles	237,606
D-SNP Enrollees	98,321
D-SNP Penetration (All Plans)	41.4%
Total UHC D-SNP Enrollees	48,672
UHC D-SNP Market Share	49.5%

2021 PRODUCT BENEFIT GRID

PHOENIX









Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H0609-026-000	H0609-027-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. Passport included	\$0 premium plan designed around OptumCare for coordinated care and low out-of-pocket costs. Passport included
Service Area	<i>Arizona:</i> Maricopa, Pinal	<i>Arizona:</i> Maricopa, Pinal
Premium	\$0	\$0
Max OOP	\$3,900	\$3,000
PCP/Specialist	\$5 / \$35; Referral Required	\$0 / \$20 ; Referral Required
Inpatient Hospital	\$230 Days 1-7	\$175 Days 1-7
ASC/Outpatient	\$0 or \$125 / \$0 or \$175	\$0 or \$75 / \$0 or \$175
Lab Copay	\$0	\$0
Rx Ded./Copays	\$150 Tiers 4-5; \$0 /\$10/\$45/\$95/30%	\$0; \$0 /\$8/\$45/\$95/33%
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, Transportation , Platinum Dental Rider Available	Dental Level 2 , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

PHOENIX



NEW PLAN



Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (PPO)	AARP® Medicare Advantage Walgreens Plan 2 (PPO)	AARP® Medicare Advantage Walgreens Plan 3 (PPO)
Plan ID	H2228-074-000  	H2228-077-000  	H2228-097-000  
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, but want provider choice. Plan offers monthly Part B premium rebate. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	New! Low premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	<i>Arizona:</i> Maricopa	<i>Arizona:</i> Maricopa	<i>Arizona:</i> Maricopa
Premium	\$0	\$0; Part B Rebate: \$40	\$25
Max OOP	\$5,000	\$5,900	\$4,000
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$300 Days 1-6	\$325 Days 1-6	\$250 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$300 / \$0 or \$300	\$0 or \$250 / \$0 or \$250
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred)	\$195 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred)	\$195 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred)
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

2021 PRODUCT BENEFIT GRID

RURAL ARIZONA



NEW PLAN

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H5253-036-000	H2228-076-000 	H2228-094-000 
Plan Highlights	Mid premium plan for those shopping on value and low out-of-pocket costs. Passport included	Mid premium plan for those who are cost-conscious, but want provider choice. Broad pharmacy access	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Arizona: Yavapai	Arizona: Coconino, Gila, Greenlee, La Paz, Mohave, Yavapai, Yuma	Arizona: Coconino, Gila, Greenlee, La Paz, Mohave, Yavapai, Yuma
Premium	\$49	\$34	\$0
Max OOP	\$5,500	\$5,900	\$6,200
PCP/Specialist	\$10 / \$40; Referral Required	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$300 Days 1-6	\$335 Days 1-5
ASC/Outpatient	\$0 or \$290 / \$0 or \$290	\$0 or \$275 / \$0 or \$275	\$0 or \$300 / \$0 or \$300
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$245 Tiers 3-5; \$4/\$12/\$45/\$95/28%	\$295 Tiers 3-5; \$2/\$12/\$45/\$95/27%	\$295 Tiers 3-5; \$2/\$12/\$45/\$95/27%
Extra Benefits	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, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

RURAL ARIZONA



Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-008-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>Arizona:</i> Graham, Santa Cruz, Yavapai
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 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Chiropractic, Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

TUCSON







Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Plus (HMO-POS)
Plan ID	H0609-025-000	H5253-035-000
Plan Highlights	\$0 premium plan with rich ancillary benefits. Passport included	Low premium plan for those shopping on value and lower out-of-pocket costs. Plan offers access outside of the network for certain covered services. Passport included
Service Area	<i>Arizona:</i> Pima	<i>Arizona:</i> Graham, Pima, Santa Cruz
Premium	\$0	\$12
Max OOP	\$2,600	\$4,800
PCP/Specialist	\$0 / \$25; Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$225 Days 1-7	\$250 Days 1-7
ASC/Outpatient	\$0 or \$125 / \$0 or \$250	\$0 or \$150 / \$0 or \$250
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$8/\$45/\$95/33%	\$225 Tiers 4-5; \$0/\$8/\$45/\$95/29%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

TUCSON



NEW PLAN

Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)	AARP® Medicare Advantage Walgreens Plan 2 (PPO)
Plan ID	H2228-075-000  	H0271-008-000	H2228-096-000  
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	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Low premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy
Service Area	Arizona: Pima	Arizona: Graham, Santa Cruz, Yavapai	Arizona: Pima
Premium	\$0	\$0 for Full Duals	\$25
Max OOP	\$5,000	\$0 for Full Duals	\$4,000
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$300 Days 1-6	\$0 for Full Duals	\$250 Days 1-6
ASC/Outpatient	\$0 or \$175 / \$0 or \$275	\$0 for Full Duals	\$0 or \$150 / \$0 or \$250
Lab Copay	\$0	\$0 for Full Duals	\$0
Rx Ded./Copays	\$275 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred)	Varies by LIS Level	\$275 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred)
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, 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, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Chiropractic, Personal Emergency Response System	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

ARIZONA MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-095-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage. Plan offers monthly Part B premium rebate
Service Area	Arizona: Coconino, Gila, Greenlee, La Paz, Maricopa, Mohave, Pima, Yavapai, Yuma
Premium	\$0; Part B Rebate: \$50
Max OOP	\$5,000
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$300 Days 1-6
ASC/Outpatient	\$0 or \$175 / \$0 or \$275
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

2021 PRODUCT BENEFIT GRID

ARIZONA DUAL



Plan Name	UnitedHealthcare Dual Complete® LP (HMO D-SNP)	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Plan ID	H0321-002-000	H0321-004-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<p>Arizona: Apache*, Cochise*, Coconino*, Gila, Graham*, Greenlee*, La Paz*, Maricopa, Mohave*, Navajo*, Pima, Pinal, Santa Cruz*, Yavapai*, Yuma*</p> <p><i>*Indicates available Dual products limited to Developmental Disabilities (DD)</i></p>	<p>Arizona: Apache*, Coconino*, Gila, Maricopa, Mohave*, Navajo*, Pinal, Yavapai*</p> <p><i>*Indicates available Dual products limited to Long-Term Care (LTC)</i></p>
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit, Adult Day Care, In-Home Support Services

NORTHERN CALIFORNIA



● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 2,612,230

Estimated Dual Eligibles² 114,240

YOY Eligible Growth 4.6%

MA Penetration 38.3%

YOY MA Enrollment Growth 7.1%

UHC Market Share 11.8%

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

² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 2,005 partial duals who may or may not be eligible).

2021 PRODUCT BENEFIT GRID

NORTHERN CALIFORNIA



● Current Footprint ● Footprint Expansion

Central South: Fresno, Kings, Madera



Market Landscape	
Eligibles (as of May 2020)	200,564
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	21.1%
YOY MA Non-SNP Enrollment Growth	2.5%
UHC Non-SNP Market Share	5.3%

Central Valley: San Joaquin, Stanislaus



Market Landscape	
Eligibles (as of May 2020)	219,952
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	31.7%
YOY MA Non-SNP Enrollment Growth	9.4%
UHC Non-SNP Market Share	13.8%

East Bay Area: Alameda, Contra Costa



Market Landscape	
Eligibles (as of May 2020)	491,091
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	25.2%
YOY MA Non-SNP Enrollment Growth	6.7%
UHC Non-SNP Market Share	14.5%

North Bay Area: Marin, Napa, Solano, Sonoma



Market Landscape	
Eligibles (as of May 2020)	305,102
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	25.1%
YOY MA Non-SNP Enrollment Growth	7.1%
UHC Non-SNP Market Share	8.4%

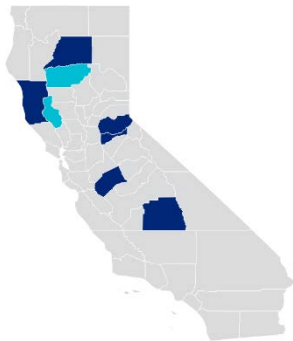
2021 PRODUCT BENEFIT GRID

NORTHERN CALIFORNIA



● Current Footprint ● Footprint Expansion

North Rural: Amador, El Dorado, Lake, Mendocino, Merced, Shasta, Tehama, Tulare



Market Landscape	
Eligibles (as of May 2020)	289,629
YOY Eligible Growth	4.7%
MA Non-SNP Penetration	9.9%
YOY MA Non-SNP Enrollment Growth	19.9%
UHC Non-SNP Market Share	30.4%

Sacramento North Valley: Nevada, Placer, Sacramento, Yolo



Market Landscape	
Eligibles (as of May 2020)	451,763
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	23.0%
YOY MA Non-SNP Enrollment Growth	8.0%
UHC Non-SNP Market Share	22.7%

San Francisco: San Francisco



Market Landscape	
Eligibles (as of May 2020)	160,179
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	20.6%
YOY MA Non-SNP Enrollment Growth	7.1%
UHC Non-SNP Market Share	2.2%

South Bay Area: San Mateo, Santa Clara, Santa Cruz



Market Landscape	
Eligibles (as of May 2020)	493,950
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	23.4%
YOY MA Non-SNP Enrollment Growth	8.6%
UHC Non-SNP Market Share	10.1%

2021 PRODUCT BENEFIT GRID

NORTHERN CALIFORNIA



● Current Footprint
 ● Footprint Expansion

Central South Dual: Fresno, Kings, Madera



Market Landscape	
Est. Dual Eligibles	53,767
D-SNP Enrollees	7,201
D-SNP Penetration (All Plans)	13.4%
Total UHC D-SNP Enrollees	369
UHC D-SNP Market Share	5.1%

East Bay Area Dual: Alameda



Market Landscape	
Est. Dual Eligibles	60,473
D-SNP Enrollees	7,669
D-SNP Penetration (All Plans)	12.7%
Total UHC D-SNP Enrollees	269
UHC D-SNP Market Share	3.5%

CENTRAL SOUTH



Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-035-000	H0543-185-000
Plan Highlights	Mid premium plan designed around Santé Medical Group for coordinated care with low out-of-pocket cost and rich ancillaries, now with \$0 Rx deductible	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Fresno, Kings, Madera	California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$69	\$0 for Full Duals
Max OOP	\$6,700	\$0 for Full Duals
PCP/Specialist	\$0 / \$10; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$375 Days 1-4	\$0 for Full Duals
ASC/Outpatient	\$0 or \$365 / \$0 or \$365	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$0; \$0/\$12/\$47/\$100/33%	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation , Personal Emergency Response System

CENTRAL VALLEY



Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0543-196-000	H0543-147-000	H0543-036-000
Plan Highlights	\$0 premium plan designed around AllCare for coordinated care and low out-of-pocket costs, now with \$0 Rx deductible	Broad network plan for those shopping for value with low out-of-pocket costs and rich ancillaries	Broad network plan with lower out-of-pocket costs and rich ancillaries
Service Area	California: Stanislaus	California: Stanislaus	California: Stanislaus
Premium	\$0	\$9	\$99
Max OOP	\$3,400	\$4,900	\$3,400
PCP/Specialist	\$0 / \$0; Referral Required	\$0 / \$15; Referral Required	\$0 / \$5; Referral Required
Inpatient Hospital	\$175 Days 1-5	\$220 Days 1-8	\$200 per admit
ASC/Outpatient	\$0 or \$75 / \$0 or \$125	\$0 or \$195 / \$0 or \$195	\$0 / \$0
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$12/\$47/\$100/33%	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%
Extra Benefits	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation , Platinum Dental Rider Available	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

CENTRAL VALLEY



Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-177-000	H0543-185-000
Plan Highlights	Mid premium plan for those shopping on value and low out-of-pocket costs	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: San Joaquin	California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$58	\$0 for Full Duals
Max OOP	\$4,400	\$0 for Full Duals
PCP/Specialist	\$0 / \$0; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$275 Days 1-5	\$0 for Full Duals
ASC/Outpatient	\$0 or \$250 / \$0 or \$250	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$225 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation , Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation , Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

