2022 Medicare Advantage
First Look – West Region
2022 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 2022 plan details, refer to the 2022 Summary of Benefits.
Unmatched and industry leading

#1
Medicare Advantage insurer by enrollment

12.6M
Proud to serve over 12.6M Medicare beneficiaries, more than any other insurer

Ranked 5th on Fortune’s 2021 ranking of the 500 largest U.S. companies

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

Recognized by Fortune as one of the world’s most admired companies for the eleventh consecutive year
UnitedHealthcare offers a robust portfolio of Medicare products with affordable Medicare Advantage plans designed to fit different needs.

**Take advantage of our large footprint** – reaching 94% of eligibles, more than any other carrier – with more plans to sell in 2022.

**Growing D-SNP footprint** – reaching more than three quarters of dual eligibles.

**Adding more than 90 new plans** to our expansive product portfolio.

**All Patriot MA Only plans offer a monthly Part B premium rebate, with many giving more back than last year.**

**Now, there’s even more opportunity to grow your book of business.**
Our plans are designed to be affordable and easy to use with a focus on providing benefits members want.

The largest Medicare Advantage network gives members seamless access to over one million providers in our national network at network costs.

Prescription drug coverage that’s more comprehensive than many stand-alone Part D plans with an improved formulary, $35 or less for insulin, lower deductibles, more access to $0 Tier 1 retail copays, and more access to $0 Tier 2 copays at Walgreens retail pharmacies.

Lower specialist and PT/OT/ST copays on many plans. Plus, broad access to $0 premiums, $0 primary care, $0 labs, $0 virtual visits, $0 diagnostic colonoscopies and mammograms, $0 worldwide ER, and $0 cardiac rehab.

And members have exclusive access to benefits and experiences only available through our UnitedHealth Group partners such as Renew Active, UnitedHealthcare Dental, UnitedHealthcare Hearing, UnitedHealthcare Vision, and UnitedHealthcare Global.
UnitedHealthcare’s vision is to deliver the most affordable coverage, simplest experience, and highest quality, supported care.

**Industry leader serving those with special needs including dual eligibles and those with chronic conditions.**

- Nearly all D-SNP members will have access to a monthly credit to buy healthy food and over-the-counter products – giving more flexibility to meet important needs.
- **$0 Rx copays** across nearly all Dual special needs plans.
- Additional formulary enhancements for Chronic special needs plans with insulin supplies available on Tier 2 – giving members access to $0 supplies through mail order.
- Personal navigator support to help duals with complex care needs – from answering questions to scheduling appointments and more.

UnitedHealthcare’s vision is to deliver the most affordable coverage, simplest experience, and highest quality, supported care.
Differentiators that drive value

Walgreens Preferred
Access to lower drug copays at Walgreens, the preferred retail pharmacy for select plans

National Network
Members can visit any provider in our national Medicare network for network costs on select plans without the hassles of activation or time limits

$35 Insulin
Affordable and stable insulin copays through the coverage gap on most non-SNP and Chronic plans to give peace of mind and lower member’s Rx costs

$0 Rx Costs
No annual deductible and $0 Rx copays for all covered drugs on most D-SNPs
Now, what you’ve been waiting for

There’s so much more to take advantage of
West Region
2022 Medicare Advantage Plans
<table>
<thead>
<tr>
<th>Table of contents</th>
<th>West Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona</td>
<td>12</td>
</tr>
<tr>
<td>Northern California</td>
<td>25</td>
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<td>Southern California</td>
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<td>Colorado</td>
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<td>Oregon</td>
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<td>Utah</td>
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<td>Washington</td>
<td>131</td>
</tr>
<tr>
<td>Wyoming</td>
<td>146</td>
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2022 Medicare Advantage Service Area

### Current Footprint
Coconino, Gila, Graham, Greenlee, La Paz, Maricopa, Mohave, Pima, Pinal, Santa Cruz, Yavapai, Yuma

### Expansion Footprint
Apache, Cochise, Navajo

**Arizona**

- **Eligibles (as of May 2021)**: 1,383,206
- **Estimated Dual Eligibles**: 238,970
- **Yoy Eligible Growth**: 2.7%
- **MA Penetration**: 45.5%
- **Yoy MA Enrollment Growth**: 9.0%
- **UHC Market Share**: 41.3%

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1. May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
2. UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 51,756 partial duals who may or may not be eligible).
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### Arizona

#### Market Landscape

**Eligibles (as of May 2021)**: 819,379  
**YOY Eligible Growth**: 2.6%  
**MA Non-SNP Penetration**: 32.4%  
**YOY MA Non-SNP Enrollment Growth**: 7.7%  
**UHC Non-SNP Market Share**: 36.6%

#### Tucson

*Cochise, Graham, Greenlee, Pima, Santa Cruz, Yuma*

#### Rural Arizona

*Apache, Coconino, Gila, La Paz, Mohave, Navajo, Yavapai*

**Eligibles (as of May 2021)**: 239,342  
**YOY Eligible Growth**: 3.1%  
**MA Non-SNP Penetration**: 22.6%  
**YOY MA Non-SNP Enrollment Growth**: 21.7%  
**UHC Non-SNP Market Share**: 29.6%

#### Arizona MA Only

*Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Yavapai, Yuma*

**Eligibles (as of May 2021)**: 1,275,404  
**YOY Eligible Growth**: 2.6%  
**MA Non-SNP Penetration**: 30.2%  
**YOY MA Non-SNP Enrollment Growth**: 9.8%  
**UHC Non-SNP Market Share**: 39.4%
Arizona

Arizona Dual

*Indicates available Dual products limited to Developmental Disabilities (DD) or Long-Term Care (LTC) / Elderly and Physically Disabled (EPD)

Market Landscape

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Est. D-SNP Eligibles</td>
<td>238,970</td>
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<tr>
<td>D-SNP Enrollees</td>
<td>108,324</td>
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<tr>
<td>D-SNP Penetration (All Plans)</td>
<td>45.3%</td>
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<tr>
<td>Total UHC D-SNP Enrollees</td>
<td>54,303</td>
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<tr>
<td>UHC D-SNP Market Share</td>
<td>50.1%</td>
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### Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 1 (HMO)</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0609-026-000</td>
<td>H0609-027-000</td>
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<tr>
<td>Plan Highlights</td>
<td>$0 premium plan with rich ancillary benefits. Passport included</td>
<td>$0 premium plan designed around OptumCare for coordinated care and low out-of-pocket costs. Passport included</td>
</tr>
<tr>
<td>Service Area</td>
<td>Arizona: Maricopa, Pinal</td>
<td>Arizona: Maricopa, Pinal</td>
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<tr>
<td>Premium</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$3,900</td>
<td>$3,000</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $25; Referral Required</td>
<td>$0 / $20; Referral Required</td>
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<tr>
<td>Inpatient Hospital</td>
<td>$230 Days 1-7</td>
<td>$175 Days 1-7</td>
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<tr>
<td>ASC / Outpatient</td>
<td>$0 or $125 / $0 or $175</td>
<td>$0 or $75 / $0 or $175</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$10/$45/$95/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit</td>
</tr>
</tbody>
</table>
## Plan Highlights

- **New!** $0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included
- **New!** Low premium plan for those shopping on value and lower out-of-pocket costs. Passport included
- **New!** Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes. Passport included

## Service Area

- **Arizona**: Maricopa, Pinal

## Premium

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - $0
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - $30
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - $0

## Medical Deductible

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - $0
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - $0
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - $0

## Max OOP

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - $3,900
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - $2,500
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - $3,000

## PCP / Specialist

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - $0 / $40; Referral Required
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - $0 / $10; Referral Required
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - $0 / $20; Referral Required

## Inpatient Hospital

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - $295 Days 1-7
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - $145 Days 1-7
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - $175 Days 1-7

## ASC / Outpatient

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - $0 or $175 / $0 or $250
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - $0 or $50 / $0 or $145
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - $0 or $75 / $0 or $175

## Lab

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - $0
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - $0
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - $0

## Rx Ded.; Copays

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - $0 All Tiers; $0/$12/$45/$95/33%; Tier 1 Full Gap Coverage
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - $0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - $0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage

## Other Benefits

- **AARP® Medicare Advantage Plan 4 (HMO)**
  - Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurteline, Transportation, Acupuncture, Chiropractic, Meal Benefit
- **AARP® Medicare Advantage Plan 3 (HMO)**
  - Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurteline, Transportation, Acupuncture, Chiropractic, Meal Benefit
- **UnitedHealthcare® Chronic Complete (HMO C-SNP)**
  - Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurteline, Transportation, Meal Benefit
## 2022 Product Benefits

### Phoenix

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Walgreens Plan 1 (PPO)</th>
<th>AARP® Medicare Advantage Walgreens Plan 2 (PPO)</th>
<th>AARP® Medicare Advantage Walgreens Plan 3 (PPO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H2228-074-000</td>
<td>H2228-077-000</td>
<td>H2228-097-000</td>
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<tr>
<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice</td>
<td>Open access plan with low out-of-pocket costs and additional ancillaries</td>
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<tr>
<td>Service Area</td>
<td>Arizona: Maricopa</td>
<td>Arizona: Maricopa</td>
<td>Arizona: Maricopa</td>
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<tr>
<td>Premium</td>
<td>$0</td>
<td>$0; Part B Rebate: up to $40</td>
<td>$25</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Max OOP</td>
<td>$5,000</td>
<td>$5,900</td>
<td>$4,000</td>
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<tr>
<td>PCP / Specialist</td>
<td>$0 / $35; No Referral Required</td>
<td>$0 / $40; No Referral Required</td>
<td>$0 / $35; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$300 Days 1-6</td>
<td>$325 Days 1-6</td>
<td>$250 Days 1-6</td>
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<tr>
<td>ASC / Outpatient</td>
<td>$0 or $275 / $0 or $275</td>
<td>$0 or $300 / $0 or $300</td>
<td>$0 or $250 / $0 or $250</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$150 Tiers 3-5; $0/$0/$47/$100/30% (Preferred); Tier 1 Full Gap Coverage</td>
<td>$150 Tiers 3-5; $0/$0/$47/$100/30% (Preferred); Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$0/$47/$100/33% (Preferred); Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline</td>
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<tr>
<td>Plan Name</td>
<td>AARP® Medicare Advantage Plan 1 (HMO)</td>
<td>AARP® Medicare Advantage Plan 2 (HMO)</td>
<td>AARP® Medicare Advantage Plus (HMO-POS)</td>
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<td>Plan ID</td>
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<td>H0609-045-000</td>
<td>H5253-035-000</td>
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<tr>
<td>Plan Highlights</td>
<td>$0 premium plan with rich ancillary benefits. Passport included</td>
<td>New! $0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included</td>
<td>Low premium plan for those shopping on value and lower out-of-pocket costs. Plan offers coverage outside of the network for certain services. Includes Medicare National Network</td>
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<tr>
<td>Service Area</td>
<td>Arizona: Pima</td>
<td>Arizona: Pima</td>
<td>Arizona: Graham, Pima, Santa Cruz</td>
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<tr>
<td>PCP / Specialist</td>
<td>$0 / $25; Referral Required</td>
<td>$0 / $30; Referral Required</td>
<td>$10 / $40; No Referral Required</td>
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<tr>
<td>Inpatient Hospital</td>
<td>$225 Days 1-7</td>
<td>$275 Days 1-7</td>
<td>$250 Days 1-7</td>
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<td>ASC / Outpatient</td>
<td>$0 or $125 / $0 or $225</td>
<td>$0 or $150 / $0 or $275</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.;Copays</td>
<td>$0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$10/$45/$95/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage</td>
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<tr>
<td>Other Benefits</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit</td>
<td>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</td>
</tr>
</tbody>
</table>

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## Plan Highlights

<table>
<thead>
<tr>
<th>Premium Area</th>
<th>Premium</th>
<th>Medical Deductible</th>
<th>Max OOP</th>
<th>PCP / Specialist</th>
<th>Inpatient Hospital</th>
<th>ASC / Outpatient</th>
<th>Lab</th>
<th>Rx Ded.; Copays</th>
<th>Other Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Arizona: Pima</strong></td>
<td>$0</td>
<td>$0</td>
<td>$5,000</td>
<td>$0 / $35; No Referral Required</td>
<td>$300 Days 1-6</td>
<td>$0 or $175 / $0 or $275</td>
<td>$0</td>
<td>$0 All Tiers; $0/$0/$47/$100/33% (Preferred); Tier 1 Full Gap Coverage</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline</td>
</tr>
<tr>
<td><strong>Arizona: Pima</strong></td>
<td>$25</td>
<td>$0</td>
<td>$4,000</td>
<td>$0 / $30; No Referral Required</td>
<td>$250 Days 1-6</td>
<td>$0 or $150 / $0 or $250</td>
<td>$0</td>
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<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline</td>
</tr>
</tbody>
</table>