EAST BAY AREA



Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)
Plan ID	H0543-163-000	H0543-189-000	H0543-188-000
Plan Highlights	Mid premium plan designed around John Muir for coordinated care and low out-of-pocket costs	Mid premium plan designed around Canopy Health for coordinated care and rich ancillaries	Mid premium plan designed around Canopy Health for coordinated care and rich ancillaries, now with \$0 Rx deductible
Service Area	California: Contra Costa	California: Contra Costa	California: Alameda
Premium	\$64	\$69	\$69
Max OOP	\$3,200	\$3,200	\$4,900
PCP/Specialist	\$10 / \$15; Referral Required	\$0 / \$15; Referral Required	\$0 / \$15; Referral Required
Inpatient Hospital	\$290 Days 1-5	\$290 Days 1-5	\$250 Days 1-7
ASC/Outpatient	\$0 or \$200 / \$0 or \$200	\$0 or \$150 / \$0 or \$210	\$0 or \$150 / \$0 or \$210
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$0 ; \$2/\$12/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

EAST BAY AREA




Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-070-000	H0543-183-000
Plan Highlights	Full provider network plan serving Alameda and Contra Costa counties, now with \$0 PCP copay	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Alameda, Contra Costa	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Solano, Sonoma
Premium	\$110	\$0 for Full Duals
Max OOP	\$6,700	\$0 for Full Duals
PCP/Specialist	\$0 / \$10; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$0 for Full Duals
ASC/Outpatient	\$0 or \$370 / \$0 or \$370	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/26%	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program , Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation , Personal Emergency Response System

NORTH BAY AREA



NEW PLAN

NEW PLAN


Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-176-000	H0543-205-000	H4829-004-000 
Plan Highlights	Mid premium plan designed around Meritage and Marin Health for coordinated care, now with \$0 PCP copay and \$0 Rx deductible	New! Plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries with no medical deductible
Service Area	California: Marin	California: Marin	California: Marin , Solano
Premium	\$69	\$89	\$45
Max OOP	\$4,900	\$4,900	\$6,700
PCP/Specialist	\$0 / \$15; Referral Required	\$0 / \$25; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$325 Days 1-4	\$345 Days 1-4	\$395 Days 1-5
ASC/Outpatient	\$0 or \$175 / \$0 or \$175	\$0 or \$195 / \$0 or \$195	\$0 or \$250 / \$0 or \$250
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$12/\$47/\$100/33%	\$0; \$0/\$12/\$47/\$100/33%	\$150 Tiers 3-5; \$0/\$12/\$47/\$100/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, 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

2021 PRODUCT BENEFIT GRID

NORTH BAY AREA



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-194-000	H0543-148-000	H4829-002-000 
Plan Highlights	Low premium plan for those shopping for value and low out-of-pocket costs, now with no Rx deductible	Low premium plan offering a broad network and low out-of-pocket costs, now with no Rx deductible	New! Open access plan with low out-of-pocket costs, additional ancillaries and no medical deductible
Service Area	California: Napa	California: Sonoma	California: Napa, Sonoma
Premium	\$49	\$49	\$45
Max OOP	\$4,900	\$4,900	\$6,700
PCP/Specialist	\$0 / \$15; Referral Required	\$0 / \$15; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$290 Days 1-5	\$290 Days 1-5	\$395 Days 1-5
ASC/Outpatient	\$0 or \$195 / \$0 or \$195	\$0 or \$195 / \$0 or \$195	\$0 or \$250 / \$0 or \$250
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$12/\$47/\$100/33%	\$0; \$0/\$12/\$47/\$100/33%	\$0; \$0/\$12/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, 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	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

NORTH BAY AREA




Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-179-000	H0543-183-000
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Solano	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Solano, Sonoma
Premium	\$79	\$0 for Full Duals
Max OOP	\$6,700	\$0 for Full Duals
PCP/Specialist	\$0 / \$20; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$395 Days 1-4	\$0 for Full Duals
ASC/Outpatient	\$0 or \$370 / \$0 or \$370	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/26%	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation , Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

NORTH RURAL



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-140-000	H0543-195-000	H4829-003-000 
Plan Highlights	Mid premium plan with low out-of-pocket costs and rich ancillaries, now with no Rx deductible	Mid premium plan with low out-of-pocket costs and rich ancillaries, now with no Rx deductible	New! Open access plan with low out-of-pocket costs and additional ancillaries with no medical deductible
Service Area	California: Amador, El Dorado, Lake , Mendocino, Merced, Tulare	California: Shasta, Tehama	California: Lake , Mendocino , Tulare
Premium	\$61	\$59	\$75
Max OOP	\$6,700	\$6,700	\$4,500
PCP/Specialist	\$15 / \$45; Referral Required	\$10 / \$35 ; Referral Required	\$5 / \$30; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$390 Days 1-5	\$290 Days 1-5
ASC/Outpatient	\$0 or \$370 / \$0 or \$370	\$0 or \$370 / \$0 or \$370	\$0 or \$175 / \$0 or \$175
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0 ; \$3/\$12/\$47/\$100/33%	\$0 ; \$3/\$12/\$47/\$100/33%	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%
Extra Benefits	Routine Eye Exam, Eyewear Credit, 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	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

NORTH RURAL



Plan Name	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-202-000
Plan Highlights	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Amador, El Dorado, Lake , Mendocino, Merced, Nevada, Shasta, Tehama , Tulare
Premium	\$0 for Full Duals
Max OOP	\$0 for Full Duals
PCP/Specialist	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC/Outpatient	\$0 for Full Duals
Lab Copay	\$0 for Full Duals
Rx Ded./Copays	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	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

SACRAMENTO NORTH VALLEY



Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)
Plan ID	H0543-146-000	H0543-089-000	H0543-086-000
Plan Highlights	Low premium plan designed around Sutter Health for coordinated care and low out-of-pocket costs, now with rich ancillary and \$0 Rx deductible	Full network plan with low out-of-pocket costs and rich ancillaries	Higher premium plan with low out-of-pocket costs serving Nevada county
Service Area	California: Placer, Sacramento, Yolo	California: Placer, Sacramento, Yolo	California: Nevada
Premium	\$19	\$92	\$99
Max OOP	\$4,900	\$4,900	\$6,700
PCP/Specialist	\$0 / \$25; Referral Required	\$0 / \$15; Referral Required	\$10 / \$30; Referral Required
Inpatient Hospital	\$220 Days 1-8	\$150 Days 1-3	\$390 Days 1-5
ASC/Outpatient	\$0 or \$195 / \$0 or \$195	\$0 or \$75 / \$0 or \$75	\$0 or \$370 / \$0 or \$370
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$12/\$47/\$100/33%	\$100 Tiers 3-5; \$0/\$12/\$45/\$100/31%	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Eyewear Credit, 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	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available

SACRAMENTO NORTH VALLEY



Plan Name	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-185-000
Plan Highlights	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$0 for Full Duals
Max OOP	\$0 for Full Duals
PCP/Specialist	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC/Outpatient	\$0 for Full Duals
Lab Copay	\$0 for Full Duals
Rx Ded./Copays	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	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

SAN FRANCISCO



Plan Name	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-191-000	H0543-175-000	H0543-183-000
Plan Highlights	Low premium plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries, now with \$0 Rx deductible	Mid premium plan for those shopping on value and low out-of-pocket costs	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: San Francisco	California: San Francisco	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Solano, Sonoma
Premium	\$39	\$54	\$0 for Full Duals
Max OOP	\$3,500	\$4,000	\$0 for Full Duals
PCP/Specialist	\$0 / \$10; Referral Required	\$0 / \$10; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$250 Days 1-5	\$300 Days 1-5	\$0 for Full Duals
ASC/Outpatient	\$0 or \$195 / \$0 or \$195	\$0 or \$195 / \$0 or \$195	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$0; \$3/\$12/\$47/\$100/33%	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, 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	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

SOUTH BAY AREA



Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-193-000	H0543-029-000	H0543-183-000
Plan Highlights	\$0 premium plan designed around PMG of San Jose for coordinated care, low out-of-pocket costs and rich ancillaries	Broad network plan with low out-of-pocket costs serving Santa Clara county	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Santa Clara	California: Santa Clara	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Solano, Sonoma
Premium	\$0	\$101	\$0 for Full Duals
Max OOP	\$4,000	\$5,900	\$0 for Full Duals
PCP/Specialist	\$0 / \$0; Referral Required	\$0 / \$15; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$175 Days 1-5	\$390 Days 1-5	\$0 for Full Duals
ASC/Outpatient	\$0 or \$75 / \$0 or \$125	\$0 or \$325 / \$0 or \$325	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%	\$355 Tiers 3-5; \$3/\$12/\$47/\$100/26%	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, 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	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

SOUTH BAY AREA



Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0543-158-000	H0543-028-000
Plan Highlights	Mid premium plan designed around Sutter Health for coordinated care and low out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	California: San Mateo	California: San Mateo
Premium	\$59	\$107
Max OOP	\$4,900	\$4,900
PCP/Specialist	\$0 / \$15; Referral Required	\$0 / \$10; Referral Required
Inpatient Hospital	\$250 Days 1-5	\$200 per admit
ASC/Outpatient	\$0 or \$250 / \$0 or \$250	\$0 / \$0
Lab Copay	\$0	\$0
Rx Ded./Copays	\$360 Tiers 3-5; \$3/\$12/\$47/\$100/26%	\$360 Tiers 3-5; \$3/\$12/\$47/\$100/26%
Extra Benefits	Routine Eye Exam, Eyewear Credit, 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

2021 PRODUCT BENEFIT GRID

SOUTH BAY AREA



NEW PLAN

Plan Name	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)
Plan ID	H0543-209-000	H0543-178-000
Plan Highlights	New! Plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries	Full network plan with low out-of-pocket costs and rich ancillaries
Service Area	California: Santa Cruz	California: Santa Cruz
Premium	\$69	\$79
Max OOP	\$4,900	\$6,700
PCP/Specialist	\$0 / \$20; Referral Required	\$10 / \$20; Referral Required
Inpatient Hospital	\$225 Days 1-5	\$395 Days 1-4
ASC/Outpatient	\$0 or \$195 / \$0 or \$195	\$0 or \$370 / \$0 or \$370
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$12/\$47/\$100/33%	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/26%
Extra Benefits	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, 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

CENTRAL SOUTH DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H1375-002-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	California: Fresno, Kings, Madera
Premium	\$0
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

EAST BAY AREA DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H1375-001-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<i>California:</i> Alameda
Premium	\$0
Extra Benefits	Dental Level 2, OTC Catalog, Virtual Medical Visits , Virtual Mental Health Visits , Nurseline

SOUTHERN CALIFORNIA



● Current Footprint ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020) 3,965,670

YOY Eligible Growth 4.8%

MA Penetration 47.2%

YOY MA Enrollment Growth 4.7%

UHC Market Share 17.4%

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

2021 PRODUCT BENEFIT GRID

SOUTHERN CALIFORNIA



● Current Footprint ● Footprint Expansion

Kern County: Kern



Market Landscape	
Eligibles (as of May 2020)	130,201
YOY Eligible Growth	4.6%
MA Non-SNP Penetration	25.3%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	10.9%

Los Angeles: Los Angeles



Market Landscape	
Eligibles (as of May 2020)	1,614,721
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	33.4%
YOY MA Non-SNP Enrollment Growth	6.7%
UHC Non-SNP Market Share	13.1%

Orange County: Orange



Market Landscape	
Eligibles (as of May 2020)	555,456
YOY Eligible Growth	4.9%
MA Non-SNP Penetration	36.8%
YOY MA Non-SNP Enrollment Growth	5.4%
UHC Non-SNP Market Share	23.5%

Pacific Central Coast: San Luis Obispo, Santa Barbara, Ventura



Market Landscape	
Eligibles (as of May 2020)	320,180
YOY Eligible Growth	5.3%
MA Non-SNP Penetration	17.1%
YOY MA Non-SNP Enrollment Growth	7.3%
UHC Non-SNP Market Share	21.9%

2021 PRODUCT BENEFIT GRID

SOUTHERN CALIFORNIA



● Current Footprint
 ● Footprint Expansion

Riverside/San Bernardino: Riverside, San Bernardino



Market Landscape	
Eligibles (as of May 2020)	764,827
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	39.1%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	24.9%

San Diego: San Diego



Market Landscape	
Eligibles (as of May 2020)	580,285
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	34.7%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	29.4%

2021 PRODUCT BENEFIT GRID

KERN COUNTY



Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-019-000	H0543-173-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Kern	California: Kern
Premium	\$0	\$0 for Full Duals
Max OOP	\$2,900	\$0 for Full Duals
PCP/Specialist	\$0 / \$0; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 per admit	\$0 for Full Duals
ASC/Outpatient	\$0 / \$0	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$0; \$5/\$15/\$47/\$100/33%	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation , Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation , Acupuncture, Chiropractic, Personal Emergency Response System

LOS ANGELES



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)
Plan ID	H0543-168-000	H0543-210-000	H0543-151-000
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillary	New! \$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers access outside of the network for certain covered services	\$0 premium plan designed around Optum for coordinated care and low out-of-pocket costs
Service Area	California: Los Angeles	California: Los Angeles	California: Los Angeles
Premium	\$0	\$0	\$0
Max OOP	\$1,000	\$1,000	\$1,000
PCP/Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$100 per admit	\$0 per admit
ASC/Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$0/\$47/\$100/33%	\$0; \$0/\$0/\$47/\$100/33%	\$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, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Dental Riders Available

2021 PRODUCT BENEFIT GRID

LOS ANGELES



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-001-000	H0543-164-000	H0543-153-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want extra benefits beyond Original Medicare	Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for Low Income Subsidy (LIS) members	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Los Angeles	California: Los Angeles	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	TBD (Varies by LIS level)	\$0 for Full Duals
Max OOP	\$3,400	\$1,000	\$0 for Full Duals
PCP/Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 for Full Duals
ASC/Outpatient	\$0 / \$0	\$0 / \$0	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$0; \$2 /\$15/\$47/\$100/33%	Varies By LIS Level	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Acupuncture, Dental Riders Available	Dental Level 2 , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation , Acupuncture, Chiropractic, Personal Emergency Response System

ORANGE COUNTY



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)
Plan ID	H0543-169-000	H0543-215-000	H0543-138-000
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillary	New! \$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers access outside of the network for certain covered services	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare
Service Area	California: Orange	California: Orange	California: Orange
Premium	\$0	\$0	\$0
Max OOP	\$1,000	\$1,000	\$1,900
PCP/Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$100 per admit	\$0 per admit
ASC/Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$0/\$47/\$100/33%	\$0; \$0/\$0/\$47/\$100/33%	\$0; \$0/\$14/\$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, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Dental Riders Available

ORANGE COUNTY



Plan Name	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-165-000	H0543-153-000
Plan Highlights	Full Provider Network with low out-of-pocket costs and rich ancillary benefits, also suitable for Low Income Subsidy (LIS) members	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Orange	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	TBD (Varies by LIS level)	\$0 for Full Duals
Max OOP	\$1,000	\$0 for Full Duals
PCP/Specialist	\$0 / \$0; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 per admit	\$0 for Full Duals
ASC/Outpatient	\$0 / \$0	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	Varies By LIS Level	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

PACIFIC CENTRAL COAST



Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)
Plan ID	H0543-022-000	H0543-032-000	H0543-167-000
Plan Highlights	\$0 premium plan for those who want affordable coverage and extra benefits beyond Original Medicare, now with \$0 Rx deductible	Broad network plan serving San Luis Obispo and Santa Barbara counties with affordable coverage and extra benefits beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs, now with \$0 Rx deductible
Service Area	California: Ventura	California: San Luis Obispo, Santa Barbara	California: San Luis Obispo
Premium	\$0	\$89	\$25
Max OOP	\$4,900	\$6,700	\$3,400
PCP/Specialist	\$0 / \$0; Referral Required	\$10 / \$20; Referral Required	\$0 / \$10; Referral Required
Inpatient Hospital	\$335 Days 1-5	\$375 Days 1-5	\$295 Days 1-6
ASC/Outpatient	\$0 or \$330 / \$0 or \$330	\$0 or \$295 / \$0 or \$335	\$0 or \$195 / \$0 or \$195
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/\$10/\$47/\$100/33%	\$375 Tiers 3-5; \$4/\$12/\$47/\$100/26%	\$0; \$0/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Dental Riders Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Platinum Dental Rider Available

RIVERSIDE/SAN BERNARDINO



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)
Plan ID	H0543-170-000	H0543-216-000	H0543-144-000
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillary	New! \$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers access outside of the network for certain covered services	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare
Service Area	California: Riverside, San Bernardino	California: Riverside , San Bernardino	California: Riverside, San Bernardino
Premium	\$0	\$0	\$0
Max OOP	\$1,000	\$1,000	\$1,900
PCP/Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$100 per admit	\$0 per admit
ASC/Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$0/ \$0 /\$47/\$100/33%	\$0; \$0/\$0/\$47/\$100/33%	\$0; \$0/\$14/\$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, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Dental Riders Available

RIVERSIDE/SAN BERNARDINO



Plan Name	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-166-000	H0543-153-000
Plan Highlights	Full Provider Network with low out-of-pocket costs and rich ancillary benefits, also suitable for Low Income Subsidy (LIS) members	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Riverside, San Bernardino	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	TBD (Varies by LIS level)	\$0 for Full Duals
Max OOP	\$1,000	\$0 for Full Duals
PCP/Specialist	\$0 / \$0; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 per admit	\$0 for Full Duals
ASC/Outpatient	\$0 / \$0	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	Varies By LIS Level	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

SAN DIEGO



Plan Name	AARP® Medicare Advantage Walgreens (HMO)		Sharp® SecureHorizons® Plan by UnitedHealthcare® (HMO)	
Plan ID	H0543-204-000		H0543-145-000	
Plan Highlights	\$0 premium plan designed around Sharp HealthCare for coordinated care and \$0 copay for doctors visits. \$0 Rx copays at Walgreens preferred retail pharmacy		\$0 premium plan designed around Sharp HealthCare for coordinated care and low out-of-pocket costs	
Service Area	California: San Diego		California: San Diego	
Premium	\$0		\$0	
Max OOP	\$2,900		\$3,400	
PCP/Specialist	\$0 / \$0; Referral Required		\$5 / \$35; Referral Required	
Inpatient Hospital	\$260 Days 1-7		\$260 Days 1-7	
ASC/Outpatient	\$0 or \$100 / \$0 or \$100		\$0 or \$250 / \$0 or \$250	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$0; \$0/\$0/\$47/\$100/33% (Preferred)		\$0; \$4/\$10/\$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, Nurseline, Transportation, Chiropractic, Platinum Dental Rider Available		Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Personal Emergency Response System, Dental Riders Available	

NEW PLAN

Plan Name	UnitedHealthcare® Chronic Complete Focus (HMO C-SNP)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-214-000	H0543-172-000
Plan Highlights	New! Plan designed around Sharp HealthCare for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed around Sharp HealthCare for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: San Diego	California: San Diego
Premium	\$0	\$0 for Full Duals
Max OOP	\$3,400	\$0 for Full Duals
PCP/Specialist	\$5 / \$35; Referral Required	\$0 for Full Duals / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$260 Days 1-7	\$0 for Full Duals
ASC/Outpatient	\$0 or \$250 / \$0 or \$250	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$0; \$4/\$10/\$47/\$100/33%	\$0 for Full Duals; \$1.30 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Personal Emergency Response System, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Transportation , Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit

2021 PRODUCT BENEFIT GRID

SAN DIEGO



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 4 (HMO)	AARP® Medicare Advantage SecureHorizons® Value (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)
Plan ID	H0543-152-000	H0543-013-000	H0543-060-000
Plan Highlights	\$0 premium plan for those who want affordable coverage, a broad selection of doctors and extra benefits beyond Original Medicare	Low premium plan for those who want rich ancillary benefits beyond Original Medicare, a broad choice of doctors and low out-of-pocket costs	Premium plan for those who want rich ancillary benefits beyond Original Medicare, a broad choice of doctors and low out-of-pocket costs
Service Area	California: San Diego	California: San Diego	California: San Diego
Premium	\$0	\$25	\$69
Max OOP	\$3,400	\$5,300	\$4,300
PCP/Specialist	\$10 / \$35; Referral Required	\$20 / \$40; Referral Required	\$15 / \$35; Referral Required
Inpatient Hospital	\$295 Days 1-7	\$225 Days 1-8	\$175 Days 1-8
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$225 / \$0 or \$225	\$0 or \$175 / \$0 or \$175
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$50 Tiers 3-5; \$5/\$11/\$47/\$100/32%	\$0; \$4/\$10/\$47/\$100/33%	\$0; \$4/\$10/\$47/\$100/33%
Extra Benefits	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program , Virtual Medical Visits, Nurseline, Dental Riders Available	Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program , Virtual Medical Visits, Nurseline, Personal Emergency Response System , Dental Riders Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog , Routine Hearing Exam, Hearing Aids, Fitness Program , Virtual Medical Visits, Nurseline, Acupuncture, Chiropractic, Personal Emergency Response System , Platinum Dental Rider Available

SOUTHERN CALIFORNIA MA ONLY

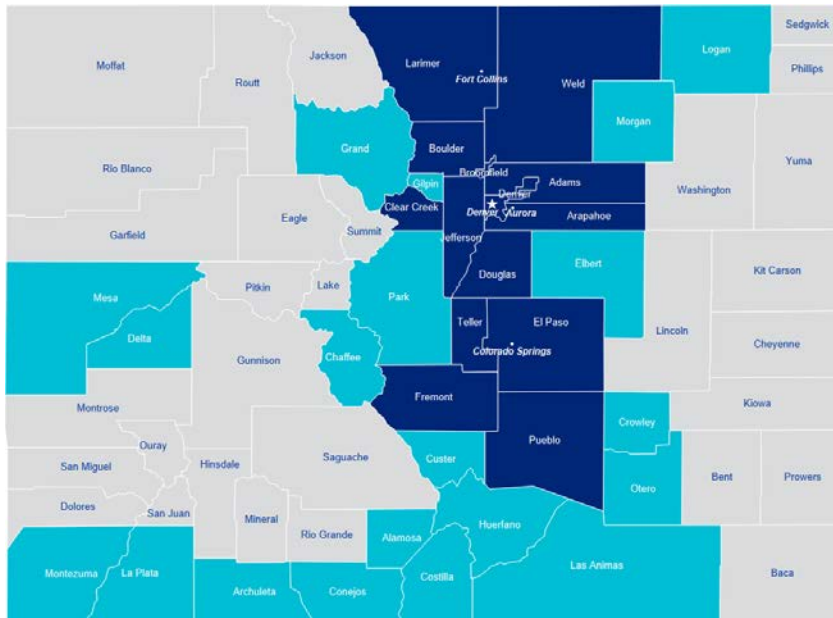


NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0543-121-000
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	California: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo , Santa Barbara , Ventura
Premium	\$0; Part B Rebate: \$25
Max OOP	\$4,900
PCP/Specialist	\$5 / \$10; Referral Required
Inpatient Hospital	\$50 per admit
ASC/Outpatient	\$0 / \$0
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available

● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020) 987,174

Estimated Dual Eligibles² 109,347

YOY Eligible Growth 6.7%

MA Penetration 40.5%

YOY MA Enrollment Growth 7.9%

UHC Market Share 48.8%

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

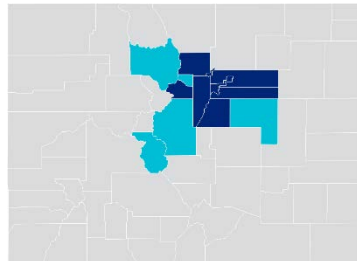
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 14,984 partial duals who may or may not be eligible).