**Premium**: $0 premium plan for those who are cost conscious, but want provider choice

**Open access plan with low out-of-pocket costs and additional ancillaries**

**Service Area**: Arizona: Pima

**Plan Name**: AARP® Medicare Advantage Walgreens Plan 1 (PPO)

**Plan ID**: H2228-075-000

**Plan Highlights**: $0 premium plan for those who are cost conscious, but want provider choice

**Plan Highlights**: Open access plan with low out-of-pocket costs and additional ancillaries
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® Chronic Complete (HMO C-SNP)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H0609-043-000</td>
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<tr>
<td>Plan Highlights</td>
<td>New! Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes. Passport included</td>
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<tr>
<td>Service Area</td>
<td>Arizona: Pima</td>
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<tr>
<td>Premium</td>
<td>$0</td>
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<tr>
<td>Medical Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$2,600</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $25; Referral Required</td>
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<tr>
<td>Inpatient Hospital</td>
<td>$225 Days 1-7</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $125 / $0 or $225</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit</td>
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### Rural Arizona

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage (HMO)</th>
<th>AARP® Medicare Advantage Choice Plan 2 (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 1 (PPO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H5253-036-000</td>
<td>H2228-094-000</td>
<td>H2228-076-000</td>
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<tr>
<td>Plan Highlights</td>
<td>Mid premium plan for those shopping on value and low out-of-pocket costs. Includes Medicare National Network</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice</td>
<td>Mid premium plan for those who are cost conscious, but want provider choice and rich ancillaries</td>
</tr>
<tr>
<td>Service Area</td>
<td>Arizona: Yavapai</td>
<td>Arizona: Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Mohave, Navajo, Yavapai, Yuma</td>
<td>Arizona: Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Mohave, Navajo, Yavapai, Yuma</td>
</tr>
<tr>
<td>Premium</td>
<td>$54</td>
<td>$0</td>
<td>$34</td>
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<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$4,000</td>
<td>$5,900</td>
<td>$5,400</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $40; Referral Required</td>
<td>$0 / $40; No Referral Required</td>
<td>$0 / $35; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$295 Days 1-5</td>
<td>$335 Days 1-5</td>
<td>$300 Days 1-6</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $290 / $0 or $290</td>
<td>$0 or $300 / $0 or $300</td>
<td>$0 or $275 / $0 or $275</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$12/$45/$95/33%; Tier 1 Full Gap Coverage</td>
<td>$225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$12/$45/$95/33%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® Medicare Advantage Assure (PPO)</th>
<th>UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0271-008-000</td>
<td>H0271-025-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Plan designed for those with both Medicare and Medicaid - best for Full Duals</td>
<td>New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals</td>
</tr>
<tr>
<td>Service Area</td>
<td>Arizona: Graham, Santa Cruz, Yavapai</td>
<td>Arizona: Graham, Santa Cruz, Yavapai</td>
</tr>
<tr>
<td>Premium</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0 for Full Duals; No Referral Required</td>
<td>$0 / $0 for Full Duals; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>Varies by LIS Level</td>
<td>Varies by LIS Level</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS</td>
<td>Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS</td>
</tr>
</tbody>
</table>
### Plan Name
AARP® Medicare Advantage Patriot (PPO)

### Plan ID
H2228-095-000

### Plan Highlights
Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans

### Service Area
**Arizona:** Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Yavapai, Yuma

### Premium
$0; Part B Rebate: up to $50

### Medical Deductible
$0

### 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
$0

### Rx Ded.; Copays
Not Covered

### Other Benefits
Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurserline, Meal Benefit
## 2022 Product Benefits

### Arizona Dual

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare Dual Complete® LP (HMO D-SNP)</th>
<th>UnitedHealthcare Dual Complete® ONE (HMO D-SNP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0321-002-000</td>
<td>H0321-004-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Plan designed for those with both Medicare and Medicaid</td>
<td>Plan designed for those with both Medicare and Medicaid</td>
</tr>
<tr>
<td>Service Area</td>
<td><em>Arizona: Apache</em>, <em>Cochise</em>, <em>Coconino</em>, <em>Gila, Graham</em>, <em>Greenlee</em>, <em>La Paz</em>, <em>Maricopa, Mohave</em>, <em>Navajo</em>, <em>Pima, Pinal, Santa Cruz</em>, <em>Yavapai</em>, <em>Yuma</em></td>
<td><em>Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai</em></td>
</tr>
<tr>
<td></td>
<td><em>Indicates available Dual products limited to Developmental Disabilities (DD)</em></td>
<td><em>Available to Long-Term Care (LTC) / Elderly and Physically Disabled (EPD)</em></td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit</td>
<td>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Adult Day Care, In-Home Support Services</td>
</tr>
</tbody>
</table>

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2022 Medicare Advantage Service Area

Current Footprint


Expansion Footprint

Humboldt

Eligibles (as of May 2021) 2,455,229

Estimated Dual Eligibles 113,397

Y.O.Y Eligible Growth 1.6%

MA Penetration 43.6%

Y.O.Y MA Enrollment Growth 6.9%

UHC Market Share 11.8%

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

2 UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 2,040 partial duals who may or may not be eligible).
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2022 Market Landscape

**Northern California**

**Sacramento North Valley**
Nevada, Placer, Sacramento, Yolo

**Market Landscape**
- Eligibles (as of May 2021): 418,882
- YOY Eligible Growth: 2.0%
- MA Non-SNP Penetration: 26.4%
- YOY MA Non-SNP Enrollment Growth: 6.4%
- UHC Non-SNP Market Share: 21.6%

**San Francisco**
San Francisco

**Market Landscape**
- Eligibles (as of May 2021): 149,904
- YOY Eligible Growth: 0.8%
- MA Non-SNP Penetration: 23.3%
- YOY MA Non-SNP Enrollment Growth: 6.3%
- UHC Non-SNP Market Share: 3.6%

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

**Market Landscape**
- Eligibles (as of May 2021): 459,296
- YOY Eligible Growth: 1.6%
- MA Non-SNP Penetration: 26.7%
- YOY MA Non-SNP Enrollment Growth: 6.2%
- UHC Non-SNP Market Share: 9.9%

**Southern Central Valley**
Fresno, Kings, Madera

**Market Landscape**
- Eligibles (as of May 2021): 189,381
- YOY Eligible Growth: 1.1%
- MA Non-SNP Penetration: 23.1%
- YOY MA Non-SNP Enrollment Growth: 3.4%
- UHC Non-SNP Market Share: 4.9%
Northern California

2022 Market Landscape

East Bay Area Dual
Alameda

Market Landscape
Est. D-SNP Eligibles  59,896
D-SNP Enrollees 8,789
D-SNP Penetration (All Plans) 14.7%
Total UHC D-SNP Enrollees 638
UHC D-SNP Market Share 7.3%

Southern Central Valley Dual
Fresno, Kings, Madera

Market Landscape
Est. D-SNP Eligibles 53,501
D-SNP Enrollees 8,779
D-SNP Penetration (All Plans) 16.4%
Total UHC D-SNP Enrollees 788
UHC D-SNP Market Share 9.0%

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# 2022 Product Benefits

## Central Valley

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

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<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice (PPO)</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
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</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H4829-008-000</td>
<td>H0543-177-000</td>
<td>H0543-185-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>New! Open access plan with low out-of-pocket costs and rich ancillaries</td>
<td>Mid premium plan for those shopping on value and lower out-of-pocket costs</td>
<td>Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: San Joaquin, Stanislaus</td>
<td>California: San Joaquin</td>
<td>California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo</td>
</tr>
<tr>
<td>Premium</td>
<td>$45</td>
<td>$58</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$6,700</td>
<td>$4,400</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$15 / $45; No Referral Required</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$395 Days 1-5</td>
<td>$275 Days 1-5</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $250 / $0 or $250</td>
<td>$0 or $250 / $0 or $250</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$225 Tiers 3-5; $3/$12/$47/$100/29%; Tier 1 Full Gap Coverage</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS</td>
</tr>
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</table>
### Plan Name
<table>
<thead>
<tr>
<th>AARP® Medicare Advantage SecureHorizons® Focus (HMO)</th>
<th>UnitedHealthcare® Canopy Health Medicare Advantage (HMO)</th>
<th>UnitedHealthcare® Canopy Health Medicare Advantage (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan ID</strong></td>
<td>H0543-163-000</td>
<td>H0543-189-000</td>
</tr>
<tr>
<td><strong>Plan Highlights</strong></td>
<td>Mid premium plan designed around John Muir for coordinated care and low out-of-pocket costs</td>
<td>Mid premium plan designed around Canopy Health for coordinated care and rich ancillaries</td>
</tr>
<tr>
<td><strong>Service Area</strong></td>
<td>California: Contra Costa</td>
<td>California: Contra Costa</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>$64</td>
<td>$69</td>
</tr>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Max OOP</strong></td>
<td>$3,200</td>
<td>$3,200</td>
</tr>
<tr>
<td><strong>PCP / Specialist</strong></td>
<td>$10 / $15; Referral Required</td>
<td>$0 / $15; Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$290 Days 1-5</td>
<td>$290 Days 1-5</td>
</tr>
<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 or $200 / $0 or $200</td>
<td>$0 or $150 / $0 or $210</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>$100 Tiers 3-5; $3/$12/$47/$100/31%; Tier 1 Full Gap Coverage</td>
<td>$250 Tiers 3-5; $3/$12/$47/$100/28%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>
## Plan Highlights

- **Full provider network plan serving Alameda and Contra Costa counties**
- **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, Santa Cruz, Solano, Sonoma

## Premium

- **$110**
- **$0 for Full Duals**

## Medical Deductible

- **$0**
- **$0 for Full Duals**

## Max OOP

- **$6,700**
- **$0 for Full Duals**

## PCP / Specialist

- **$0 / $10; Referral Required**
- **$0 / $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

- **$0**
- **$0 for Full Duals**

## Rx Ded.; Copays

- **$350 Tiers 3-5; $3/$12/$47/$100/27%; Tier 1 Full Gap Coverage**
- **$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility**

## Other Benefits

- **Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available**
- **Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS**
## Plan Name: AARP® Medicare Advantage SecureHorizons® (HMO)

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Plan Highlights</th>
<th>Service Area</th>
<th>Premium</th>
<th>Medical Deductible</th>
<th>Max OOP</th>
<th>PCP / Specialist</th>
<th>Inpatient Hospital</th>
<th>ASC / Outpatient</th>
<th>Lab</th>
<th>Rx Ded.; Copays</th>
<th>Other Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>H0543-176-000</td>
<td>Mid premium plan designed around Meritage and Marin Health for coordinated care</td>
<td>California: Marin</td>
<td>$49</td>
<td>$0</td>
<td>$4,900</td>
<td>$0 / $0; Referral Required</td>
<td>$200 Days 1-5</td>
<td>$0 or $50 / $0 or $100</td>
<td>$0</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

## Plan Name: UnitedHealthcare® Canopy Health Medicare Advantage (HMO)

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Plan Highlights</th>
<th>Service Area</th>
<th>Premium</th>
<th>Medical Deductible</th>
<th>Max OOP</th>
<th>PCP / Specialist</th>
<th>Inpatient Hospital</th>
<th>ASC / Outpatient</th>
<th>Lab</th>
<th>Rx Ded.; Copays</th>
<th>Other Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>H0543-205-000</td>
<td>Plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries</td>
<td>California: Marin</td>
<td>$89</td>
<td>$0</td>
<td>$4,900</td>
<td>$0 / $25; Referral Required</td>
<td>$345 Days 1-4</td>
<td>$0 or $195 / $0 or $195</td>
<td>$0</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

## Plan Name: AARP® Medicare Advantage Choice (PPO)

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>Plan Highlights</th>
<th>Service Area</th>
<th>Premium</th>
<th>Medical Deductible</th>
<th>Max OOP</th>
<th>PCP / Specialist</th>
<th>Inpatient Hospital</th>
<th>ASC / Outpatient</th>
<th>Lab</th>
<th>Rx Ded.; Copays</th>
<th>Other Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>H4829-004-000</td>
<td>Open access plan with low out-of-pocket costs and rich ancillaries with no medical deductible</td>
<td>California: Marin, Solano</td>
<td>$45</td>
<td>$0</td>
<td>$6,700</td>
<td>$15 / $45; No Referral Required</td>
<td>$395 Days 1-5</td>
<td>$0 or $250 / $0 or $250</td>
<td>$0</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>
## Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>AARP® Medicare Advantage Choice (PPO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-194-000</td>
<td>H0543-148-000</td>
<td>H4829-002-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Mid premium plan designed around Meritage for coordinated care with low out-of-pocket costs</td>
<td>Mid premium plan offering a broad network and low out-of-pocket costs</td>
<td>Open access plan with low out-of-pocket costs, additional ancillaries and no medical deductible</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: Napa</td>
<td>California: Sonoma</td>
<td>California: Napa, Sonoma</td>
</tr>
<tr>
<td>Premium</td>
<td>$49</td>
<td>$49</td>
<td>$45</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$4,900</td>
<td>$4,900</td>
<td>$6,700</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $15; Referral Required</td>
<td>$0 / $15; Referral Required</td>
<td>$15 / $45; No Referral Required</td>
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<tr>
<td>Inpatient Hospital</td>
<td>$290 Days 1-5</td>
<td>$290 Days 1-5</td>
<td>$395 Days 1-5</td>
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<tr>
<td>ASC / Outpatient</td>
<td>$0 or $195 / $0 or $195</td>
<td>$0 or $195 / $0 or $195</td>
<td>$0 or $250 / $0 or $250</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
</tr>
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</table>
## 2022 Product Benefits

### North Bay Area

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
<th>UnitedHealthcare® Chronic Complete (HMO C-SNP)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-179-000</td>
<td>H0543-183-000</td>
<td>H0543-224-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Higher premium plan with low out-of-pocket costs and additional ancillaries</td>
<td>Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal</td>
<td>New! Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes with coordinated care through Meritage and Marin Health</td>
</tr>
<tr>
<td>Service Area</td>
<td><strong>California</strong>: Solano</td>
<td><strong>California</strong>: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz, Solano, Sonoma</td>
<td><strong>California</strong>: Marin</td>
</tr>
<tr>
<td>Premium</td>
<td>$79</td>
<td>$0 for Full Duals</td>
<td>$49</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$6,700</td>
<td>$0 for Full Duals</td>
<td>$4,900</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $20; Referral Required</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
<td>$0 / $0; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$395 Days 1-4</td>
<td>$0 for Full Duals</td>
<td>$200 Days 1-5</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $370 / $0 or $370</td>
<td>$0 for Full Duals</td>
<td>$0 or $50 / $0 or $100</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0 for Full Duals</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$350 Tiers 3-5; $3/$12/$47/$100/27%; Tier 1 Full Gap Coverage</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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## 2022 Product Benefits

### North Rural

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>AARP® Medicare Advantage Choice (PPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-140-000</td>
<td>H0543-195-000</td>
<td>H4829-003-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Mid premium plan with low out-of-pocket costs and additional ancillaries</td>
<td>Low premium plan with low out-of-pocket costs and extra ancillaries</td>
<td>Open access plan with low out-of-pocket costs, additional ancillaries and no medical deductible</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: Amador, El Dorado, Lake, Mendocino, Merced, Tulare</td>
<td>California: Shasta, Tehama</td>
<td>California: Amador, El Dorado, Humboldt, Lake, Mendocino, Tulare</td>
</tr>
<tr>
<td>Premium</td>
<td>$61</td>
<td>$25</td>
<td>$75</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$750</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$6,700</td>
<td>$6,700</td>
<td>$4,500</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$15 / $45; Referral Required</td>
<td>$10 / $35; Referral Required</td>
<td>$5 / $30; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$390 Days 1-5</td>
<td>$390 Days 1-5</td>
<td>$290 Days 1-5</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $370 / $0 or $370</td>
<td>$0 or $370 / $0 or $370</td>
<td>$0 or $175 / $0 or $175</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $3/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$250 Tiers 3-5; $3/$12/$47/$100/28%; Tier 1 Full Gap Coverage</td>
<td>$250 Tiers 3-5; $3/$12/$47/$100/28%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-202-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: Amador, El Dorado, Lake, Mendocino, Merced, Nevada, Shasta, Tehama, Tulare</td>
</tr>
<tr>
<td>Premium</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS</td>
</tr>
</tbody>
</table>
## Plan Highlights

Low premium plan designed around Sutter Health for coordinated care and low out-of-pocket costs with popular ancillaries

**New!** $0 premium plan designed around Hill Physicians for those who are cost conscious and want affordable coverage beyond Original Medicare

## Service Area

- **California**: Placer, Sacramento, Yolo
- **California**: Placer, Sacramento

## Premium

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: $19
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: $0

## Medical Deductible

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: $0
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: $0

## Max OOP

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: $4,900
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: $4,900

## PCP / Specialist

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: $0 / $25; Referral Required
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: $0 / $20; Referral Required

## Inpatient Hospital

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: $220 Days 1-8
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: $250 Days 1-4

## ASC / Outpatient

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: $0 or $195 / $0 or $195
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: $0 or $100 / $0 or $150

## Lab

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: $0
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: $0

## Rx Ded.; Copays

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: $0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: $0 All Tiers; $3/$12/$47/$100/33%; Tier 1 Full Gap Coverage

## Other Benefits

- **AARP Medicare Advantage SecureHorizons® Focus 1 (HMO)**: Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available
- **AARP Medicare Advantage SecureHorizons® Focus 2 (HMO)**: Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available
# Plan Highlights

**Plan Name**: AARP® Medicare Advantage SecureHorizons® (HMO)  
**Plan ID**: H0543-089-000  
**Service Area**: California: Placer, Sacramento, Yolo

**Plan Highlights**: Full network plan with low out-of-pocket costs and extra ancillaries

**Premium**: $92

**Medical Deductible**: $0

**Max OOP**: $4,900

**PCP / Specialist**: $0 / $15; Referral Required

**Inpatient Hospital**: $150 Days 1-3

**ASC / Outpatient**: $0 or $75 / $0 or $75

**Lab**: $0

**Rx Ded.; Copays**: $100 Tiers 3-5; $0/$12/$45/$100/31%; Tier 1 Full Gap Coverage

**Other Benefits**: Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

**Plan Name**: AARP® Medicare Advantage Choice (PPO)  
**Plan ID**: H4829-006-000  
**Service Area**: California: Placer, Sacramento, Yolo

**New!**: Open access plan with low out-of-pocket costs and additional ancillaries

**Premium**: $45

**Medical Deductible**: $0

**Max OOP**: $6,700

**PCP / Specialist**: $15 / $45; No Referral Required

**Inpatient Hospital**: $395 Days 1-5

**ASC / Outpatient**: $0 or $250 / $0 or $250

**Lab**: $0

**Rx Ded.; Copays**: $0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage

**Other Benefits**: Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available
# 2022 Product Benefits

## Sacramento North Valley

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-086-000</td>
<td>H0543-185-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Higher premium plan with low out-of-pocket costs serving Nevada county</td>
<td>Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: Nevada</td>
<td>California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo</td>
</tr>
<tr>
<td>Premium</td>
<td>$99</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$6,700</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $30; Referral Required</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$390 Days 1-5</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $370 / $0 or $370</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$295 Tiers 3-5; $3/$12/$47/$100/28%; Tier 1 Full Gap Coverage</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS</td>
</tr>
</tbody>
</table>

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## Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® Canopy Health Medicare Advantage (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-191-000</td>
<td>H0543-183-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Low premium plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries</td>
<td>Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: San Francisco</td>
<td>California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz, Solano, Sonoma</td>
</tr>
<tr>
<td>Premium</td>
<td>$39</td>
<td>$0 for Full Duals</td>
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<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$3,500</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $10; Referral Required</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$250 Days 1-5</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $195 / $0 or $195</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $3/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS</td>
</tr>
</tbody>
</table>

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## South Bay Area

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP Medicare Advantage SecureHorizons Focus (HMO)</th>
<th>AARP Medicare Advantage SecureHorizons (HMO)</th>
<th>UnitedHealthcare Medicare Advantage Assure (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan ID</strong></td>
<td>H0543-193-000</td>
<td>H0543-029-000</td>
<td>H0543-183-000</td>
</tr>
<tr>
<td><strong>Plan Highlights</strong></td>
<td>$0 premium plan designed around PMG of San Jose for coordinated care and low out-of-pocket costs and rich ancillaries</td>
<td>Broad network plan with low out-of-pocket costs serving Santa Clara county</td>
<td>Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal</td>
</tr>
<tr>
<td><strong>Service Area</strong></td>
<td><strong>California</strong>: Santa Clara</td>
<td><strong>California</strong>: Santa Clara</td>
<td><strong>California</strong>: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz, Solano, Sonoma</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>$0</td>
<td>$101</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Max OOP</strong></td>
<td>$4,000</td>
<td>$5,900</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td><strong>PCP / Specialist</strong></td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $10; Referral Required</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$175 Days 1-5</td>
<td>$390 Days 1-5</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 or $75 / $0 or $125</td>
<td>$0 or $325 / $0 or $325</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$355 Tiers 3-5; $3/$12/$47/$100/27%; Tier 1 Full Gap Coverage</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS</td>
</tr>
</tbody>
</table>

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# South Bay Area

## NEW PLAN

### Plan Name
- **AARP® Medicare Advantage Choice (PPO)**
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO)**
- **AARP® Medicare Advantage SecureHorizons® (HMO)**

### Plan ID
- H4829-007-000
- H0543-209-000
- H0543-178-000

### Plan Highlights
- **AARP® Medicare Advantage Choice (PPO):** Open access plan with low out-of-pocket costs and popular ancillaries
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** Plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries
- **AARP® Medicare Advantage SecureHorizons® (HMO):** High premium plan with access to the full network

### Service Area
- **California:** Santa Clara, Santa Cruz

### Premium
- **AARP® Medicare Advantage Choice (PPO):** $45
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** $69
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $79

### Medical Deductible
- **AARP® Medicare Advantage Choice (PPO):** $0
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** $0
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0

### Max OOP
- **AARP® Medicare Advantage Choice (PPO):** $6,700
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** $4,900
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $6,700

### PCP / Specialist
- **AARP® Medicare Advantage Choice (PPO):** $15 / $45; No Referral Required
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** $0 / $20; Referral Required
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0 / $20; Referral Required

### Inpatient Hospital
- **AARP® Medicare Advantage Choice (PPO):** $395 Days 1-5
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** $225 Days 1-5
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $395 Days 1-4

### ASC / Outpatient
- **AARP® Medicare Advantage Choice (PPO):** $0 or $250 / $0 or $250
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** $0 or $195 / $0 or $195
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0 or $370 / $0 or $370

### Lab
- **AARP® Medicare Advantage Choice (PPO):** $0
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** $0
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0

### Rx Ded.; Copays
- **AARP® Medicare Advantage Choice (PPO):** $0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** $0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $350 Tiers 3-5; $3/$12/$47/$100/27%; Tier 1 Full Gap Coverage

### Other Benefits
- **AARP® Medicare Advantage Choice (PPO):** Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available
- **UnitedHealthcare® Canopy Health Medicare Advantage (HMO):** Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available
- **AARP® Medicare Advantage SecureHorizons® (HMO):** Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

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## South Bay Area

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-028-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Higher premium plan with low out-of-pocket costs and extra ancillaries</td>
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<tr>
<td>Service Area</td>
<td>California: San Mateo</td>
</tr>
<tr>
<td>Premium</td>
<td>$107</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
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<tr>
<td>Max OOP</td>
<td>$4,900</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $10; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$200 per admit</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 / $0</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$360 Tiers 3-5; $3/$12/$47/$100/27%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>
## Plan Highlights

**New!** $0 premium plan designed around Santé Health for those who are cost conscious and want affordable coverage beyond Original Medicare.

Mid premium plan designed around Santé Medical Group for coordinated care 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:** Fresno, Madera
- **California:** Fresno, Kings, Madera
- **California:** Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo

## Premium

- **AARP® Medicare Advantage Focus (HMO):** $0
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $59
- **UnitedHealthcare® Medicare Advantage Assure (HMO):** $0 for Full Duals

## Medical Deductible

- **AARP® Medicare Advantage Focus (HMO):** $0
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0
- **UnitedHealthcare® Medicare Advantage Assure (HMO):** $0

## Max OOP

- **AARP® Medicare Advantage Focus (HMO):** $3,450
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $5,900
- **UnitedHealthcare® Medicare Advantage Assure (HMO):** $0 for Full Duals

## PCP / Specialist

- **AARP® Medicare Advantage Focus (HMO):** $0 / $0; Referral Required
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0 / $0; Referral Required
- **UnitedHealthcare® Medicare Advantage Assure (HMO):** $0 / $0 for Full Duals; Referral Required

## Inpatient Hospital

- **AARP® Medicare Advantage Focus (HMO):** $300 Days 1-4
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $325 Days 1-4
- **UnitedHealthcare® Medicare Advantage Assure (HMO):** $0 for Full Duals

## ASC / Outpatient

- **AARP® Medicare Advantage Focus (HMO):** $0 or $50 / $0 or $250
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0 or $250 / $0 or $300
- **UnitedHealthcare® Medicare Advantage Assure (HMO):** $0 for Full Duals

## Lab

- **AARP® Medicare Advantage Focus (HMO):** $0
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0
- **UnitedHealthcare® Medicare Advantage Assure (HMO):** $0 for Full Duals

## Rx Ded.; Copays

- **AARP® Medicare Advantage Focus (HMO):** $0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage
- **AARP® Medicare Advantage SecureHorizons® (HMO):** $0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage
- **UnitedHealthcare® Medicare Advantage Assure (HMO):** $0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility

## Other Benefits

- **Dental Level 2, Routine Eye Exam, Eyewear Allowance, 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 Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available**
- **Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS**

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<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Focus (HMO)</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-223-000</td>
<td>H0543-035-000</td>
<td>H0543-185-000</td>
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</table>

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## Plan Name
UnitedHealthcare Dual Complete® (HMO D-SNP)

### Plan ID
H1375-001-000

### Plan Highlights
Plan designed for those with both Medicare and Medicaid

### Service Area
**California: Alameda**

### Premium
$0

### Other Benefits
- Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits,
- Nurseline, Transportation

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Plan Name: UnitedHealthcare Dual Complete® (HMO D-SNP)

Plan ID: H1375-002-000

Plan Highlights: Plan designed for those with both Medicare and Medicaid

Service Area: California: Fresno, Kings, Madera

Premium: $0

Other Benefits: Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit
2022 Medicare Advantage Service Area

Current Footprint
Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura

2022 State Landscape

Southern California

Eligibles (as of May 2021) 3,736,034
YOY Eligible Growth 1.7%
MA Penetration 52.4%
YOY MA Enrollment Growth 4.6%
UHC Market Share 16.5%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
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2022 Market Landscape