COLORADO



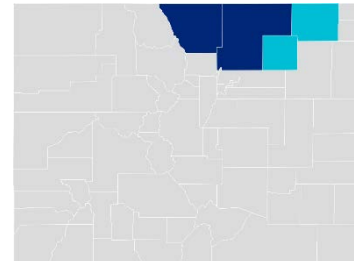
● Current Footprint
 ● Footprint Expansion

Denver Metro: Adams, Arapahoe, Boulder, Broomfield, Chaffee, Clear Creek, Denver, Douglas, Elbert, Gilpin, Grand, Jefferson, Park



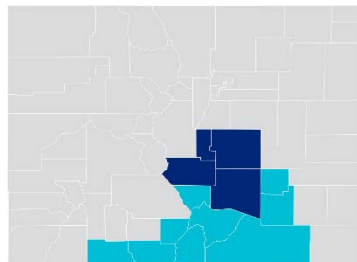
Market Landscape	
Eligibles (as of May 2020)	569,812
YOY Eligible Growth	6.9%
MA Non-SNP Penetration	33.1%
YOY MA Non-SNP Enrollment Growth	6.9%
UHC Non-SNP Market Share	46.8%

Northern Colorado: Larimer, Logan, Morgan, Weld



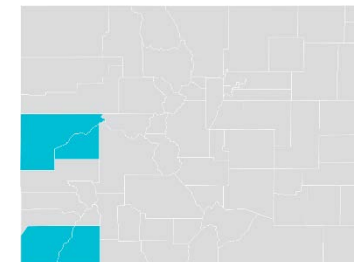
Market Landscape	
Eligibles (as of May 2020)	132,784
YOY Eligible Growth	7.4%
MA Non-SNP Penetration	26.2%
YOY MA Non-SNP Enrollment Growth	11.3%
UHC Non-SNP Market Share	45.9%

Southern Colorado: Alamosa, Archuleta, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Pueblo, Teller



Market Landscape	
Eligibles (as of May 2020)	215,908
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	26.2%
YOY MA Non-SNP Enrollment Growth	11.1%
UHC Non-SNP Market Share	46.8%

Western Colorado: Delta, La Plata, Mesa, Montezuma



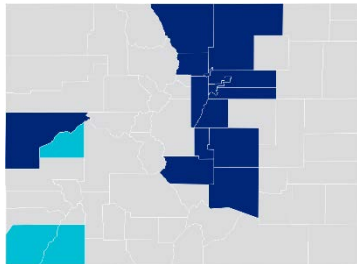
Market Landscape	
Eligibles (as of May 2020)	68,670
YOY Eligible Growth	6.1%
MA Non-SNP Penetration	19.3%
YOY MA Non-SNP Enrollment Growth	4.4%
UHC Non-SNP Market Share	47.5%

COLORADO



● Current Footprint
 ● Footprint Expansion

Colorado Dual: Adams, Arapahoe, Boulder, Broomfield, Delta, Denver, Douglas, El Paso, Fremont, Jefferson, La Plata, Larimer, Mesa, Montezuma, Pueblo, Teller, Weld





Market Landscape	
Est. Dual Eligibles	109,347
D-SNP Enrollees	18,927
D-SNP Penetration (All Plans)	17.3%
Total UHC D-SNP Enrollees	13,554
UHC D-SNP Market Share	71.6%

2021 PRODUCT BENEFIT GRID

DENVER METRO



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H0609-012-000	H0609-007-000	H2577-002-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits	Premium plan with low out-of-pocket costs and rich ancillaries	\$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	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson
Premium	\$0	\$44	\$0
Max OOP	\$3,900	\$3,000	\$6,700
PCP/Specialist	\$0 / \$30; Referral Required	\$0 / \$20; Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$225 Days 1-6	\$185 Days 1-5	\$325 Days 1-5
ASC/Outpatient	\$0 or \$125 / \$0 or \$200	\$0 or \$100 / \$0 or \$175	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$0; \$2/\$10/\$47/\$95/33%	\$0; \$2/\$10/\$47/\$95/33%	\$195 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred)
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

NORTHERN COLORADO



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0609-036-001	H0609-034-001
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Mid premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Colorado: Larimer, Weld	Colorado: Larimer, Weld
Premium	\$0	\$39
Max OOP	\$4,700	\$3,700
PCP/Specialist	\$0 / \$40; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$275 Days 1-6	\$225 Days 1-6
ASC/Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$150 / \$0 or \$225
Lab Copay	\$0	\$0
Rx Ded./Copays	\$75 Tiers 4-5; \$2/\$8/\$47/\$95/31%	\$75 Tiers 4-5; \$2/\$8/\$47/\$95/31%
Extra Benefits	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

NORTHERN COLORADO



Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2577-001-001 	H2577-003-001 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Broad pharmacy access	\$0 premium plan for those who are cost-conscious, but want provider choice. Plan offers monthly Part B premium rebate. Broad pharmacy access
Service Area	Colorado: Gilpin, Grand, Larimer, Logan, Morgan, Weld	Colorado: Gilpin, Grand, Larimer, Logan, Morgan, Weld
Premium	\$0	\$0; Part B Rebate: \$40
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$490 Days 1-4
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$470 / \$0 or \$470
Lab Copay	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$2/\$8/\$47/\$95/29%	\$435 Tiers 3-5; \$2/\$8/\$47/\$95/25%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

SOUTHERN COLORADO



Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0609-036-002	H0609-034-002
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Mid premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Colorado: El Paso, Fremont, Pueblo, Teller	Colorado: El Paso, Fremont, Pueblo, Teller
Premium	\$0	\$39
Max OOP	\$4,500	\$3,200
PCP/Specialist	\$0 / \$40; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$275 Days 1-6	\$225 Days 1-6
ASC/Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$150 / \$0 or \$225
Lab Copay	\$0	\$0
Rx Ded./Copays	\$75 Tiers 4-5; \$2/\$8/\$47/\$95/31%	\$75 Tiers 4-5; \$2/\$8/\$47/\$95/31%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, 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

SOUTHERN COLORADO



Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)		AARP® Medicare Advantage Choice Plan 2 (PPO)	
Plan ID	H2577-001-002		H2577-003-002	
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Broad pharmacy access		\$0 premium plan for those who are cost-conscious, but want provider choice. Plan offers monthly Part B premium rebate. Broad pharmacy access	
Service Area	Colorado: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano , Las Animas, Otero, Park, Pueblo, Teller		Colorado: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano , Las Animas, Otero, Park, Pueblo, Teller	
Premium	\$0		\$0; Part B Rebate: \$45	
Max OOP	\$5,500		\$6,700	
PCP/Specialist	\$0 / \$45; No Referral Required		\$25 / \$50; No Referral Required	
Inpatient Hospital	\$295 Days 1-6		\$445 Days 1-4	
ASC/Outpatient	\$0 or \$275 / \$0 or \$275		\$0 or \$445 / \$0 or \$445	
Lab Copay	\$0		\$0	
Rx Ded./Copays	\$195 Tiers 3-5; \$2/\$8/\$47/ \$95 /29%		\$435 Tiers 3-5; \$2/\$8/\$47/ \$95 /25%	
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit , OTC Catalog , Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Routine Hearing Exam , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	

WESTERN COLORADO



NEW PLAN

NEW PLAN

Plan Name	Rocky Mountain Health Plans CareAdvantage Value (HMO)	Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
Plan ID	H2582-004-000	H2582-005-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	New! Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Colorado: Delta, La Plata, Mesa, Montezuma	Colorado: Delta, La Plata, Mesa, Montezuma
Premium	\$0	\$39
Max OOP	\$6,700	\$5,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$285 Days 1-6	\$225 Days 1-6
ASC/Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$200 / \$0 or \$200
Lab Copay	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$0/\$10/\$47/\$100/29%	\$150 Tiers 3-5; \$0/\$8/\$45/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

COLORADO MA ONLY



Plan Name	AARP® Medicare Advantage Patriot (HMO)	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0609-041-000	H0609-018-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage. Plan offers monthly Part B premium rebate	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage. Plan offers monthly Part B premium rebate
Service Area	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek , Denver, Douglas, Eibert , Jefferson
Premium	\$0; Part B Rebate: \$50	\$0; Part B Rebate: \$50
Max OOP	\$3,900	\$3,400
PCP/Specialist	\$0 / \$35; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$275 Days 1-6	\$225 Days 1-6
ASC/Outpatient	\$0 or \$240 / \$0 or \$240	\$0 or \$225 / \$0 or \$225
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	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	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

COLORADO DUAL



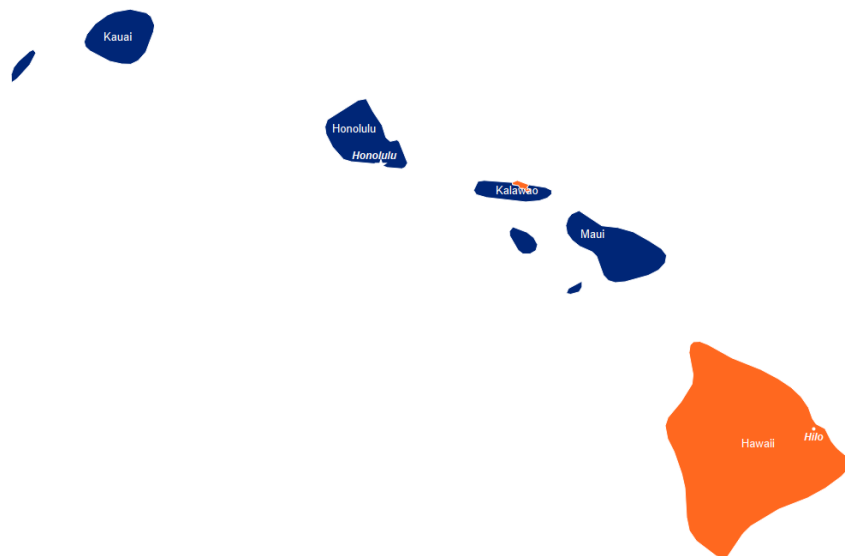
Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	Rocky Mountain Health Plans DualCare Plus (HMO D-SNP)
Plan ID	H0624-001-000	H2582-002-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Fremont, Jefferson, Larimer, Pueblo, Teller, Weld	Colorado: Delta, La Plata, Mesa, Montezuma
Premium	\$0	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System	Dental Level 2, 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, Personal Emergency Response System

HAWAII



● Current Footprint ● Dual Only Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 295,471

Estimated Dual Eligibles² 42,528

YOY Eligible Growth 4.1%

MA Penetration 44.7%

YOY MA Enrollment Growth 5.1%

UHC Market Share 32.8%

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

² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 5,674 partial duals who may or may not be eligible).

HAWAII

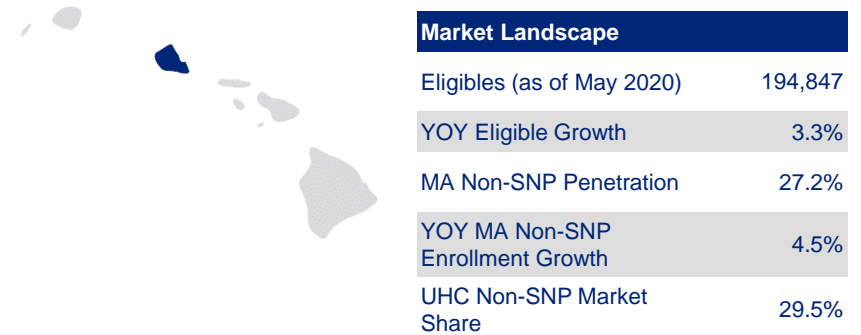


● Current Footprint
 ● Footprint Expansion

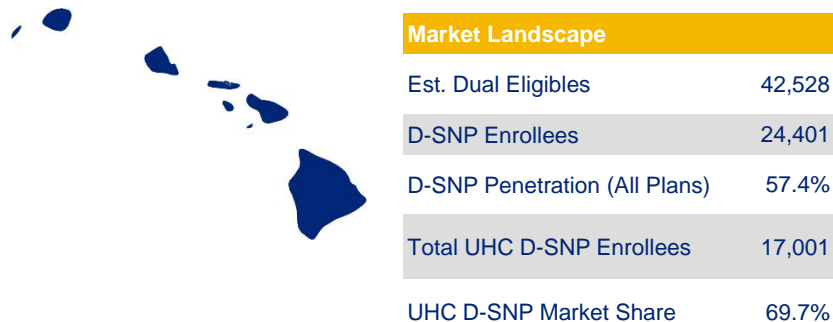
Hawaii: Kauai, Maui



Honolulu: Honolulu



Hawaii Dual: Hawaii, Honolulu, Kalawao, Kauai, Maui



2021 PRODUCT BENEFIT GRID

HAWAII



Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H2228-068-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Passport included
Service Area	<i>Hawaii:</i> Kauai, Maui
Premium	\$28
Max OOP	\$5,700
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$340 Days 1-4
ASC/Outpatient	\$0 or \$265 / \$0 or \$335
Lab Copay	\$0
Rx Ded./Copays	\$250 Tiers 3-5; \$3/\$12/\$45/\$95/28%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

HONOLULU



Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-024-000	H2228-067-000
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. Passport included	Open access plan with low out-of-pocket costs and additional ancillaries. Passport included
Service Area	<i>Hawaii:</i> Honolulu	<i>Hawaii:</i> Honolulu
Premium	\$0	\$55
Max OOP	\$6,700	\$5,100
PCP/Specialist	\$10 / \$50; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$300 Days 1-5
ASC/Outpatient	\$0 or \$355 / \$0 or \$425	\$0 or \$230 / \$0 or \$300
Lab Copay	\$0	\$0
Rx Ded./Copays	\$300 Tiers 3-5; \$3/\$12/\$45/\$95/27%	\$150 Tiers 3-5; \$3/\$12/\$45/\$95/30%
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