Southern California

Riverside/San Bernardino
Riverside, San Bernardino

<table>
<thead>
<tr>
<th>Market Landscape</th>
<th>Eligibles (as of May 2021)</th>
<th>702,166</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>1.8%</td>
<td></td>
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<tr>
<td>MA Non-SNP Penetration</td>
<td>44.5%</td>
<td></td>
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<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>4.5%</td>
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</tr>
<tr>
<td>UHC Non-SNP Market Share</td>
<td>23.9%</td>
<td></td>
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</tbody>
</table>

Southern California MA Only
Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura

<table>
<thead>
<tr>
<th>Market Landscape</th>
<th>Eligibles (as of May 2021)</th>
<th>3,736,034</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>1.7%</td>
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<tr>
<td>MA Non-SNP Penetration</td>
<td>37.5%</td>
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<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>5.3%</td>
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</tr>
<tr>
<td>UHC Non-SNP Market Share</td>
<td>19.0%</td>
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</tr>
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</table>

San Diego
San Diego

<table>
<thead>
<tr>
<th>Market Landscape</th>
<th>Eligibles (as of May 2021)</th>
<th>551,976</th>
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</thead>
<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>2.2%</td>
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</tr>
<tr>
<td>MA Non-SNP Penetration</td>
<td>38.6%</td>
<td></td>
</tr>
<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>5.7%</td>
<td></td>
</tr>
<tr>
<td>UHC Non-SNP Market Share</td>
<td>28.4%</td>
<td></td>
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</tbody>
</table>

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## Plan Name

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-019-000</td>
<td>H0543-153-000</td>
</tr>
</tbody>
</table>

## Plan Highlights

<table>
<thead>
<tr>
<th>Service Area</th>
<th>California: Kern</th>
<th>California: Kern, Los Angeles, Orange, Riverside, San Bernardino</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$2,000</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0 per admit</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 / $0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$15/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS</td>
</tr>
</tbody>
</table>

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## 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 ancillaries
- $0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers coverage outside of the network for certain services
- $0 premium plan designed around Optum for coordinated care and low out-of-pocket costs

### Service Area
- **California: Los Angeles**

### Premium
- **$0**
- **$0**
- **$0**

### Medical Deductible
- **$0**
- **$0**
- **$0**

### Max OOP
- **$800**
- **$800**
- **$800**

### 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
- **$0**
- **$0**
- **$0**

### Rx Ded.; Copays
- **$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage**
- **$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage**
- **$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage**

### Other Benefits
- **Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available**
- **Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available**
- **Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available**
## 2022 Product Benefits

### Los Angeles

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)</th>
<th>AARP® Medicare Advantage SecureHorizons® Premier (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-001-000</td>
<td>H0543-164-000</td>
<td>H0543-153-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
<td>Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for members with Full Low Income Subsidy (LIS)</td>
<td>Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal</td>
</tr>
</tbody>
</table>

### Service Area

- **California: Los Angeles**
- **California: Los Angeles**
- **California: Kern, Los Angeles, Orange, Riverside, San Bernardino**

### Premium

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$19.10 (Varies by LIS level)</td>
<td>$0 for Full Duals</td>
</tr>
</tbody>
</table>

### Medical Deductible

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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</table>

### Max OOP

<p>| | | | |</p>
<table>
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<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Max OOP</td>
<td>$1,500</td>
<td>$800</td>
<td>$0 for Full Duals</td>
</tr>
</tbody>
</table>

### PCP / Specialist

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
</tr>
</tbody>
</table>

### Inpatient Hospital

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Hospital</td>
<td>$0 per admit</td>
<td>$0 per admit</td>
<td>$0 for Full Duals</td>
</tr>
</tbody>
</table>

### ASC / Outpatient

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ASC / Outpatient</td>
<td>$0 / $0</td>
<td>$0 / $0</td>
<td>$0 for Full Duals</td>
</tr>
</tbody>
</table>

### Lab

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
</tbody>
</table>

### Rx Ded.; Copays

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $2/$15/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>Varies By LIS Level</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands</td>
</tr>
</tbody>
</table>

*Copay amounts vary by LIS/Medi-Cal eligibility

### Other Benefits

- **Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Dental Riders Available**
- **Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic**
- **Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS**
### UnitedHealthcare® Chronic Complete (HMO C-SNP)

#### Plan Highlights
New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes

#### Service Area
**California: Los Angeles**

#### Premium
$0

#### Medical Deductible
$0

#### Max OOP
$800

#### PCP / Specialist
$0 / $0; Referral Required

#### Inpatient Hospital
$0 per admit

#### ASC / Outpatient
$0 / $0

#### Lab
$0

#### Rx Ded.; Copays
$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage

#### Other Benefits
Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available
## Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® Focus (HMO)</th>
<th>AARP® Medicare Advantage Freedom Plus (HMO-POS)</th>
<th>AARP® Medicare Advantage Harmony (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-169-000</td>
<td>H0543-215-000</td>
<td>H0543-220-000</td>
</tr>
<tr>
<td>$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillaries</td>
<td>$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers coverage outside of the network for certain services</td>
<td><strong>New!</strong> $0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
<td></td>
</tr>
<tr>
<td><strong>Service Area</strong></td>
<td><strong>California</strong>: Orange</td>
<td><strong>California</strong>: Orange</td>
<td><strong>California</strong>: Orange</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Max OOP</strong></td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td><strong>PCP / Specialist</strong></td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$0 per admit</td>
<td>$100 per admit</td>
<td>$0 per admit</td>
</tr>
<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 / $0</td>
<td>$0 / $0</td>
<td>$0 / $0</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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## Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)</th>
<th>AARP® Medicare Advantage SecureHorizons® Premier (HMO)</th>
<th>UnitedHealthcare® Chronic Complete (HMO C-SNP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$28.20 (Varies by LIS level)</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$1,500</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0 per admit</td>
<td>$0 per admit</td>
<td>$0 per admit</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 / $0</td>
<td>$0 / $0</td>
<td>$0 / $0</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$14/$47/$100/33%; Tiers 1-2 Full Gap Coverage</td>
<td>Varies By LIS Level</td>
<td>$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Dental Riders Available</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

**Service Area**
- **California: Orange**
- **California: Orange**
- **California: Orange**

**2022 Product Benefits**

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# 2022 Product Benefits

## Orange County

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® Medicare Advantage Assure (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-153-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: Kern, Los Angeles, Orange, Riverside, San Bernardino</td>
</tr>
<tr>
<td>Premium</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursemeline, Transportation, Acupuncture, Chiropractic, PERS</td>
</tr>
</tbody>
</table>

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### Plan Highlights

- **Plan Name**: AARP® Medicare Advantage SecureHorizons® (HMO)
- **Plan ID**: H0543-022-000
- **Plan Highlights**: $0 premium plan for those who want affordable coverage and extra benefits beyond Original Medicare.

- **Plan Name**: AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)
- **Plan ID**: H0543-167-000
- **Plan Highlights**: Low premium plan for those shopping on value and lower out-of-pocket costs.

### Service Area

- **California**: Ventura, San Luis Obispo

### Premium

- **Plan 1**: $0
- **Plan 2**: $25

### Medical Deductible

- **Plan 1**: $0
- **Plan 2**: $0

### Max OOP

- **Plan 1**: $4,900
- **Plan 2**: $3,400

### PCP / Specialist

- **Plan 1**: $0 / $0; Referral Required
- **Plan 2**: $0 / $0; Referral Required

### Inpatient Hospital

- **Plan 1**: $300 Days 1-5
- **Plan 2**: $295 Days 1-6

### ASC / Outpatient

- **Plan 1**: $0 or $300 / $0 or $300
- **Plan 2**: $0 or $195 / $0 or $195

### Lab

- **Plan 1**: $0
- **Plan 2**: $0

### Rx Ded.; Copays

- **Plan 1**: $0 All Tiers; $0/$10/$47/$100/33%; Tier 1 Full Gap Coverage
- **Plan 2**: $0 All Tiers; $0/$10/$47/$100/33%; Tier 1 Full Gap Coverage

### Other Benefits

- **Plan 1**: Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available
- **Plan 2**: Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

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### Plan Highlights

**Broad network plan serving San Luis Obispo and Santa Barbara counties with affordable coverage and extra benefits beyond Original Medicare**

**New! Open access plan for those seeking maximum coverage**

### Service Area

**California:** San Luis Obispo, Santa Barbara

**California:** Santa Barbara

### Premium

$89

$89

### Medical Deductible

$0

$0

### Max OOP

$6,700

$6,700

### PCP / Specialist

$5 / $10; Referral Required

$10 / $20; No Referral Required

### Inpatient Hospital

$375 Days 1-5

$375 Days 1-5

### ASC / Outpatient

$0 or $295 / $0 or $345

$0 or $295 / $0 or $295

### Lab

$0

$0

### Rx Ded.; Copays

$375 Tiers 3-5; $4/$12/$47/$100/26%; Tier 1 Full Gap Coverage

$200 Tiers 3-5; $4/$12/$47/$100/29%; Tier 1 Full Gap Coverage

### Other Benefits

- Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

- Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available
## Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP Medicare Advantage SecureHorizons Focus (HMO)</th>
<th>AARP Medicare Advantage Freedom Plus (HMO-POS)</th>
<th>AARP Medicare Advantage Harmony (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-170-000</td>
<td>H0543-216-000</td>
<td>H0543-221-000</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: Riverside, San Bernardino</td>
<td>California: Riverside, San Bernardino</td>
<td>California: Riverside, San Bernardino</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$800</td>
<td>$800</td>
<td>$800</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0 per admit</td>
<td>$100 per admit</td>
<td>$0 per admit</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 / $0</td>
<td>$0 / $0</td>
<td>$0 / $0</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$0/$35/$100/33%; Tiers 1-2 Full Gap Coverage</td>
</tr>
</tbody>
</table>

## Other Benefits

- **Dental Level 2**, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nuriseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available
- Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nuriseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available
- Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nuriseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available
### Plan Highlights
- **$0 premium plan** for those who are cost conscious and want affordable coverage beyond Original Medicare.
- Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for members with Full Low Income Subsidy (LIS).
- **New!** Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes.

### Service Area
- **California: Riverside, San Bernardino**

### Premium
- **$0**
- **$28.10 (Varies by LIS level)**
- **$0**

### Medical Deductible
- **$0**
- **$0**
- **$0**

### Max OOP
- **$1,500**
- **$800**
- **$800**

### PCP / Specialist
- **$0 / $0; Referral Required**
- **$0 / $0; Referral Required**
- **$0 / $0; Referral Required**

### Inpatient Hospital
- **$0 per admit**
- **$0 per admit**
- **$0 per admit**

### ASC / Outpatient
- **$0 / $0**
- **$0 / $0**
- **$0 / $0**

### Lab
- **$0**
- **$0**
- **$0**

### Rx Ded.; Copays
- **$0 All Tiers; $0/$14/$47/$100/33%; Tiers 1-2 Full Gap Coverage**
- **Varies By LIS Level**
- **$0 All Tiers; $0/$35/$100/33%; Tiers 1-2 Full Gap Coverage**

### Other Benefits
- **Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Dental Riders Available**
- **Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic**
- **Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available**

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### Plan Name
UnitedHealthcare® Medicare Advantage Assure (HMO)

### Plan ID
H0543-153-000

### 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: Kern, Los Angeles, Orange, Riverside, San Bernardino

### Premium
$0 for Full Duals

### Medical Deductible
$0

### Max OOP
$0 for Full Duals

### PCP / Specialist
$0 / $0 for Full Duals; Referral Required

### Inpatient Hospital
$0 for Full Duals

### ASC / Outpatient
$0 for Full Duals

### Lab
$0 for Full Duals

### Rx Ded.; Copays
$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility

### Other Benefits
Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursemile, Transportation, Acupuncture, Chiropractic, PERS
### 2022 Product Benefits

#### San Diego

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Sharp® Walgreens by UnitedHealthcare® (HMO)</th>
<th>Sharp® SecureHorizons® Plan by UnitedHealthcare® (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan ID</strong></td>
<td>H0543-204-000</td>
<td>H0543-145-000</td>
</tr>
<tr>
<td><strong>Plan Highlights</strong></td>
<td>$0 premium plan designed around Sharp HealthCare for coordinated care and $0 copay for doctor visits</td>
<td>$0 premium plan designed around Sharp HealthCare for coordinated care and low out-of-pocket costs</td>
</tr>
<tr>
<td><strong>Service Area</strong></td>
<td><em>California</em>: San Diego</td>
<td><em>California</em>: San Diego</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Max OOP</strong></td>
<td>$2,900</td>
<td>$3,400</td>
</tr>
<tr>
<td><strong>PCP / Specialist</strong></td>
<td>$0 / $0; Referral Required</td>
<td>$5 / $35; Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$260 Days 1-7</td>
<td>$260 Days 1-7</td>
</tr>
<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 or $100 / $0 or $100</td>
<td>$0 or $250 / $0 or $250</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>$0 All Tiers; $0/$0/$47/$100/33% (Preferred); Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $4/$10/$47/$100/33%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Dental Riders Available</td>
</tr>
</tbody>
</table>

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### Plan Name
- **UnitedHealthcare® Chronic Complete Focus (HMO C-SNP)**
- **UnitedHealthcare® Medicare Advantage Assure (HMO)**

### Plan ID
- H0543-214-000
- H0543-172-000

### Plan Highlights
- $0 premium 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

### Premium
- **$0**
- **$0 for Full Duals**

### Medical Deductible
- **$0**
- **$0**

### Max OOP
- **$3,400**
- **$0 for Full Duals**

### PCP / Specialist
- **$5 / $35; Referral Required**
- **$0 / $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
- **$0**
- **$0 for Full Duals**

### Rx Ded.; Copays
- **$0 All Tiers; $4/$10/$47/$100/33%; Tier 1 Full Gap Coverage**
- **$0 for Full Duals; $1.35 for Generics and $4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility**

### Other Benefits
- Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available
- Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit

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## 2022 Product Benefits
### San Diego

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>H0543-152-000</th>
<th>H0543-013-000</th>
<th>H0543-060-000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Name</strong></td>
<td><strong>Plan Highlights</strong></td>
<td><strong>Service Area</strong></td>
<td><strong>Premium</strong></td>
</tr>
<tr>
<td><strong>AARP® Medicare Advantage SecureHorizons® Plan 4 (HMO)</strong></td>
<td>$0 premium plan for those who want affordable coverage, a broad selection of doctors and extra benefits beyond Original Medicare</td>
<td><strong>California</strong>: San Diego</td>
<td>$0</td>
</tr>
<tr>
<td><strong>AARP® Medicare Advantage SecureHorizons® Value (HMO)</strong></td>
<td>Low premium plan for those who want popular ancillary benefits beyond Original Medicare, a broad choice of doctors, and low out-of-pocket costs</td>
<td></td>
<td>$25</td>
</tr>
<tr>
<td><strong>AARP® Medicare Advantage SecureHorizons® Premier (HMO)</strong></td>
<td>Premium plan for those who want rich ancillary benefits beyond Original Medicare, a broad choice of doctors, and low out-of-pocket costs</td>
<td></td>
<td>$69</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Service Area</strong></th>
<th><strong>Premium</strong></th>
<th><strong>Medical Deductible</strong></th>
<th><strong>Max OOP</strong></th>
<th><strong>PCP / Specialist</strong></th>
<th><strong>Inpatient Hospital</strong></th>
<th><strong>ASC / Outpatient</strong></th>
<th><strong>Lab</strong></th>
<th><strong>Rx Ded.; Copays</strong></th>
<th><strong>Other Benefits</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>California</strong>: San Diego</td>
<td>$0</td>
<td>$0</td>
<td>$3,400</td>
<td>$10 / $35; Referral Required</td>
<td>$295 Days 1-7</td>
<td>$0 or $295 / $0 or $295</td>
<td>$0</td>
<td>$0 All Tiers; $5/$11/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Dental Riders Available</td>
</tr>
<tr>
<td><strong>California</strong>: San Diego</td>
<td>$25</td>
<td>$0</td>
<td>$5,300</td>
<td>$20 / $40; Referral Required</td>
<td>$225 Days 1-8</td>
<td>$0 or $225 / $0 or $225</td>
<td>$0</td>
<td>$4 All Tiers; $4/$10/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Dental Riders Available</td>
</tr>
<tr>
<td><strong>California</strong>: San Diego</td>
<td>$69</td>
<td>$0</td>
<td>$4,300</td>
<td>$15 / $35; Referral Required</td>
<td>$175 Days 1-8</td>
<td>$0 or $175 / $0 or $175</td>
<td>$0</td>
<td>$4 All Tiers; $4/$10/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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# 2022 Product Benefits

## Southern California MA Only

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Patriot (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0543-121-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans</td>
</tr>
<tr>
<td>Service Area</td>
<td>California: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura</td>
</tr>
<tr>
<td>Premium</td>
<td>$0; Part B Rebate: up to $25</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$4,900</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$5 / $10; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$50 per admit</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 / $0</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>Not Covered</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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2022 Medicare Advantage Service Area

**Current Footprint**
Adams, Alamosa, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Delta, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Grand, Huerfano, Jefferson, La Plata, Larimer, Las Animas, Logan, Mesa, Montezuma, Morgan, Otero, Park, Pueblo, Teller, Weld

**Expansion Footprint**
Eagle, Garfield, Gunnison, Lake, Moffat, Montrose, Pitkin, Rio Blanco, Routt, Summit

---

**2022 State Landscape**

**Colorado**

<table>
<thead>
<tr>
<th>Eligibles (as of May 2021)</th>
<th>933,203</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Dual Eligibles</td>
<td>119,680</td>
</tr>
<tr>
<td>YOY Eligible Growth</td>
<td>2.9%</td>
</tr>
<tr>
<td>MA Penetration</td>
<td>47.0%</td>
</tr>
<tr>
<td>YOY MA Enrollment Growth</td>
<td>7.8%</td>
</tr>
<tr>
<td>UHC Market Share</td>
<td>47.9%</td>
</tr>
</tbody>
</table>

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

2 UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 15,549 partial duals who may or may not be eligible).
2022 Market Landscape

Colorado

Denver Metro
Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson, Park

Market Landscape
Eligibles (as of May 2021) 492,449
YOY Eligible Growth 2.6%
MA Non-SNP Penetration 40.3%
YOY MA Non-SNP Enrollment Growth 6.0%
UHC Non-SNP Market Share 47.6%

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

Market Landscape
Eligibles (as of May 2021) 203,015
YOY Eligible Growth 2.5%
MA Non-SNP Penetration 31.6%
YOY MA Non-SNP Enrollment Growth 11.9%
UHC Non-SNP Market Share 45.1%

Northern Colorado
Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld

Market Landscape
Eligibles (as of May 2021) 138,333
YOY Eligible Growth 3.7%
MA Non-SNP Penetration 29.1%
YOY MA Non-SNP Enrollment Growth 12.4%
UHC Non-SNP Market Share 43.3%

Western Colorado
Delta, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt

Market Landscape
Eligibles (as of May 2021) 99,406
YOY Eligible Growth 3.7%
MA Non-SNP Penetration 16.8%
YOY MA Non-SNP Enrollment Growth 1.1%
UHC Non-SNP Market Share 22.5%

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2022 Market Landscape

**Colorado MA Only**

<table>
<thead>
<tr>
<th>Market Landscape</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibles (as of May 2021)</td>
<td>774,444</td>
</tr>
<tr>
<td>YOY Eligible Growth</td>
<td>2.7%</td>
</tr>
<tr>
<td>MA Non-SNP Penetration</td>
<td>37.8%</td>
</tr>
<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>7.2%</td>
</tr>
<tr>
<td>UHC Non-SNP Market Share</td>
<td>47.4%</td>
</tr>
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</table>

**Colorado Dual**

<table>
<thead>
<tr>
<th>Market Landscape</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Est. D-SNP Eligibles</td>
<td>119,680</td>
</tr>
<tr>
<td>D-SNP Enrollees</td>
<td>26,154</td>
</tr>
<tr>
<td>D-SNP Penetration (All Plans)</td>
<td>21.9%</td>
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<tr>
<td>Total UHC D-SNP Enrollees</td>
<td>19,872</td>
</tr>
<tr>
<td>UHC D-SNP Market Share</td>
<td>76.0%</td>
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</tbody>
</table>
### Denver Metro

#### 2022 Product Benefits

**New Plan**

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Premium</th>
<th>Medical Deductible</th>
<th>Max OOP</th>
<th>PCP / Specialist</th>
<th>Inpatient Hospital</th>
<th>ASC / Outpatient</th>
<th>Lab</th>
<th>Rx Ded.; Copays</th>
<th>Other Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)</strong></td>
<td>$0</td>
<td>$0</td>
<td>$3,900</td>
<td>$0 / $25; Referral Required</td>
<td>$225 Days 1-5</td>
<td>$0 or $125 / $0 or $200</td>
<td>$0</td>
<td>$0 All Tiers; $0/$10/$47/$95/33%; Tier 1 Full Gap Coverage</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
<tr>
<td><strong>AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)</strong></td>
<td>$0</td>
<td>$0</td>
<td>$3,000</td>
<td>$0 / $20; Referral Required</td>
<td>$185 Days 1-5</td>
<td>$0 or $100 / $0 or $175</td>
<td>$0</td>
<td>$0 All Tiers; $0/$10/$47/$95/33%; Tier 1 Full Gap Coverage</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit</td>
</tr>
<tr>
<td><strong>AARP® Medicare Advantage Plan 1 (HMO)</strong></td>
<td>$0</td>
<td>$0</td>
<td>$4,400</td>
<td>$0 / $35; Referral Required</td>
<td>$250 Days 1-6</td>
<td>$0 or $175 / $0 or $235</td>
<td>$0</td>
<td>$0 All Tiers; $0/$10/$47/$95/33%; Tier 1 Full Gap Coverage</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit</td>
</tr>
</tbody>
</table>

**Plan Highlights**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**Service Area**
- **Colorado**: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson

**Plan Highlights**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**Premium**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**Medical Deductible**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**Max OOP**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**PCP / Specialist**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**Inpatient Hospital**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**ASC / Outpatient**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**Lab**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**Rx Ded.; Copays**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

**Other Benefits**
- **Plan Name**
  - **AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)**
  - **AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)**
  - **AARP® Medicare Advantage Plan 1 (HMO)**

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## Plan Highlights

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Plan ID**: H2577-002-000
- **Plan Highlights**: $0 premium plan for those who are cost conscious, but want provider choice.

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Plan ID**: H0609-047-000
- **Plan Highlights**: New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes.

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Plan ID**: H6706-001-000
- **Plan Highlights**: $0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes Medicare National Network.

## Service Area

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Service Area**: Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Service Area**: Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Service Area**: Colorado: Boulder

## Premium

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Premium**: $0

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Premium**: $0

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Premium**: $0

## Medical Deductible

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Medical Deductible**: $0

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Medical Deductible**: $0

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Medical Deductible**: $0

## Max OOP

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Max OOP**: $5,500

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Max OOP**: $3,900

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Max OOP**: $3,900

## PCP / Specialist

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **PCP / Specialist**: $0 / $40; No Referral Required

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **PCP / Specialist**: $0 / $25; Referral Required

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **PCP / Specialist**: $0 / $30; Referral Required

## Inpatient Hospital

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Inpatient Hospital**: $325 Days 1-5

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Inpatient Hospital**: $225 Days 1-6

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Inpatient Hospital**: $225 Days 1-6

## ASC / Outpatient

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **ASC / Outpatient**: $0 or $325 / $0 or $325

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **ASC / Outpatient**: $0 or $200 / $0 or $200

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **ASC / Outpatient**: $0 or $200 / $0 or $200

## Lab

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Lab**: $0

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Lab**: $0

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Lab**: $0

## Rx Ded.; Copays

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Rx Ded.; Copays**: $0 All Tiers; $0/$0/$47/$100/33% (Preferred); Tier 1 Full Gap Coverage

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Rx Ded.; Copays**: $0 All Tiers; $0/$10/$47/$95/33%; Tier 1 Full Gap Coverage

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Rx Ded.; Copays**: $0 All Tiers; $0/$10/$47/$95/33%; Tier 1 Full Gap Coverage

## Other Benefits

- **Plan Name**: AARP® Medicare Advantage Walgreens (PPO)
- **Other Benefits**: Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available

- **Plan Name**: UnitedHealthcare® Chronic Complete (HMO C-SNP)
- **Other Benefits**: Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation

- **Plan Name**: AARP® Medicare Advantage Plan 2 (HMO)
- **Other Benefits**: Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available

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### 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
- **Plan Name 1**: $0
- **Plan Name 2**: $39

### Medical Deductible
- **Plan Name 1**: $0
- **Plan Name 2**: $0

### Max OOP
- **Plan Name 1**: $4,400
- **Plan Name 2**: $3,500

### PCP / Specialist
- **Plan Name 1**: $0 / $40; Referral Required
- **Plan Name 2**: $0 / $30; Referral Required

### Inpatient Hospital
- **Plan Name 1**: $275 Days 1-6
- **Plan Name 2**: $225 Days 1-6

### ASC / Outpatient
- **Plan Name 1**: $0 or $175 / $0 or $250
- **Plan Name 2**: $0 or $150 / $0 or $225

### Lab
- **Plan Name 1**: $0
- **Plan Name 2**: $0

### Rx Ded.; Copays
- **Plan Name 1**: $0 All Tiers; $0/$8/$47/$95/33%; Tier 1 Full Gap Coverage
- **Plan Name 2**: $0 All Tiers; $0/$8/$47/$95/33%; Tier 1 Full Gap Coverage

### Other Benefits
- **Plan Name 1**: Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available
- **Plan Name 2**: Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available
## Plan Highlights

- **Plan Name**: AARP® Medicare Advantage Choice Plan 1 (PPO)  
  - Premium: $0  
  - Medical Deductible: $0  
  - Max OOP: $5,900  
  - PCP / Specialist: $0 / $40; No Referral Required  
  - Inpatient Hospital: $325 Days 1-5  
  - ASC / Outpatient: $0 or $325 / $0 or $325  
  - Lab: $0  
  - Rx Ded.; Copays: $0 All Tiers; $0/$10/$47/$95/$33%; Tier 1 Full Gap Coverage  
  - Other Benefits: Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available