HAWAII MA ONLY



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-025-000
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
Service Area	<i>Hawaii:</i> Honolulu, <i>Kauai</i> , <i>Maui</i>
Premium	\$0
Max OOP	\$6,700
PCP/Specialist	\$10 / \$50; No Referral Required
Inpatient Hospital	\$450 Days 1-4
ASC/Outpatient	<i>\$0</i> or <i>\$355</i> / \$0 or \$425
Lab Copay	<i>\$0</i>
Rx Ded./Copays	Not Covered
Extra Benefits	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

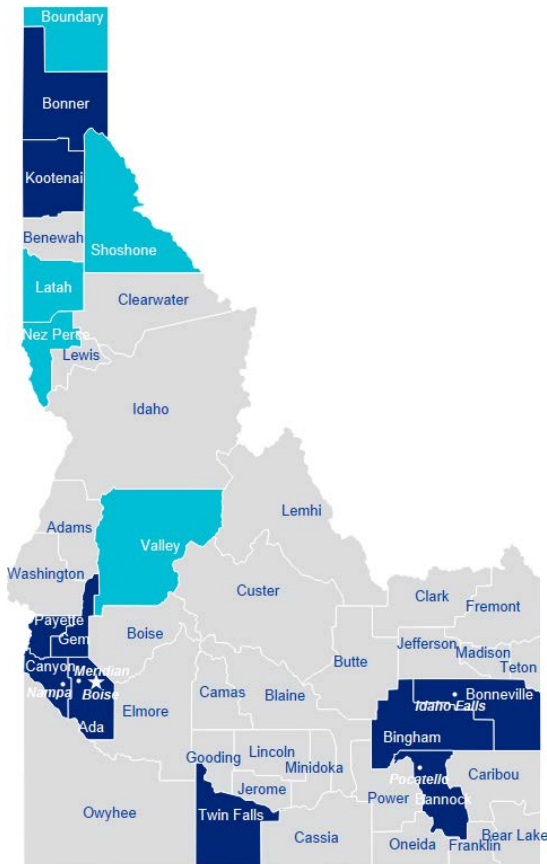
HAWAII DUAL



Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)
Plan ID	H2228-043-000	R3175-003-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	<i>Hawaii:</i> Honolulu	<i>Hawaii:</i> All counties in state
Premium	\$0	\$0
Extra Benefits	Dental Level 3, OTC Debit Card, Healthy Food Benefit , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Transportation, Acupuncture, Chiropractic	Dental Level 3, OTC Catalog, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic

● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	298,926
YOY Eligible Growth	7.1%
MA Penetration	38.0%
YOY MA Enrollment Growth	12.6%
UHC Market Share	30.8%

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

IDAHO



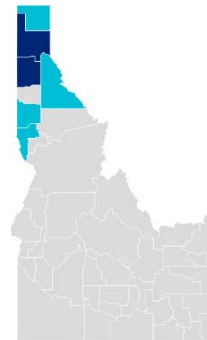
● Current Footprint ● Footprint Expansion

Eastern Idaho: Bannock, Bingham, Bonneville, Twin Falls



Market Landscape	
Eligibles (as of May 2020)	64,796
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	24.8%
YOY MA Non-SNP Enrollment Growth	14.8%
UHC Non-SNP Market Share	12.8%

Northern Idaho: Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone



Market Landscape	
Eligibles (as of May 2020)	84,758
YOY Eligible Growth	7.1%
MA Non-SNP Penetration	22.9%
YOY MA Non-SNP Enrollment Growth	11.2%
UHC Non-SNP Market Share	4.7%

Southern Idaho: Ada, Canyon, Gem, Payette, Valley



Market Landscape	
Eligibles (as of May 2020)	149,372
YOY Eligible Growth	7.6%
MA Non-SNP Penetration	43.1%
YOY MA Non-SNP Enrollment Growth	9.6%
UHC Non-SNP Market Share	46.6%

EASTERN IDAHO





Plan Name	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H4604-014-000 
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	<i>Idaho</i> : Bannock, Bingham, Bonneville, Twin Falls
Premium	\$76
Max OOP	\$5,500
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0
Rx Ded./Copays	\$200 Tiers 3-5; \$3/\$10/\$45/\$95/29%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Platinum Dental Rider Available

NORTHERN IDAHO



NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H4604-020-000 	H4604-013-000 
Plan Highlights	New! 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	Idaho: Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone	Idaho: Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone
Premium	\$15	\$49
Max OOP	\$6,700	\$5,500
PCP/Specialist	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$295 Days 1-6
ASC/Outpatient	\$0 or \$375 / \$0 or \$375	\$0 or \$275 / \$0 or \$275
Lab Copay	\$0	\$0
Rx Ded./Copays	\$295 Tiers 3-5; \$3/\$10/\$45/\$95/27%	\$195 Tiers 3-5; \$0/\$10/\$45/\$95/29%
Extra Benefits	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Meal Benefit , Platinum Dental Rider Available

SOUTHERN IDAHO



Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Focus (HMO)	AARP® Medicare Advantage Walgreens (PPO)
Plan ID	H2228-031-000 	H4604-015-000	H2228-079-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan designed around St Luke's for coordinated care and low out-of-pocket costs. Passport included	\$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	<i>Idaho:</i> Ada, Canyon	<i>Idaho:</i> Ada, Canyon, Gem, <i>Payette</i> , <i>Twin Falls</i> , <i>Valley</i>	<i>Idaho:</i> Ada, Canyon
Premium	\$19	\$0	\$0
Max OOP	\$4,700	\$4,900	\$6,700
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / <i>\$30</i> ; No Referral Required	\$0 / <i>\$45</i> ; No Referral Required
Inpatient Hospital	\$325 Days 1-4	\$325 Days 1-4	\$325 Days 1-6
ASC/Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$200 / \$0 or \$250	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$190 Tiers 3-5; \$3/\$10/\$45/\$95/29%	\$100 Tiers 3-5; <i>\$0</i> /\$7/\$45/\$95/31%	\$200 Tiers 3-5; \$0/ <i>\$0</i> /\$47/\$100/29% (Preferred)
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, <i>Virtual Mental Health Visits</i> , Nurseline, Transportation, <i>Personal Emergency Response System</i>	<i>Dental Level 3</i> , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	<i>Dental Level 2</i> , Routine Eye Exam, Eyewear Credit, <i>OTC Catalog</i> , Routine Hearing Exam, Fitness Program, Virtual Medical Visits, <i>Virtual Mental Health Visits</i> , Nurseline, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

SOUTHERN IDAHO



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H4604-012-000 	H2228-032-000 	H0271-002-000
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Open access plan for those seeking state-wide provider choice	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Idaho: Ada, Canyon, Gem, Payette	Idaho: Ada, Canyon	Idaho: Ada, Canyon, Gem, Payette
Premium	\$16	\$76	\$0 for Full Duals
Max OOP	\$4,900	\$3,900	\$0 for Full Duals
PCP/Specialist	\$0 / \$35 ; No Referral Required	\$0 / \$30 ; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$350 Days 1-4	\$295 Days 1-4	\$0 for Full Duals
ASC/Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$295 / \$0 or \$295	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$200 Tiers 3-5; \$3/\$10/\$45/\$95/29%	\$175 Tiers 3-5; \$3/\$10/\$45/\$95/30%	Varies by LIS Level
Extra Benefits	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation

2021 PRODUCT BENEFIT GRID

IDAHO MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H4604-019-000 
Plan Highlights	New! 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	Idaho: Ada, Bannock, Bingham, Bonner, Bonneville, Boundary, Canyon, Gem, Kootenai, Latah, Nez Perce, Payette, Shoshone, Twin Falls
Premium	\$0; Part B Rebate: \$50
Max OOP	\$5,400
PCP/Specialist	\$5 / \$40; No Referral Required
Inpatient Hospital	\$350 Days 1-4
ASC/Outpatient	\$0 or \$300 / \$0 or \$300
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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



A map of Montana showing its 56 counties. The counties are color-coded into three groups: dark blue, light blue, and grey. The dark blue group includes Daniels, Sheridan, Phillips, Blaine, Valley, Roosevelt, Petroleum, Garfield, Prairie, and Dawson. The light blue group includes Lincoln, Flathead, Glacier, Toole, Liberty, Hill, Sanders, Lake, Mineral, Missoula, Powell, Granite, Deer Lodge, Silver Bow, Jefferson, Broadwater, Meagher, Wheatland, Golden Valley, Musselshell, Rosebud, Treasure, Custer, Powder River, and Carter. The grey group includes Pondera, Teton, Cascade, Judith Basin, Fergus, McCone, Richland, Wibaux, Fallon, Big Horn, Carbon, Sweet Grass, Stillwater, Yellowstone, Gallatin, Park, Madison, Beaverhead, and Chouteau. The county of Daniels is highlighted in red.

Eligibles (as of May 2020)	56,179
YOY Eligible Growth	5.9%
MA Penetration	16.7%
YOY MA Enrollment Growth	8.7%
UHC Market Share	3.2%

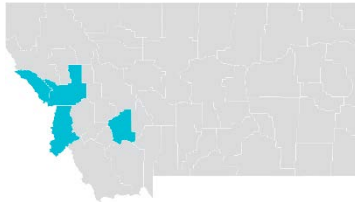
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

MONTANA



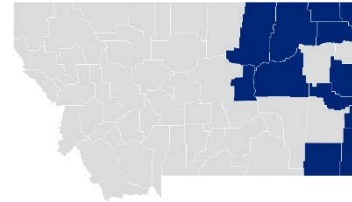
● Current Footprint ● Footprint Expansion

Montana: Jefferson, Mineral, Missoula, Ravalli



Market Landscape	
Eligibles (as of May 2020)	45,241
YOY Eligible Growth	6.4%
MA Non-SNP Penetration	17.3%
YOY MA Non-SNP Enrollment Growth	7.8%
UHC Non-SNP Market Share	0.0%

Montana PFFS: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley



Market Landscape	
Eligibles (as of May 2020)	10,938
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	2.4%
YOY MA Non-SNP Enrollment Growth	-2.6%
UHC Non-SNP Market Share	100.0%

MONTANA



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H8211-007-000 
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	<i>Montana:</i> Jefferson, Mineral, Missoula, Ravalli
Premium	\$35
Max OOP	\$4,200
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC/Outpatient	\$0 or \$175 / \$0 or \$275
Lab Copay	\$0
Rx Ded./Copays	\$225 Tiers 4-5; \$2/\$8/\$47/\$100/29%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

MONTANA PFFS



Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>
Premium	\$40	\$64
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Nurseline

● Current Footprint ● No Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 539,830

Estimated Dual Eligibles² 66,042

YOY Eligible Growth 6.2%

MA Penetration 39.1%

YOY MA Enrollment Growth 9.8%

UHC Market Share 39.6%

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

² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 15,737 partial duals who may or may not be eligible).