- **Plan Name**: AARP® Medicare Advantage Choice Plan 2 (PPO)  
  - Premium: $0  
  - Medical Deductible: $0  
  - Max OOP: $5,900  
  - PCP / Specialist: $25 / $40; No Referral Required  
  - Inpatient Hospital: $490 Days 1-4  
  - ASC / Outpatient: $0 or $470 / $0 or $470  
  - Lab: $0  
  - Rx Ded.; Copays: $350 Tiers 3-5; $0/$25/$47/$95/27%; Tier 1 Full Gap Coverage  
  - Other Benefits: Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

- **Plan Name**: AARP® Medicare Advantage Choice Plan 3 (PPO)  
  - Premium: $24  
  - Medical Deductible: $0  
  - Max OOP: $5,200  
  - PCP / Specialist: $0 / $35; No Referral Required  
  - Inpatient Hospital: $250 Days 1-5  
  - ASC / Outpatient: $0 or $250 / $0 or $250  
  - Lab: $0  
  - Rx Ded.; Copays: $0 All Tiers; $0/$10/$47/$95/$33%; Tier 1 Full Gap Coverage  
  - Other Benefits: Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit

## Service Area

- **Colorado**: Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld

## Premium

- $0  
- $0  
- $24

## Medical Deductible

- $0  
- $0  
- $0

## Max OOP

- $5,900  
- $5,900  
- $5,200

## PCP / Specialist

- $0 / $40; No Referral Required  
- $25 / $40; No Referral Required  
- $0 / $35; No Referral Required

## Inpatient Hospital

- $325 Days 1-5  
- $490 Days 1-4  
- $250 Days 1-5

## ASC / Outpatient

- $0 or $325 / $0 or $325  
- $0 or $470 / $0 or $470  
- $0 or $250 / $0 or $250

## Lab

- $0  
- $0  
- $0

## Rx Ded.; Copays

- $0 All Tiers; $0/$10/$47/$95/$33%; Tier 1 Full Gap Coverage  
- $350 Tiers 3-5; $0/$25/$47/$95/27%; Tier 1 Full Gap Coverage  
- $0 All Tiers; $0/$10/$47/$95/$33%; Tier 1 Full Gap Coverage

## Other Benefits

- Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, 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  
- Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit
# 2022 Product Benefits

## Southern Colorado

<table>
<thead>
<tr>
<th>Plan Highlights</th>
<th>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</th>
<th>Mid premium plan with low out-of-pocket costs and rich ancillaries</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Service Area</strong></td>
<td><strong>Colorado</strong>: El Paso, Fremont, Pueblo, Teller</td>
<td><strong>Colorado</strong>: El Paso, Fremont, Pueblo, Teller</td>
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<tr>
<td><strong>Premium</strong></td>
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<td>$39</td>
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<td><strong>Medical Deductible</strong></td>
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<tr>
<td><strong>Max OOP</strong></td>
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<td><strong>PCP / Specialist</strong></td>
<td>$0 / $35; Referral Required</td>
<td>$0 / $30; Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$275 Days 1-6</td>
<td>$225 Days 1-6</td>
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<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 or $175 / $0 or $250</td>
<td>$0 or $150 / $0 or $225</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>$0 All Tiers; $0/$8/$47/$95/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$8/$47/$95/33%; Tier 1 Full Gap Coverage</td>
</tr>
</tbody>
</table>

**Other Benefits**

- Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Platinum Dental Rider Available
- Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic
## 2022 Product Benefits

### Southern Colorado

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice Plan 1 (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 2 (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 3 (PPO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H2577-001-002</td>
<td>H2577-003-002</td>
<td>H2577-023-000</td>
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<tr>
<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice. Broad pharmacy access</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice. Broad pharmacy access</td>
<td>New! Open access plan with low out-of-pocket costs and additional ancillaries</td>
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<tr>
<td>Service Area</td>
<td><strong>Colorado</strong>: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller</td>
<td><strong>Colorado</strong>: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller</td>
<td><strong>Colorado</strong>: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller</td>
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<tr>
<td>Premium</td>
<td>$0</td>
<td>$0; Part B Rebate: up to $45</td>
<td>$24</td>
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<tr>
<td>Medical Deductible</td>
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<td>$0</td>
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<tr>
<td>Max OOP</td>
<td>$5,500</td>
<td>$6,700</td>
<td>$5,200</td>
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<tr>
<td>PCP / Specialist</td>
<td>$0 / $40; No Referral Required</td>
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<td>$0 or $275 / $0 or $275</td>
<td>$0 or $445 / $0 or $445</td>
<td>$0 or $250 / $0 or $250</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$10/$47/$95/33%; Tier 1 Full Gap Coverage</td>
<td>$350 Tiers 3-5; $0/$8/$47/$95/27%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$10/$47/$95/33%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available</td>
<td>Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit</td>
</tr>
</tbody>
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### Plan Highlights

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **Plan Highlights**: $0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **Plan Highlights**: Mid premium plan for those shopping on value and lower out-of-pocket costs

### Service Area

**Colorado**: Delta, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt

### Plan Premiums

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **Premium**: $0

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **Premium**: $34

### Medical Deductibles

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **Medical Deductible**: $0

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **Medical Deductible**: $0

### Max OOP

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **Max OOP**: $5,500

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **Max OOP**: $4,900

### PCP / Specialist

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **PCP / Specialist**: $0 / $40; No Referral Required

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **PCP / Specialist**: $0 / $35; No Referral Required

### Inpatient Hospital

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **Inpatient Hospital**: $285 Days 1-6

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **Inpatient Hospital**: $225 Days 1-6

### ASC / Outpatient

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **ASC / Outpatient**: $0 or $250 / $0 or $250

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **ASC / Outpatient**: $0 or $200 / $0 or $200

### Lab

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **Lab**: $0

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **Lab**: $0

### Rx Ded.; Copays

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **Rx Ded.; Copays**: $0 All Tiers; $0/$10/$47/$100/33%; Tier 1 Full Gap Coverage

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **Rx Ded.; Copays**: $0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage

### Other Benefits

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Value (HMO)
- **Plan ID**: H2582-004-000
- **Other Benefits**: Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

- **Plan Name**: Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)
- **Plan ID**: H2582-005-000
- **Other Benefits**: Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Patriot (HMO)</th>
<th>AARP® Medicare Advantage Patriot (HMO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H0609-041-000</td>
<td>H0609-018-000</td>
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<tr>
<td>Plan Highlights</td>
<td>Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans</td>
<td>Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans</td>
</tr>
<tr>
<td>Service Area</td>
<td><strong>Colorado</strong>: El Paso, Fremont, Larimer, Pueblo, Teller, Weld</td>
<td><strong>Colorado</strong>: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson</td>
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<tr>
<td>Premium</td>
<td>$0; Part B Rebate: up to $50</td>
<td>$0; Part B Rebate: up to $50</td>
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<td>Medical Deductible</td>
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<td>Max OOP</td>
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<td>PCP / Specialist</td>
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<td>$0 / $35; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$275 Days 1-6</td>
<td>$225 Days 1-6</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $240 / $0 or $240</td>
<td>$0 or $225 / $0 or $225</td>
</tr>
<tr>
<td>Lab</td>
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<td>$0</td>
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<tr>
<td>Rx Ded.; Copays</td>
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<td>Not Covered</td>
</tr>
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</table>

**Other Benefits**
- Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline
- Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

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# 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

## Service Area
- **Colorado**: Archuleta, Delta, Eagle, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt, Summit

## Premium
- $0
- $0

## Other Benefits
- **Dental Level 4**: Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit
- **Dental Level 3**: Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, PERS, Meal Benefit
2022 Medicare Advantage Service Area

- **Current Footprint**
  - Honolulu, Kauai, Maui

- **Dual Only Footprint**
  - Hawaii, Kalawao

---

### Hawaii

<table>
<thead>
<tr>
<th>Metric</th>
<th>Measure</th>
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</thead>
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<tr>
<td>Eligibles (as of May 2021)</td>
<td>285,959</td>
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<tr>
<td>Estimated Dual Eligibles&lt;sup&gt;2&lt;/sup&gt;</td>
<td>44,092</td>
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<tr>
<td>YOY Eligible Growth</td>
<td>2.9%</td>
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<tr>
<td>MA Penetration</td>
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<tr>
<td>YOY MA Enrollment Growth</td>
<td>7.7%</td>
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<tr>
<td>UHC Market Share</td>
<td>32.2%</td>
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</table>

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

<sup>2</sup> UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 5,865 partial duals who may or may not be eligible).
2022 Market Landscape

Hawaii

Kauai, Maui

Market Landscape
Eligibles (as of May 2021) 48,479
YOY Eligible Growth 3.7%
MA Non-SNP Penetration 34.9%
YOY MA Non-SNP Enrollment Growth 9.8%
UHC Non-SNP Market Share 8.3%

Honolulu

Hawaii MA Only
Honolulu, Kauai, Maui

Market Landscape
Eligibles (as of May 2021) 238,309
YOY Eligible Growth 2.6%
MA Non-SNP Penetration 31.0%
YOY MA Non-SNP Enrollment Growth 7.8%
UHC Non-SNP Market Share 8.3%

Market Landscape
Est. D-SNP Eligibles 44,092
D-SNP Enrollees 26,468
D-SNP Penetration (All Plans) 60.0%
Total UHC D-SNP Enrollees 17,737
UHC D-SNP Market Share 67.0%

Market Landscape
Eligibles (as of May 2021) 189,830
YOY Eligible Growth 2.3%
MA Non-SNP Penetration 30.0%
YOY MA Non-SNP Enrollment Growth 7.2%
UHC Non-SNP Market Share 29.4%

Hawaii, Honolulu, Kalawao, Kauai, Maui

Market Landscape
Eligibles (as of May 2021) 44,092
YOY Eligible Growth 2.6%
MA Non-SNP Penetration 31.0%
YOY MA Non-SNP Enrollment Growth 7.8%
UHC Non-SNP Market Share 24.6%
## 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
**Hawaii**: Kauai, Maui

### Premium
$28

### Medical Deductible
$0

### Max OOP
$5,700

### PCP / Specialist
$0 / $35; No Referral Required

### Inpatient Hospital
$340 Days 1-4

### ASC / Outpatient
$0 or $265 / $0 or $335

### Lab
$0

### Rx Ded.; Copays
$195 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage

### Other Benefits
- Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available
### Plan Names

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice Plan 1 (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 2 (PPO)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H2228-024-000</td>
<td>H2228-067-000</td>
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<tr>
<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice. Passport included</td>
<td>Open access plan with low out-of-pocket costs and additional ancillaries. Passport included</td>
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<tr>
<td>Service Area</td>
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<td>Hawaii: Honolulu</td>
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<tr>
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<td>$55</td>
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<td>PCP / Specialist</td>
<td>$5 / $45; No Referral Required</td>
<td>$0 / $30; No Referral Required</td>
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<td>$0 or $230 / $0 or $300</td>
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<td>$0</td>
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<tr>
<td>Rx Ded.; Copays</td>
<td>$300 Tiers 3-5; $3/$12/$45/$95/28%; Tier 1 Full Gap Coverage</td>
<td>$150 Tiers 3-5; $3/$12/$45/$95/30%; Tier 1 Full Gap Coverage</td>
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<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available</td>
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</table>

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### 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 for veterans. Passport included

### Service Area
**Hawaii**: Honolulu, Kauai, Maui

### Premium
$0; Part B Rebate: up to $30

### Medical Deductible
$0

### Max OOP
$6,700

### PCP / Specialist
$10 / $50; No Referral Required

### Inpatient Hospital
$450 Days 1-4

### ASC / Outpatient
$0 or $355 / $0 or $425

### Lab
$0

### Rx Ded.; Copays
Not Covered

### Other Benefits
Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available
# 2022 Product Benefits

## Hawaii Dual

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare Dual Complete® (PPO D-SNP)</th>
<th>UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H2228-043-000</td>
<td>R3175-063-000</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 4, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, Acupuncture, Chiropractic</td>
<td>Dental Level 3, OTC Catalog, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic</td>
</tr>
</tbody>
</table>

Plan Highlights

- Plan designed for those with both Medicare and Medicaid
- Plan designed for those with both Medicare and Medicaid

Service Area

- Hawaii: Hawaii, Honolulu, Kauai, Maui
- All counties in state

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### 2022 Medicare Advantage Service Area

#### Current Footprint
- Ada, Bannock, Bingham, Bonner, Bonneville, Boundary, Canyon, Gem, Kootenai, Latah, Nez Perce, Payette, Shoshone, Twin Falls, Valley

#### Expansion Footprint
- Boise, Elmore, Jefferson, Madison, Owyhee

---

<table>
<thead>
<tr>
<th>2022 State Landscape¹</th>
<th>Idaho</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elgibles (as of May 2021)</td>
<td>300,569</td>
</tr>
<tr>
<td>YOY Eligible Growth</td>
<td>4.3%</td>
</tr>
<tr>
<td>MA Penetration</td>
<td>44.6%</td>
</tr>
<tr>
<td>YOY MA Enrollment Growth</td>
<td>13.0%</td>
</tr>
<tr>
<td>UHC Market Share</td>
<td>32.7%</td>
</tr>
</tbody>
</table>

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
2022 Market Landscape

Idaho

Eastern Idaho
Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls

Market Landscape
Eligibles (as of May 2021) 68,885
YOY Eligible Growth 3.4%
MA Non-SNP Penetration 30.5%
YOY MA Non-SNP Enrollment Growth 18.9%
UHC Non-SNP Market Share 18.1%

Southern Idaho
Ada, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley

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

Market Landscape
Eligibles (as of May 2021) 79,662
YOY Eligible Growth 4.2%
MA Non-SNP Penetration 27.8%
YOY MA Non-SNP Enrollment Growth 14.4%
UHC Non-SNP Market Share 10.9%

Idaho MA Only
Ada, Bannock, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Elmore, Gem, Jefferson, Kootenai, Latah, Madison, Nez Perce, Owyhee, Payette, Shoshone, Twin Falls, Valley

Market Landscape
Eligibles (as of May 2021) 152,022
YOY Eligible Growth 4.8%
MA Non-SNP Penetration 48.6%
YOY MA Non-SNP Enrollment Growth 9.7%
UHC Non-SNP Market Share 47.7%

Idaho

Market Landscape
Eligibles (as of May 2021) 300,569
YOY Eligible Growth 4.3%
MA Non-SNP Penetration 38.9%
YOY MA Non-SNP Enrollment Growth 12.1%
UHC Non-SNP Market Share 35.4%

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## 2022 Product Benefits

### Eastern Idaho

**NEW PLAN**

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
<th>AARP® Medicare Advantage Plan 1 (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H4604-022-000</td>
<td>H4604-014-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>New! $0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
<td>Higher premium plan with low out-of-pocket costs and rich ancillaries</td>
</tr>
<tr>
<td>Service Area</td>
<td>Idaho: Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls</td>
<td>Idaho: Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$76</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$6,700</td>
<td>$5,500</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$5 / $45; No Referral Required</td>
<td>$0 / $40; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$395 Days 1-5</td>
<td>$295 Days 1-6</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $375 / $0 or $375</td>
<td>$0 or $275 / $0 or $275</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$325 Tiers 3-5; $3/$10/$45/$95/27%; Tier 1 Full Gap Coverage</td>
<td>$200 Tiers 3-5; $0/$10/$45/$95/29%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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## 2022 Product Benefits

### Northern Idaho

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
<th>AARP® Medicare Advantage Plan 1 (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H4604-020-000</td>
<td>H4604-013-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
<td>Higher premium plan with low out-of-pocket costs and rich ancillaries</td>
</tr>
<tr>
<td>Service Area</td>
<td>Idaho: Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone</td>
<td>Idaho: Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$49</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$6,700</td>
<td>$5,500</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$5 / $45; No Referral Required</td>
<td>$0 / $40; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$395 Days 1-4</td>
<td>$295 Days 1-6</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $375 / $0 or $375</td>
<td>$0 or $275 / $0 or $275</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$295 Tiers 3-5; $3/$10/$45/$95/28%; Tier 1 Full Gap Coverage</td>
<td>$195 Tiers 3-5; $0/$10/$45/$95/29%; Tier 1 Full Gap Coverage</td>
</tr>
</tbody>
</table>

**Other Benefits**

- Dental Level 1, Routine Eye Exam, 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 Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit

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## Service Area

**Idaho:** Ada, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Twin Falls, Valley

## Premium

**Idaho:** $0

**Southern Idaho:** $16

## Medical Deductible

**Idaho:** $0

**Southern Idaho:** $0

## Max OOP

**Idaho:** $4,900

**Southern Idaho:** $4,900

## PCP / Specialist

**Idaho:** $0 / $30; No Referral Required

**Southern Idaho:** $0 / $35; No Referral Required

## Inpatient Hospital

**Idaho:** $275 Days 1-5

**Southern Idaho:** $350 Days 1-4

## ASC / Outpatient

**Idaho:** $0 or $100 / $0 or $200

**Southern Idaho:** $0 or $250 / $0 or $250

## Lab

**Idaho:** $0

**Southern Idaho:** $0

## Rx Ded.; Copays

**Idaho:** $100 Tiers 3-5; $0/$7/$45/$95/31%; Tier 1 Full Gap Coverage

**Southern Idaho:** $200 Tiers 3-5; $0/$10/$45/$95/29%; Tier 1 Full Gap Coverage

## Other Benefits

- Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit

- Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit
## 2022 Product Benefits

### Southern Idaho

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Walgreens (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 1 (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 2 (PPO)</th>
</tr>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H2228-079-000</td>
<td>H2228-031-000</td>
<td>H2228-032-000</td>
</tr>
<tr>
<td><strong>Plan Highlights</strong></td>
<td>$0 premium plan for those who are cost conscious, but want provider choice</td>
<td>Open access plan with low out-of-pocket costs and additional ancillaries</td>
<td>Open access plan for those seeking maximum coverage</td>
</tr>
<tr>
<td><strong>Service Area</strong></td>
<td><strong>Idaho</strong>: Ada, Canyon</td>
<td><strong>Idaho</strong>: Ada, Canyon</td>
<td><strong>Idaho</strong>: Ada, Canyon</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>$0</td>
<td>$19</td>
<td>$76</td>
</tr>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Max OOP</strong></td>
<td>$6,700</td>
<td>$4,700</td>
<td>$3,900</td>
</tr>
<tr>
<td><strong>PCP / Specialist</strong></td>
<td>$0 / $40; No Referral Required</td>
<td>$0 / $40; No Referral Required</td>
<td>$0 / $30; No Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$325 Days 1-6</td>
<td>$325 Days 1-4</td>
<td>$295 Days 1-4</td>
</tr>
<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 or $325 / $0 or $325</td>
<td>$0 or $325 / $0 or $325</td>
<td>$0 or $295 / $0 or $295</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>$200 Tiers 3-5; $0/$0/$47/$100/29% (Preferred); Tier 1 Full Gap Coverage</td>
<td>$190 Tiers 3-5; $0/$10/$45/$95/29%; Tier 1 Full Gap Coverage</td>
<td>$175 Tiers 3-5; $0/$10/$45/$95/30%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit</td>
</tr>
</tbody>
</table>

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## Plan Name
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® Medicare Advantage Assure (PPO)</th>
</tr>
</thead>
</table>

## Plan ID
<table>
<thead>
<tr>
<th>Plan ID</th>
<th>H0271-002-000</th>
</tr>
</thead>
</table>

## Plan Highlights
- Plan designed for those with both Medicare and Medicaid - best for Full Duals

## Service Area
- Idaho: Ada, Bannock, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Elmore, Gem, Jefferson, Kootenai, Latah, Madison, Nez Perce, Owyhee, Payette, Shoshone, Twin Falls, Valley

## Premium
- $0 for Full Duals

## Medical Deductible
- $0

## Max OOP
- $0 for Full Duals

## PCP / Specialist
- $0 / $0 for Full Duals; No Referral Required

## Inpatient Hospital
- $0 for Full Duals

## ASC / Outpatient
- $0 for Full Duals

## Lab
- $0 for Full Duals

## Rx Ded.; Copays
- Varies by LIS Level

## Other Benefits
- Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit
## 2022 Product Benefits

### Idaho MA Only

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Patriot (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H4604-019-000</td>
</tr>
<tr>
<td><strong>Plan Highlights</strong></td>
<td>Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans</td>
</tr>
<tr>
<td><strong>Service Area</strong></td>
<td>Idaho: Ada, Bannock, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Elmore, Gem, Jefferson, Kootenai, Latah, Madison, Nez Perce, Owyhee, Payette, Shoshone, Twin Falls, Valley</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>$0; Part B Rebate: up to $50</td>
</tr>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Max OOP</strong></td>
<td>$5,400</td>
</tr>
<tr>
<td><strong>PCP / Specialist</strong></td>
<td>$0 / $40; No Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$350 Days 1-4</td>
</tr>
<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 or $300 / $0 or $300</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit</td>
</tr>
</tbody>
</table>

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Montana

2022 Medicare Advantage Service Area

- **Current Footprint**

- **Expansion Footprint**
  - Broadwater, Yellowstone

- **Dual Only Expansion**
  - Big Horn, Carbon, Golden Valley, Granite, Meagher, Musselshell, Powell, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux

---

**Eligibles (as of May 2021)**: 103,262

**Estimated Dual Eligibles**: 8,146

**Y.O.Y Eligible Growth**: 3.0%

**MA Penetration**: 23.1%

**Y.O.Y MA Enrollment Growth**: 17.2%

**UHC Market Share**: 3.4%

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

2 UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 1,515 partial duals who may or may not be eligible).
2022 Market Landscape

Montana

Market Landscape
Eligibles (as of May 2021) 76,688
YOO Eligible Growth 3.2%
MA Non-SNP Penetration 22.8%
YOO MA Non-SNP Enrollment Growth 12.8%
UHC Non-SNP Market Share 2.2%

Montana MA Only

Market Landscape
Eligibles (as of May 2021) 76,688
YOO Eligible Growth 3.2%
MA Non-SNP Penetration 22.8%
YOO MA Non-SNP Enrollment Growth 12.8%
UHC Non-SNP Market Share 2.2%

Montana PFFS

Market Landscape
Eligibles (as of May 2021) 10,147
YOO Eligible Growth 2.2%
MA Non-SNP Penetration 3.3%
YOO MA Non-SNP Enrollment Growth 27.0%
UHC Non-SNP Market Share 100.0%

Montana Dual

Market Landscape
Est. D-SNP Eligibles 8,146
D-SNP Enrollees 775
D-SNP Penetration (All Plans) 9.5%
Total UHC D-SNP Enrollees 0
UHC D-SNP Market Share 0.0%

Montana
Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone

Montana MA Only
Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone

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

Montana MA Only
Carter, Daniels, Dawson, Franklin, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley

Montana Dual
Big Horn, Broadwater, Carbon, Dawson, Golden Valley, Granite, Meagher, Mineral, Musselshell, Powell, Ravalli, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux, Yellowstone
## NEW PLAN

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice Plan 1 (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 2 (PPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H8211-009-000</td>
<td>H8211-007-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>New! $0 premium plan for those who are cost conscious, but want provider choice</td>
<td>Open access plan with low out-of-pocket costs and additional ancillaries</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$35</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$5,900</td>
<td>$4,200</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$20 / $45; No Referral Required</td>
<td>$0 / $40; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$400 Days 1-4</td>
<td>$295 Days 1-5</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $300 / $0 or $400</td>
<td>$0 or $175 / $0 or $275</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$350 Tiers 3-5; $0/$15/$45/$95/27%; Tier 1 Full Gap Coverage</td>
<td>$225 Tiers 4-5; $0/$8/$47/$100/29%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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# 2022 Product Benefits

## Montana MA Only

### Plan Details

**Plan Name:** AARP® Medicare Advantage Patriot (PPO)

**Plan ID:** H8211-010-000

**Plan Highlights:**
New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans

**Service Area:** Montana: Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone

**Premium:** $0; Part B Rebate: up to $30

**Medical Deductible:** $0

**Max OOP:** $6,700

**PCP / Specialist:** $10 / $45; No Referral Required

**Inpatient Hospital:** $295 Days 1-6

**ASC / Outpatient:** $0 or $150 / $0 or $250

**Lab:** $0

**Rx Ded.; Copays:** Not Covered

**Other Benefits:** Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

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## 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 for veterans**

**Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage**

## Service Area

**Kansas:** Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; **Missouri:** Clark, Schuyler, Sullivan; **Montana:** Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; **Nebraska:** Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; **Wyoming:** Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston

## Plan Designs

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® MedicareDirect Patriot (PFFS)</th>
<th>UnitedHealthcare® MedicareDirect Rx (PFFS)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H5435-001-000</td>
<td>H5435-024-000</td>
</tr>
<tr>
<td><strong>Plan Highlights</strong></td>
<td>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 for veterans</td>
<td>Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage</td>
</tr>
<tr>
<td><strong>Service Area</strong></td>
<td><strong>Kansas:</strong> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; <strong>Missouri:</strong> Clark, Schuyler, Sullivan; <strong>Montana:</strong> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <strong>Nebraska:</strong> Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; <strong>Wyoming:</strong> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</td>
<td><strong>Kansas:</strong> Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; <strong>Missouri:</strong> Clark, Schuyler, Sullivan; <strong>Montana:</strong> Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; <strong>Nebraska:</strong> Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; <strong>Wyoming:</strong> Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston</td>
</tr>
</tbody>
</table>

### Premium
- **Kansas:** $40
- **Missouri:** $74
- **Montana:** $94
- **Nebraska:** $40
- **Wyoming:** $40

### Medical Deductible
- **Kansas:** $0
- **Missouri:** $0
- **Montana:** $0
- **Nebraska:** $0
- **Wyoming:** $0

### Max OOP
- **Kansas:** $6,700
- **Missouri:** $6,700
- **Montana:** $6,700
- **Nebraska:** $6,700
- **Wyoming:** $6,700

### PCP / Specialist
- **Kansas:** $25 / $50; No Referral Required
- **Missouri:** $25 / $50; No Referral Required
- **Montana:** $25 / $50; No Referral Required
- **Nebraska:** $25 / $50; No Referral Required
- **Wyoming:** $25 / $50; No Referral Required