NEVADA



● Current Footprint ● Footprint Expansion

Las Vegas: Clark, Nye



Market Landscape

Eligibles (as of May 2020)	422,940
YOY Eligible Growth	6.2%
MA Non-SNP Penetration	36.2%
YOY MA Non-SNP Enrollment Growth	10.8%
UHC Non-SNP Market Share	48.8%

Reno: Lyon, Washoe



Market Landscape

Eligibles (as of May 2020)	116,890
YOY Eligible Growth	6.4%
MA Non-SNP Penetration	27.1%
YOY MA Non-SNP Enrollment Growth	11.4%
UHC Non-SNP Market Share	8.1%

Nevada Dual: Clark, Washoe



Market Landscape

Est. Dual Eligibles	66,042
D-SNP Enrollees	0.0%
D-SNP Penetration (All Plans)	0.0%
Total UHC D-SNP Enrollees	0.0%
UHC D-SNP Market Share	0.0%

2021 PRODUCT BENEFIT GRID

LAS VEGAS



NEW PLAN



Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (HMO)		AARP® Medicare Advantage Premier (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0609-038-000		H0609-031-000	H7404-018-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		\$0 premium plan for Full Low Income Subsidy (LIS) members; rich ancillary benefits with low out-of-pocket costs	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Nevada: Clark, Nye		Nevada: Clark, Nye	Nevada: Clark, Nye
Premium	\$0		TBD (Varies by LIS level)	\$0
Max OOP	\$1,000		\$1,000	\$6,700
PCP/Specialist	\$0 / \$0; Referral Required		\$0 / \$0; Referral Required	\$5 / \$35; No Referral Required
Inpatient Hospital	\$0 per admit		\$0 per admit	\$295 Days 1-5
ASC/Outpatient	\$0 / \$0		\$0 / \$0	\$0 or \$225 / \$0 or \$275
Lab Copay	\$0		\$0	\$0
Rx Ded./Copays	\$0; \$0/\$0/\$47/\$100/33% (Preferred)		Varies By LIS Level	\$195 Tiers 4-5; \$0/\$10/\$47/\$100/29%
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 , Nursing Hotline, Transportation, Personal Emergency Response System, Meal Benefit		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 , Nursing Hotline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System, Meal Benefit	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

LAS VEGAS



NEW PLAN

Plan Name	AARP® Medicare Advantage Walgreens Plan 2 (PPO)	UnitedHealthcare® Medicare Advantage Focus (HMO)	AARP® Medicare Advantage (HMO)
Plan ID	H7404-020-000  	H0609-032-000	H0609-028-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice. Plan offers monthly Part B premium rebate. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare
Service Area	Nevada: Clark, Nye	Nevada: Clark, Nye	Nevada: Clark, Nye
Premium	\$0; Part B Rebate: \$50	\$0	\$0
Max OOP	\$6,700	\$2,500	\$2,500
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$350 Days 1-5	\$0 per admit	\$0 per admit
ASC/Outpatient	\$0 or \$300 / \$0 or \$300	\$0 / \$0	\$0 / \$0
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred)	\$0; \$2/\$8/\$47/\$100/33%	\$0; \$2/\$8/\$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, Virtual Mental Health Visits, Nursing Hotline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nursing Hotline, Transportation, Meal Benefit , Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nursing Hotline, Transportation, Meal Benefit , Platinum Dental Rider Available

Plan Name	UnitedHealthcare® Medicare Advantage Assist (HMO C-SNP)
Plan ID	H0609-037-000
Plan Highlights	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	<i>Nevada:</i> Clark, Nye
Premium	\$0
Max OOP	\$1,000
PCP/Specialist	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit
ASC/Outpatient	\$0 / \$0
Lab Copay	\$0
Rx Ded./Copays	\$0; \$0/\$8/\$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, Nursing Hotline, Transportation, Personal Emergency Response System, Meal Benefit

2021 PRODUCT BENEFIT GRID

RENO



NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H0609-040-000	H0609-033-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Nevada: Lyon, Washoe	Nevada: Lyon, Washoe
Premium	\$0	\$25
Max OOP	\$4,900	\$4,500
PCP/Specialist	\$0 / \$45; Referral Required	\$0 / \$40; Referral Required
Inpatient Hospital	\$335 Days 1-5	\$295 Days 1-5
ASC/Outpatient	\$0 or \$335 / \$0 or \$335	\$0 or \$295 / \$0 or \$295
Lab Copay	\$0	\$0
Rx Ded./Copays	\$290 Tiers 3-5; \$4/\$10/\$47/\$100/27%	\$290 Tiers 3-5; \$0/\$10/\$47/\$100/27%
Extra Benefits	Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Platinum Dental Rider Available

NEVADA MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H7404-019-000 
Plan Highlights	New! 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	Nevada: Clark, Nye
Premium	\$0; Part B Rebate: \$100
Max OOP	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC/Outpatient	\$0 or \$325 / \$0 or \$375
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 3, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline

NEVADA DUAL

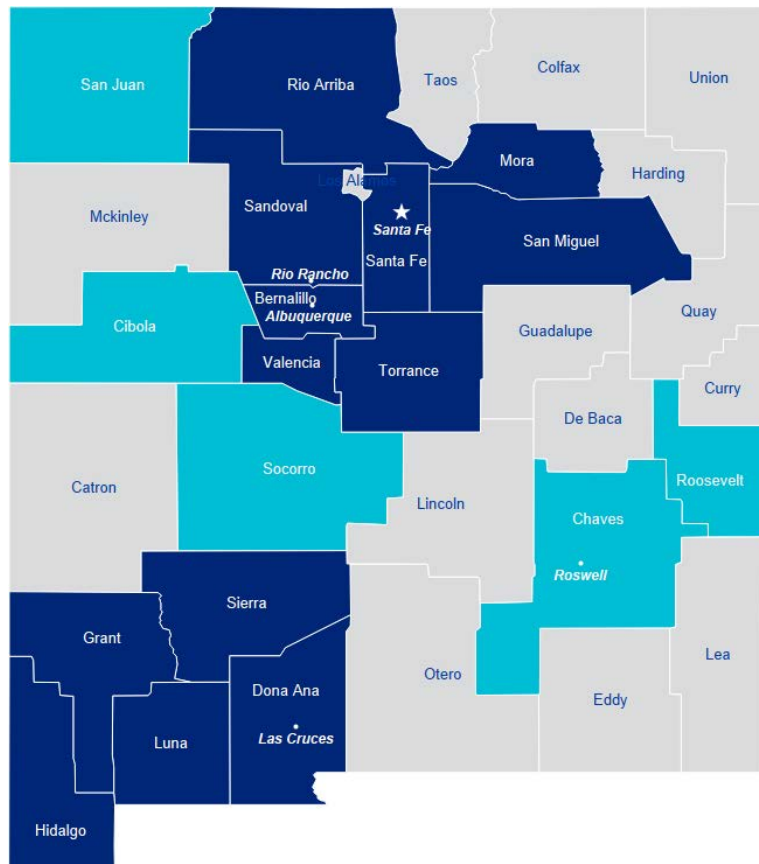


NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H1360-001-000
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Nevada: Clark, Washoe
Premium	\$0
Extra Benefits	Dental Level 3, 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, Meal Benefit

● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020)	381,625
YOY Eligible Growth	5.4%
MA Penetration	40.3%
YOY MA Enrollment Growth	9.0%
UHC Market Share	35.5%

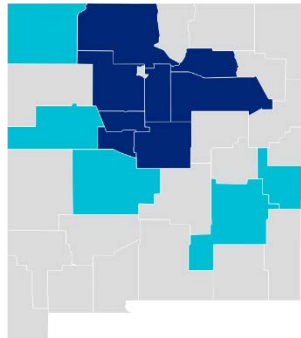
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

NEW MEXICO



● Current Footprint ● Footprint Expansion

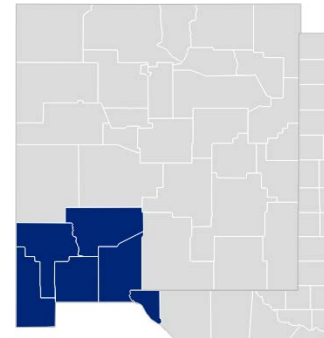
Northern New Mexico: Bernalillo, Chaves, Cibola, Mora, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Socorro, Torrance, Valencia



Market Landscape

Eligibles (as of May 2020)	312,532
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	27.1%
YOY MA Non-SNP Enrollment Growth	9.9%
UHC Non-SNP Market Share	14.7%

Southern New Mexico: *New Mexico:* Dona Ana, Grant, Hidalgo, Luna, Sierra; *Texas:* El Paso



Market Landscape

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

2021 PRODUCT BENEFIT GRID

NORTHERN NEW MEXICO



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO)
Plan ID	H6526-001-000	H2228-047-000 	H6526-002-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Passport included	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Passport included
Service Area	New Mexico: Bernalillo, Sandoval, Valencia	New Mexico: Bernalillo, Sandoval, Torrance, Valencia	New Mexico: Santa Fe
Premium	\$0	\$13	\$0
Max OOP	\$4,300	\$3,800	\$4,900
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required	\$5 / \$50; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$250 Days 1-6	\$295 Days 1-6
ASC/Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$150 / \$0 or \$250	\$0 or \$175 / \$0 or \$275
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$150 Tiers 4-5; \$2/\$12/\$47/\$100/30%	\$150 Tiers 4-5; \$2/\$12/\$47/\$100/30%	\$150 Tiers 4-5; \$2/\$12/\$47/\$100/30%
Extra Benefits	Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available

NORTHERN NEW MEXICO



Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H2228-049-000 	H0271-010-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	New Mexico: Mora, Rio Arriba, San Miguel, Santa Fe	New Mexico: Bernalillo, Chaves, Cibola, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Socorro, Torrance, Valencia
Premium	\$13	\$0 for Full Duals
Max OOP	\$3,800	\$0 for Full Duals
PCP/Specialist	\$10 / \$40; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$295 Days 1-6	\$0 for Full Duals
ASC/Outpatient	\$0 or \$195 / \$0 or \$295	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$150 Tiers 4-5; \$2/\$12/\$47/\$100/30%	Varies by LIS Level
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Meal Benefit

SOUTHERN NEW MEXICO



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H2228-023-000 	H4527-005-000	H4527-040-000
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; Texas: El Paso	Texas: El Paso	Texas: El Paso
Premium	\$0	\$0	\$0
Max OOP	\$3,900	\$3,700	\$3,700
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$225 Days 1-5	\$125 Days 1-5	\$100 Days 1-5
ASC/Outpatient	\$0 or \$200 / \$0 or \$200	\$0 or \$75 / \$0 or \$125	\$0 or \$100 / \$0 or \$100
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 4-5; \$2/\$14/\$47/\$100/29%	\$0; \$0/\$14/\$47/\$100/33%	\$0; \$0/\$12/\$47/\$100/33%
Extra Benefits	Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Personal Emergency Response System, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Transportation, Personal Emergency Response System, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Transportation, Personal Emergency Response System, Meal Benefit

SOUTHERN NEW MEXICO



Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-011-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra
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, Meal Benefit

2021 PRODUCT BENEFIT GRID

NEW MEXICO MA ONLY

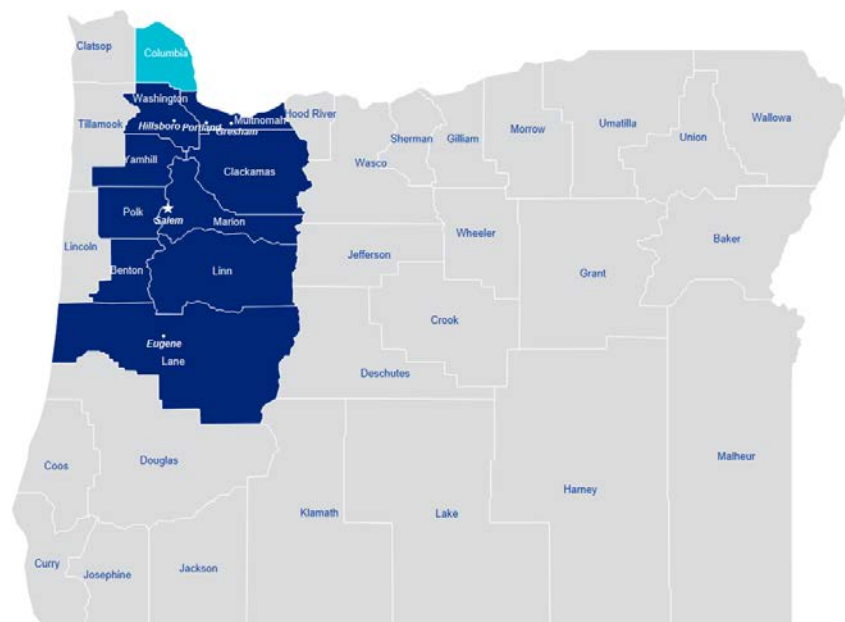


NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-098-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage. Plan offers monthly Part B premium rebate
Service Area	New Mexico: Bernalillo, Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia
Premium	\$0; Part B Rebate: \$50
Max OOP	\$4,300
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$275 Days 1-6
ASC/Outpatient	\$0 or \$150 / \$0 or \$250
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

● Current Footprint
 ● Footprint Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	623,134
YOY Eligible Growth	5.5%
MA Penetration	53.1%
YOY MA Enrollment Growth	5.3%
UHC Market Share	29.3%

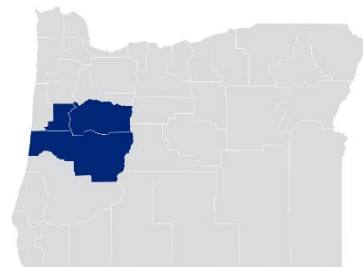
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

OREGON



● Current Footprint ● Footprint Expansion

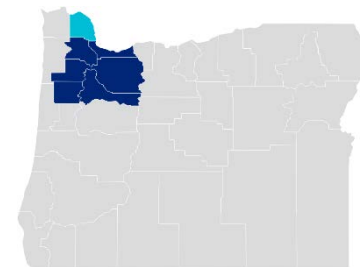
Eugene: Benton, Lane, Linn



Market Landscape

Eligibles (as of May 2020)	148,706
YOY Eligible Growth	5.1%
MA Non-SNP Penetration	41.7%
YOY MA Non-SNP Enrollment Growth	9.4%
UHC Non-SNP Market Share	54.0%

Portland: Clackamas, Columbia, Marion, Multnomah, Polk, Washington, Yamhill



Market Landscape

Eligibles (as of May 2020)	474,428
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	42.1%
YOY MA Non-SNP Enrollment Growth	5.8%
UHC Non-SNP Market Share	24.0%

2021 PRODUCT BENEFIT GRID

EUGENE



Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H2228-084-000	 	H2228-029-000		H3805-023-001	
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		Open access plan with low out-of-pocket costs and additional ancillaries		\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Plan offers access outside of the network for certain covered services	
Service Area	Oregon: Clackamas, Lane, Marion , Multnomah, Polk , Washington		Oregon: Benton , Clackamas, Columbia , Lane, Linn , Marion, Multnomah, Polk , Washington, Yamhill		Oregon: Benton, Lane	
Premium	\$0		\$32		\$0	
Max OOP	\$5,600		\$4,500		\$4,100	
PCP/Specialist	\$0 / \$45; No Referral Required		\$0 / \$30; No Referral Required		\$0 / \$40; Referral Required	
Inpatient Hospital	\$400 Days 1-4		\$300 Days 1-5		\$400 Days 1-4	
ASC/Outpatient	\$0 or \$350 / \$0 or \$350		\$0 or \$300 / \$0 or \$300		\$0 or \$325 / \$0 or \$325	
Lab Copay	\$0		\$0		\$0	
Rx Ded./Copays	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred)		\$100 Tiers 3-5; \$3/\$10/\$45/\$95/31%		\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Meal Benefit , 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, Acupuncture, Chiropractic, Naturopathy, Meal Benefit , 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, Meal Benefit , Platinum Dental Rider Available	

2021 PRODUCT BENEFIT GRID

EUGENE



NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H3805-007-000	H3805-023-002	H0271-022-000
Plan Highlights	Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers access outside of the network for certain covered services	Low premium plan with low out-of-pocket costs and rich ancillaries	New! Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Oregon: Benton, Lane, Linn	Oregon: Linn	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$55	\$19	\$0 for Full Duals
Max OOP	\$2,900	\$4,100	\$0 for Full Duals
PCP/Specialist	\$0 / \$30; Referral Required	\$5 / \$40; Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$195 Days 1-7	\$425 Days 1-4	\$0 for Full Duals
ASC/Outpatient	\$0 or \$175 / \$0 or \$175	\$0 or \$350 / \$0 or \$350	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	Varies by LIS Level
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit , Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Meal Benefit , 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, Virtual Mental Health Visits , Nurseline, Transportation, Chiropractic, Personal Emergency Response System

2021 PRODUCT BENEFIT GRID

PORTLAND



Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H2228-084-000	 	H2228-029-000		H3805-036-000	
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy		Open access plan with low out-of-pocket costs and additional ancillaries		\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	
Service Area	Oregon: Clackamas, Lane, Marion , Multnomah, Polk , Washington		Oregon: Benton , Clackamas, Columbia , Lane, Linn , Marion, Multnomah, Polk , Washington, Yamhill		Oregon: Clackamas, Columbia , Marion, Multnomah, Polk, Washington, Yamhill	
Premium	\$0		\$32		\$0	
Max OOP	\$5,600		\$4,500		\$5,600	
PCP/Specialist	\$0 / \$45; No Referral Required		\$0 / \$30; No Referral Required		\$0 / \$40; Referral Required	
Inpatient Hospital	\$400 Days 1-4		\$300 Days 1-5		\$400 Days 1-4	
ASC/Outpatient	\$0 or \$350 / \$0 or \$350		\$0 or \$300 / \$0 or \$300		\$0 or \$400 / \$0 or \$400	
Lab Copay	\$0		\$0		\$0	
Rx Ded./Copays	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred)		\$100 Tiers 3-5; \$3/\$10/\$45/\$95/31%		\$150 Tiers 3-5; \$4/\$12/\$47/\$100/30%	
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Meal Benefit , 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, Acupuncture, Chiropractic, Naturopathy, Meal Benefit , Platinum Dental Rider Available		Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Meal Benefit , Platinum Dental Rider Available	

2021 PRODUCT BENEFIT GRID

PORTLAND



NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H3805-001-000	H0271-022-000
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries. Plan offers access outside of the network for certain covered services	New! Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Oregon: Clackamas, Columbia, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$72	\$0 for Full Duals
Max OOP	\$3,500	\$0 for Full Duals
PCP/Specialist	\$0 / \$25; Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$285 Days 1-7	\$0 for Full Duals
ASC/Outpatient	\$0 or \$285 / \$0 or \$285	\$0 for Full Duals
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$150 Tiers 3-5; \$4/\$12/\$47/\$100/30%	Varies by LIS Level
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Naturopathy, Mental Benefit , 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, Transportation, Chiropractic, Personal Emergency Response System

OREGON MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-088-000 
Plan Highlights	New! 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	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$0; Part B Rebate: \$50
Max OOP	\$5,600
PCP/Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$400 Days 1-4
ASC/Outpatient	\$0 or \$350 / \$0 or \$350
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

● Current Footprint ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	403,110
YOY Eligible Growth	5.8%
MA Penetration	39.4%
YOY MA Enrollment Growth	9.5%
UHC Market Share	57.4%

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

UTAH



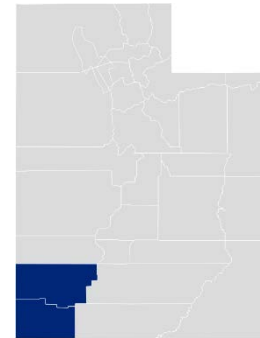
● Current Footprint
 ● Footprint Expansion

Northern Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber



Market Landscape	
Eligibles (as of May 2020)	350,138
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	37.3%
YOY MA Non-SNP Enrollment Growth	8.5%
UHC Non-SNP Market Share	61.0%

Southern Utah: Iron, Washington



Market Landscape	
Eligibles (as of May 2020)	52,972
YOY Eligible Growth	8.1%
MA Non-SNP Penetration	25.1%
YOY MA Non-SNP Enrollment Growth	22.7%
UHC Non-SNP Market Share	52.9%

2021 PRODUCT BENEFIT GRID

NORTHERN UTAH




Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Walgreens (HMO)
Plan ID	H4604-011-000	H4604-003-000	H4604-018-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Passport included	Mid premium plan for those shopping on value and low out-of-pocket costs. Passport included	\$0 premium plan with rich ancillary benefits. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy. Passport included
Service Area	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0	\$39	\$0
Max OOP	\$5,000	\$4,500	\$6,700
PCP/Specialist	\$0 / \$35; Referral Required	\$0 / \$30; No Referral Required	\$0 / \$45; Referral Required
Inpatient Hospital	\$345 Days 1-5	\$290 Days 1-5	\$360 Days 1-5
ASC/Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$200 / \$0 or \$275	\$0 or \$250 / \$0 or \$340
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$200 Tiers 3-5; \$3/\$10/\$45/\$95/29%	\$200 Tiers 3-5; \$0/\$10/\$45/\$95/29%	\$225 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred)
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, 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, Transportation, Personal Emergency Response System, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

NORTHERN UTAH





NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Medicare Advantage Assist (HMO C-SNP)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H7404-021-000 	H4604-017-000	H0271-003-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice	Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0	\$39	\$0 for Full Duals
Max OOP	\$6,700	\$4,900	\$0 for Full Duals
PCP/Specialist	\$0 / \$50; No Referral Required	\$0 / \$40; Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$290 Days 1-5	\$0 for Full Duals
ASC/Outpatient	\$0 or \$350 / \$0 or \$400	\$0 or \$225 / \$0 or \$275	\$0 for Full Duals
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$275 Tiers 3-5; \$3/\$10/\$45/\$95/28%	\$200 Tiers 4-5; \$0/\$10/\$45/\$95/29%	Varies by LIS Level
Extra Benefits	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 3, 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 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation

SOUTHERN UTAH



Plan Name	AARP® Medicare Advantage (HMO)	UnitedHealthcare® Medicare Advantage Choice (PPO)
Plan ID	H4604-016-000 	H2001-017-000 
Plan Highlights	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	Utah: Iron, Washington	Utah: Washington
Premium	\$25	\$38
Max OOP	\$5,000	\$5,500
PCP/Specialist	\$0 / \$35 ; Referral Required	\$5 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$325 / \$0 or \$375	\$0 or \$325 / \$0 or \$375
Lab Copay	\$0	\$0
Rx Ded./Copays	\$200 Tiers 3-5; \$3/\$10/\$45/\$100/29%	\$175 Tiers 3-5; \$3/\$10/\$45/\$100/30%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit , OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, 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, Transportation

2021 PRODUCT BENEFIT GRID

UTAH MA ONLY



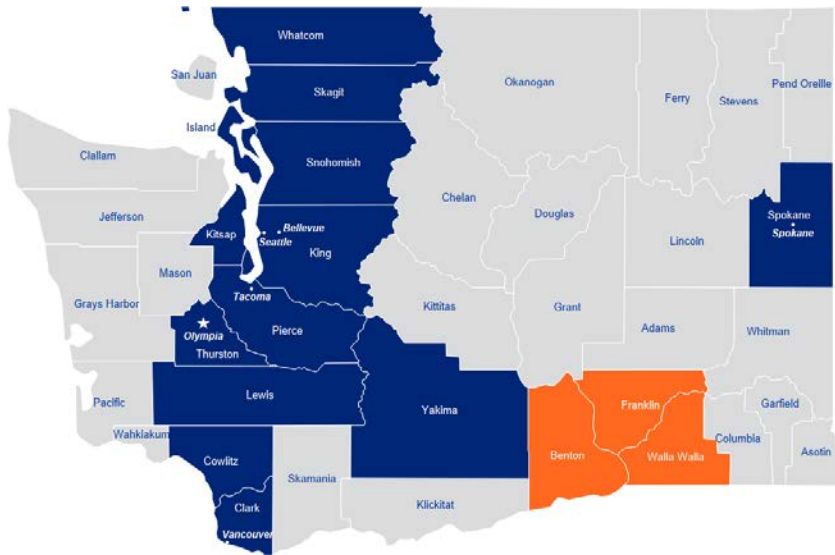
Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H4604-005-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. HMO offers Part B premium rebate with popular ancillary benefits. Passport included
Service Area	Utah: Box Elder, Cache, Davis, Iron , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington , Weber
Premium	\$0; Part B Rebate: \$50
Max OOP	\$5,400
PCP/Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$325
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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

WASHINGTON



● Current Footprint
 ● Dual Only Footprint
 ● No Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020) 1,298,129

Estimated Dual Eligibles² 171,776

YOY Eligible Growth 5.4%

MA Penetration 37.0%

YOY MA Enrollment Growth 9.7%

UHC Market Share 37.3%

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

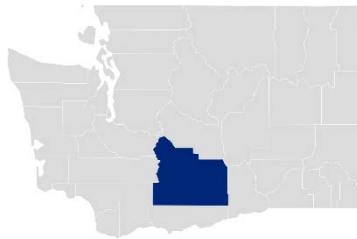
² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 24,838 partial duals who may or may not be eligible).

WASHINGTON



● Current Footprint ● Footprint Expansion

Central Washington: Yakima



Market Landscape

Eligibles (as of May 2020)	46,048
YOY Eligible Growth	3.6%
MA Non-SNP Penetration	16.3%
YOY MA Non-SNP Enrollment Growth	23.4%
UHC Non-SNP Market Share	14.2%

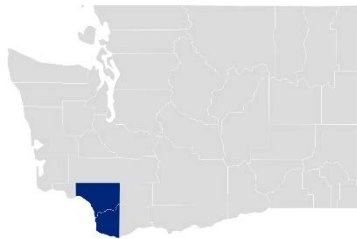
Seattle: Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Whatcom



Market Landscape

Eligibles (as of May 2020)	940,577
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	27.5%
YOY MA Non-SNP Enrollment Growth	8.7%
UHC Non-SNP Market Share	31.4%

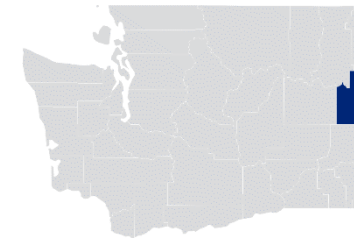
Southwest Washington: Clark, Cowlitz



Market Landscape

Eligibles (as of May 2020)	129,156
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	43.8%
YOY MA Non-SNP Enrollment Growth	5.8%
UHC Non-SNP Market Share	22.9%

Spokane: Spokane



Market Landscape

Eligibles (as of May 2020)	115,422
YOY Eligible Growth	5.0%
MA Non-SNP Penetration	31.5%
YOY MA Non-SNP Enrollment Growth	10.1%
UHC Non-SNP Market Share	56.0%

WASHINGTON



● Current Footprint
 ● Footprint Expansion

Washington Dual: Benton, Clark, Cowlitz, Franklin, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Yakima



Market Landscape

Est. Dual Eligibles	171,776
D-SNP Enrollees	60,072
D-SNP Penetration (All Plans)	35.0%
Total UHC D-SNP Enrollees	39,695
UHC D-SNP Market Share	66.1%

CENTRAL WASHINGTON




NEW PLAN

Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3805-029-000	H3805-037-000
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	New! Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Washington: Yakima	Washington: Clark, Cowlitz, Island , King, Kitsap , Lewis, Pierce, Skagit , Snohomish, Thurston, Whatcom , Yakima
Premium	\$29	\$88
Max OOP	\$6,700	\$4,200
PCP/Specialist	\$0 / \$45; Referral Required	\$5 / \$35; Referral Required
Inpatient Hospital	\$440 Days 1-4	\$250 Days 1-7
ASC/Outpatient	\$0 or \$435 / \$0 or \$435	\$0 or \$245 / \$0 or \$245
Lab Copay	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$185 Tiers 3-5; \$3/\$12/\$45/\$95/29%
Extra Benefits	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, Acupuncture, Chiropractic, Naturopathy, Platinum Dental Rider Available

CENTRAL WASHINGTON



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H1821-003-000 	H3805-015-000
Plan Highlights	New! Low premium plan for those who are cost-conscious, but want provider choice	Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers access outside of the network for certain covered services
Service Area	Washington: Kitsap, Lewis, Pierce, Skagit, Whatcom, Yakima	Washington: Clark, Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Whatcom, Yakima
Premium	\$19	\$45
Max OOP	\$6,500	\$5,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$375 Days 1-4
ASC/Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$370 / \$0 or \$370
Lab Copay	\$0	\$0
Rx Ded./Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%	\$225 Tiers 3-5; \$3/\$12/\$45/\$95/29%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Platinum Dental Rider Available



2021 PRODUCT BENEFIT GRID

SEATTLE



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 3 (HMO)
Plan ID	H1821-002-000 	H1821-003-000 	H3805-015-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice	New! Low premium plan for those who are cost-conscious, but want provider choice	Mid premium plan for those shopping on value and lower out-of-pocket costs. Plan offers access outside of the network for certain covered services
Service Area	Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston	Washington: Kitsap, Lewis, Pierce, Skagit, Whatcom, Yakima	Washington: Clark, Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Whatcom, Yakima
Premium	\$0	\$19	\$45
Max OOP	\$6,500	\$6,500	\$5,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$45; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$390 Days 1-5	\$375 Days 1-4
ASC/Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$350 / \$0 or \$350	\$0 or \$370 / \$0 or \$370
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%	\$225 Tiers 3-5; \$3/\$12/\$45/\$95/29%
Extra Benefits	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Naturopathy, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

SEATTLE



Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3805-017-000	H3805-037-000	H3805-019-000
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	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Washington: King	Washington: Clark, Cowlitz, Island , King, Kitsap , Lewis, Pierce, Skagit , Snohomish, Thurston, Whatcom , Yakima	Washington: Kitsap, Pierce
Premium	\$0	\$88	\$24
Max OOP	\$6,700	\$4,200	\$6,700
PCP/Specialist	\$0 / \$50; Referral Required	\$5 / \$35; Referral Required	\$15 / \$50; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$250 Days 1-7	\$440 Days 1-4
ASC/Outpatient	\$0 or \$385 / \$0 or \$385	\$0 or \$245 / \$0 or \$245	\$0 or \$435 / \$0 or \$435
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$275 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$185 Tiers 3-5; \$3/\$12/\$45/\$95/29%	\$200 Tiers 3-5; \$3/\$12/\$47/\$100/29%
Extra Benefits	Routine Eye Exam, 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, Acupuncture, Chiropractic, Naturopathy, Platinum Dental Rider Available	Routine Eye Exam, 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

SEATTLE



Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Walgreens (HMO-POS)
Plan ID	H3805-025-002	H3805-020-000	H3805-032-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	\$0 premium with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy. POS for dental only
Service Area	Washington: Thurston	Washington: Island, Snohomish	Washington: King, Pierce, Snohomish, Thurston
Premium	\$0	\$0	\$0
Max OOP	\$6,700	\$6,700	\$6,500
PCP/Specialist	\$0 / \$50; Referral Required	\$10 / \$50; Referral Required	\$0 / \$40; Referral Required
Inpatient Hospital	\$390 Days 1-5	\$390 Days 1-5	\$400 Days 1-4
ASC/Outpatient	\$0 or \$390 / \$0 or \$390	\$0 or \$385 / \$0 or \$385	\$0 or \$325 / \$0 or \$325
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$275 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$0; \$0/\$0/\$47/\$100/33% (Preferred)
Extra Benefits	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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	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

2021 PRODUCT BENEFIT GRID

SEATTLE



Plan Name	AARP® Medicare Advantage (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3805-021-000	H3805-025-001
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	Low premium plan for those shopping on value and low out-of-pocket costs
Service Area	Washington: Skagit, Whatcom	Washington: Lewis
Premium	\$24	\$19
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$15 / \$50; Referral Required	\$15 / \$50; Referral Required
Inpatient Hospital	\$440 Days 1-4	\$440 Days 1-4
ASC/Outpatient	\$0 or \$435 / \$0 or \$435	\$0 or \$435 / \$0 or \$435
Lab Copay	\$0	\$0
Rx Ded./Copays	\$275 Tiers 3-5; \$3/\$12/\$47/\$100/28%	\$195 Tiers 3-5; \$3/\$12/\$47/\$100/29%
Extra Benefits	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available

SOUTHWEST WASHINGTON





Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3805-016-000	H3805-015-000	H3805-037-000
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. Plan offers access outside of the network for certain covered services	Higher premium plan with low out-of-pocket costs and rich ancillaries
Service Area	Washington: Clark, Cowlitz	Washington: Clark, Cowlitz, Island , King, Kitsap , Lewis, Pierce, Skagit , Snohomish, Thurston, Whatcom , Yakima	Washington: Clark, Cowlitz, Island , King, Kitsap , Lewis, Pierce, Skagit , Snohomish, Thurston, Whatcom , Yakima
Premium	\$0	\$45	\$88
Max OOP	\$6,700	\$5,900	\$4,200
PCP/Specialist	\$15 / \$50; Referral Required	\$0 / \$45; Referral Required	\$5 / \$35; Referral Required
Inpatient Hospital	\$440 Days 1-4	\$375 Days 1-4	\$250 Days 1-7
ASC/Outpatient	\$0 or \$435 / \$0 or \$435	\$0 or \$370 / \$0 or \$370	\$0 or \$245 / \$0 or \$245
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$225 Tiers 3-5; \$3/\$12/\$47/\$100/29%	\$225 Tiers 3-5; \$3/\$12/\$45/\$95/29%	\$185 Tiers 3-5; \$3/\$12/\$45/\$95/29%
Extra Benefits	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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Naturopathy, 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, Acupuncture, Chiropractic, Naturopathy, Platinum Dental Rider Available

SOUTHWEST WASHINGTON



NEW PLAN

Plan Name	AARP® Medicare Advantage Walgreens (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H3805-030-000 	H1821-002-000 
Plan Highlights	\$0 premium with popular ancillaries. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy. Plan offers access outside of the network for certain covered services	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	Washington: Clark	Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston
Premium	\$0	\$0
Max OOP	\$5,900	\$6,500
PCP/Specialist	\$0 / \$50; Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$400 Days 1-4	\$390 Days 1-5
ASC/Outpatient	\$0 or \$300 / \$0 or \$300	\$0 or \$350 / \$0 or \$350
Lab Copay	\$0	\$0
Rx Ded./Copays	\$125 Tiers 3-5; \$0/\$0/\$47/\$100/30% (Preferred)	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

2021 PRODUCT BENEFIT GRID

SPOKANE



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H1821-001-000 	H3805-033-000	H3805-034-000
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only. Passport included	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only. Passport included
Service Area	<i>Washington:</i> Spokane	<i>Washington:</i> Spokane	<i>Washington:</i> Spokane
Premium	\$0	\$0	\$54
Max OOP	\$6,200	\$5,500	\$4,200
PCP/Specialist	\$0 / \$50; No Referral Required	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4	\$320 Days 1-5
ASC/Outpatient	\$0 or \$390 / \$0 or \$390	\$0 or \$390 / \$0 or \$390	\$0 or \$315 / \$0 or \$315
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$200 Tiers 3-5; \$2/\$8/\$45/\$95/29%	\$150 Tiers 3-5; \$2/\$8/\$45/\$95/30%	\$180 Tiers 3-5; \$2/\$8/\$45/\$95/29%
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	Dental Level 2 , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	Dental Level 3 , Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline

2021 PRODUCT BENEFIT GRID

WASHINGTON MA ONLY



Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H3805-035-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate. POS for dental only. Passport included
Service Area	<i>Washington:</i> Spokane
Premium	\$0; Part B Rebate: \$60
Max OOP	\$5,500
PCP/Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC/Outpatient	\$0 or \$390 / \$0 or \$390
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

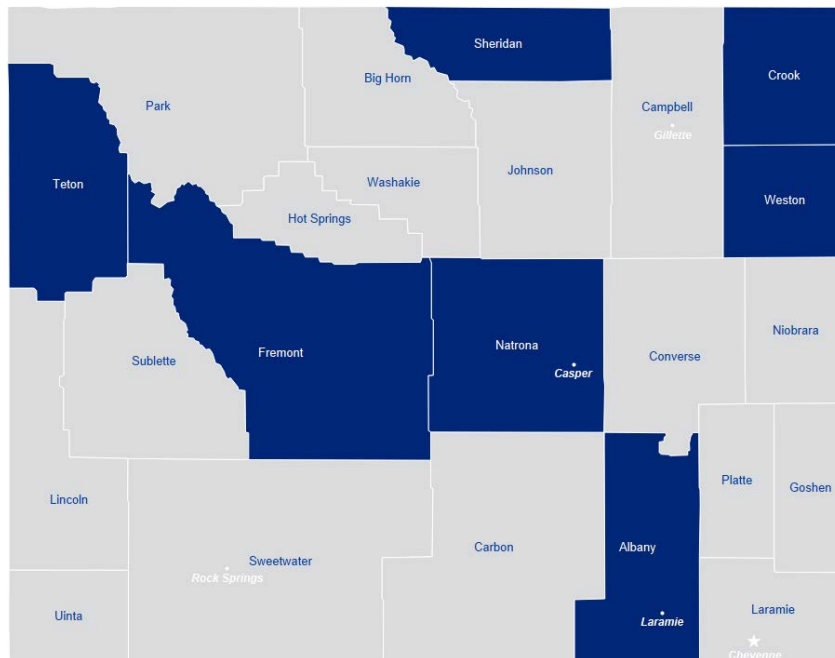
WASHINGTON DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H5008-002-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	Washington: Benton, Clark, Cowlitz, Franklin, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Yakima
Premium	\$0
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit , OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture, Chiropractic, Personal Emergency Response System

● Current Footprint ● No Footprint

2021 Medicare Advantage Service Area

State Landscape¹

Eligibles (as of May 2020)	47,380
YOY Eligible Growth	5.7%
MA Penetration	5.8%
YOY MA Enrollment Growth	9.4%
UHC Market Share	100.0%

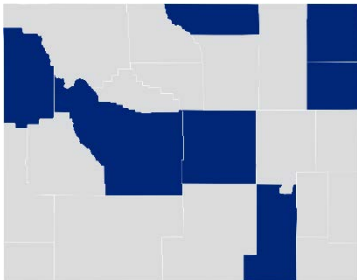
¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

WYOMING



● Current Footprint ● Footprint Expansion

Wyoming PFFS: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston



Market Landscape	
Eligibles (as of May 2020)	47,380
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	3.9%
YOY MA Non-SNP Enrollment Growth	12.3%
UHC Non-SNP Market Share	100.0%

WYOMING PFFS



Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>	<p>Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington; Kentucky: Christian; Missouri: Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; Oklahoma: Latimer; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</p>
Premium	\$40	\$64
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Extra Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Nurseline