### Inpatient Hospital
- **Kansas:** $395 Days 1-4
- **Missouri:** $395 Days 1-4
- **Montana:** $395 Days 1-4
- **Nebraska:** $395 Days 1-4
- **Wyoming:** $395 Days 1-4

### ASC / Outpatient
- **Kansas:** $0 or $395 / $0 or $395
- **Missouri:** $0 or $395 / $0 or $395
- **Montana:** $0 or $395 / $0 or $395
- **Nebraska:** $0 or $395 / $0 or $395
- **Wyoming:** $0 or $395 / $0 or $395

### Lab
- **Kansas:** $0
- **Missouri:** $0
- **Montana:** $0
- **Nebraska:** $0
- **Wyoming:** $0

### Rx Ded.; Copays
- **Kansas:** Not Covered
- **Missouri:** Not Covered
- **Montana:** Not Covered
- **Nebraska:** $295 Tiers 3-5; $4/$14/$47/$100/28%
- **Wyoming:** $295 Tiers 3-5; $4/$14/$47/$100/28%

### Other Benefits
- Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline
**Montana Dual**

2022 Product Benefits

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare Dual Complete® Choice (PPO D-SNP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0271-030-000</td>
</tr>
</tbody>
</table>

**Plan Highlights**

New! Plan designed for those with both Medicare and Medicaid

**Service Area**

*Montana:* Big Horn, Broadwater, Carbon, Dawson, Golden Valley, Granite, Meagher, Mineral, Musselshell, Powell, Ravalli, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux, Yellowstone

**Premium**

$0

**Other Benefits**

Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit
2022 Medicare Advantage Service Area

Nevada

- Current Footprint
  Clark, Lyon, Nye, Washoe

Eligibles (as of May 2021) 500,665
- Estimated Dual Eligibles2 67,647
- YOY Eligible Growth 2.8%
- MA Penetration 46.8%
- YOY MA Enrollment Growth 11.0%
- UHC Market Share 39.9%

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

2 UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 16,027 partial duals who may or may not be eligible).
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## Plan Name
- **AARP® Medicare Advantage Walgreens Plan 1 (HMO)**
- **AARP® Medicare Advantage Premier (HMO)**
- **UnitedHealthcare® Medicare Advantage Assist (HMO C-SNP)**

## Plan ID
- **H0609-038-000**
- **H0609-031-000**
- **H0609-037-000**

## Plan Highlights
- **Plan Name:** $0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
- **Plan Highlights:** $0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs
- **Plan Highlights:** $0 premium plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes

## Service Area
- **Nevada:** Clark, Nye

## Premium
- **Plan Name:** $0
- **Plan Highlights:** $24.30 (Varies by LIS level)
- **Plan Name:** $0

## Medical Deductible
- **Plan Name:** $0
- **Plan Highlights:** $0
- **Plan Name:** $0

## Max OOP
- **Plan Name:** $1,000
- **Plan Highlights:** $1,000
- **Plan Name:** $1,000

## PCP / Specialist
- **Plan Name:** $0 / $0; Referral Required
- **Plan Highlights:** $0 / $0; Referral Required
- **Plan Name:** $0 / $0; Referral Required

## Inpatient Hospital
- **Plan Name:** $0 per admit
- **Plan Highlights:** $0 per admit
- **Plan Name:** $0 per admit

## ASC / Outpatient
- **Plan Name:** $0 / $0
- **Plan Highlights:** $0 / $0
- **Plan Name:** $0 / $0

## Lab
- **Plan Name:** $0
- **Plan Highlights:** $0
- **Plan Name:** $0

## Rx Ded.; Copays
- **Plan Name:** $0 All Tiers; $0/$0/$47/$100/33% (Preferred); Tiers 1-2 Full Gap Coverage
- **Plan Highlights:** Varies By LIS Level
- **Plan Name:** $0 All Tiers; $0/$8/$47/$100/33%; Tiers 1-2 Full Gap Coverage

## Other Benefits
- **Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, PERS, Meal Benefit**
- **Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit**
- **Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, PERS, Meal Benefit**

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<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Focus (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0609-028-000</td>
<td>H0609-032-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
<td>$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs</td>
</tr>
<tr>
<td>Service Area</td>
<td>Nevada: Clark, Nye</td>
<td>Nevada: Clark, Nye</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$2,500</td>
<td>$2,500</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0; Referral Required</td>
<td>$0 / $0; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0 per admit</td>
<td>$0 per admit</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 / $0</td>
<td>$0 / $0</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $2/$8/$47/$100/33%; Tiers 1-2 Full Gap Coverage</td>
<td>$0 All Tiers; $2/$8/$47/$100/33%; Tiers 1-2 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, 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</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, 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</td>
</tr>
</tbody>
</table>
### AARP® Medicare Advantage Choice (PPO)

**Plan Name**: AARP® Medicare Advantage Choice (PPO)

**Plan ID**: H7404-018-000

**Plan Highlights**:
- $0 premium plan for those who are cost conscious, but want provider choice

**Service Area**:
- **Nevada**: Clark, Nye

**Premium**:
- $0

**Medical Deductible**:
- $0

**Max OOP**:
- $5,900

**PCP / Specialist**:
- $0 / $30; No Referral Required

**Inpatient Hospital**:
- $295 Days 1-5

**ASC / Outpatient**:
- $0 or $225 / $0 or $275

**Lab**:
- $0

**Rx Ded.; Copays**:
- $0 All Tiers; $0/$10/$47/$100/33%; Tier 1 Full Gap Coverage

**Other Benefits**:
- Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Meal Benefit, Platinum Dental Rider Available

### AARP® Medicare Advantage Walgreens Plan 2 (PPO)

**Plan Name**: AARP® Medicare Advantage Walgreens Plan 2 (PPO)

**Plan ID**: H7404-020-000

**Plan Highlights**:
- $0 premium plan designed for those who are cost conscious, but want provider choice

**Service Area**:
- **Nevada**: Clark, Nye

**Premium**:
- $0; Part B Rebate: up to $50

**Medical Deductible**:
- $0

**Max OOP**:
- $6,700

**PCP / Specialist**:
- $0 / $45; No Referral Required

**Inpatient Hospital**:
- $350 Days 1-5

**ASC / Outpatient**:
- $0 or $300 / $0 or $300

**Lab**:
- $0

**Rx Ded.; Copays**:
- $195 Tiers 3-5; $0/$0/$47/$100/29% (Preferred); Tier 1 Full Gap Coverage

**Other Benefits**:
- Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Meal Benefit, Platinum Dental Rider Available

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### Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
<th>AARP® Medicare Advantage Plan 1 (HMO)</th>
</tr>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H0609-040-000</td>
<td>H0609-033-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
<td>Low premium plan for those shopping on value and lower out-of-pocket costs</td>
</tr>
<tr>
<td>Service Area</td>
<td>Nevada: Lyon, Washoe</td>
<td>Nevada: Lyon, Washoe</td>
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<tr>
<td>Premium</td>
<td>$0</td>
<td>$25</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Max OOP</td>
<td>$4,400</td>
<td>$3,900</td>
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<tr>
<td>PCP / Specialist</td>
<td>$0 / $45; Referral Required</td>
<td>$0 / $40; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$335 Days 1-5</td>
<td>$295 Days 1-5</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $335 / $0 or $335</td>
<td>$0 or $295 / $0 or $295</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $4/$10/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$10/$47/$100/33%; Tier 1 Full Gap Coverage</td>
</tr>
</tbody>
</table>

### Other Benefits

- Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Meal Benefit
- Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Meal Benefit
### Plan Name: AARP® Medicare Advantage Patriot (PPO)

**Plan ID:** H7404-019-000

#### Plan Highlights
Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans

#### Service Area
**Nevada:** Clark, Nye

#### Premium
$0; Part B Rebate: up to $100

#### Medical Deductible
$0

#### 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
$0

#### Rx Ded.; Copays
Not Covered

**Other Benefits**
- Dental Level 3
- Routine Eye Exam
- Eyewear Allowance
- OTC Catalog
- Routine Hearing Exam
- Hearing Aids
- Fitness Program
- Fitbit
- Virtual Medical Visits
- Virtual Mental Health Visits
- Nursing Hotline
- Transportation
- Meal Benefit
# Nevada Dual

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare Dual Complete® (HMO D-SNP)</th>
</tr>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H1360-001-000</td>
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</tbody>
</table>

## Plan Highlights
Plan designed for those with both Medicare and Medicaid

## Service Area
**Nevada**: Clark, Washoe

## Premium
$0

## Other Benefits
- Dental Level 4
- Routine Eye Exam
- Eyewear Allowance
- Combined OTC and Healthy Food Benefit
- Routine Hearing Exam, Hearing Aids
- Fitness Program
- Virtual Medical Visits
- Virtual Mental Health Visits
- Nurseline
- Transportation
- PERS
- Meal Benefit

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**New Mexico**

- **Current Footprint**
  - Bernalillo, Chaves, Cibola, Dona Ana, Grant, Hidalgo, Luna, Mora, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Torrance, Valencia

- **Expansion Footprint**
  - Catron, Colfax, Curry, Lincoln, Los Alamos, Otero, Quay, Taos

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**2022 Medicare Advantage Service Area**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
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<tr>
<td>Eligibles (as of May 2021)</td>
<td>404,497</td>
</tr>
<tr>
<td>YOY Eligible Growth</td>
<td>2.3%</td>
</tr>
<tr>
<td>MA Penetration</td>
<td>44.3%</td>
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<tr>
<td>YOY MA Enrollment Growth</td>
<td>8.3%</td>
</tr>
<tr>
<td>UHC Market Share</td>
<td>26.0%</td>
</tr>
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1 May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
### Market Landscape

**New Mexico**

#### Northern New Mexico
Bernalillo, Los Alamos, Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia

<table>
<thead>
<tr>
<th>Eligibles (as of May 2021)</th>
<th>249,149</th>
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<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>2.5%</td>
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<tr>
<td>MA Non-SNP Penetration</td>
<td>36.4%</td>
</tr>
<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>13.7%</td>
</tr>
<tr>
<td>UHC Non-SNP Market Share</td>
<td>19.5%</td>
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#### Rural New Mexico
Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, Roosevelt, San Juan, Socorro, Taos

<table>
<thead>
<tr>
<th>Eligibles (as of May 2021)</th>
<th>91,024</th>
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<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>1.6%</td>
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<tr>
<td>MA Non-SNP Penetration</td>
<td>20.2%</td>
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<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>50.2%</td>
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<tr>
<td>UHC Non-SNP Market Share</td>
<td>10.1%</td>
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#### Southern New Mexico
New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; Texas: El Paso

<table>
<thead>
<tr>
<th>Eligibles (as of May 2021)</th>
<th>198,432</th>
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<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>1.7%</td>
</tr>
<tr>
<td>MA Non-SNP Penetration</td>
<td>36.6%</td>
</tr>
<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>16.3%</td>
</tr>
<tr>
<td>UHC Non-SNP Market Share</td>
<td>52.8%</td>
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</table>

#### New Mexico MA Only
Bernalillo, Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Los Alamos, Mora, Otero, Quay, Rio Arriba, San Juan, San Miguel, Sandoval, Santa Fe, Taos, Torrance, Valencia

<table>
<thead>
<tr>
<th>Eligibles (as of May 2021)</th>
<th>333,287</th>
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<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>2.3%</td>
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<tr>
<td>MA Non-SNP Penetration</td>
<td>32.3%</td>
</tr>
<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>18.0%</td>
</tr>
<tr>
<td>UHC Non-SNP Market Share</td>
<td>17.8%</td>
</tr>
</tbody>
</table>
### Plan Highlights

#### New Mexico: Bernalillo, Sandoval, Torrance, Valencia

- **Premium:** $0
- **Medical Deductible:** $0
- **Max OOP:** $4,300
- **PCP / Specialist:** $0 / $35; No Referral Required
- **Inpatient Hospital:** $275 Days 1-6
- **ASC / Outpatient:** $0 or $150 / $0 or $250
- **Lab:** $0
- **Rx Ded.; Copays:** $0
- **Other Benefits:** Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

### Plan Details

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice Plan 1 (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 2 (PPO)</th>
<th>AARP® Medicare Advantage (HMO)</th>
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<td>H2228-047-000</td>
<td>H6526-001-000</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$10/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
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<tr>
<td>Other Benefits</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit</td>
<td>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</td>
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</tbody>
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<table>
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<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice Plan 1 (PPO)</th>
<th>AARP® Medicare Advantage Choice Plan 2 (PPO)</th>
<th>AARP® Medicare Advantage (HMO)</th>
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<td>H2228-049-000</td>
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<td>Plan Highlights</td>
<td>New! $0 premium plan for those who are cost conscious, but want provider choice</td>
<td>Open access plan with low out-of-pocket costs and additional ancillaries</td>
<td>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included</td>
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<tr>
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<td><strong>New Mexico</strong>: Los Alamos, Mora, Rio Arriba, San Miguel, Santa Fe</td>
<td><strong>New Mexico</strong>: Santa Fe</td>
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<tr>
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<tr>
<td>Medical Deductible</td>
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<td>$0</td>
<td>$0</td>
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<tr>
<td>Max OOP</td>
<td>$4,300</td>
<td>$3,800</td>
<td>$4,900</td>
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<tr>
<td>PCP / Specialist</td>
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<td>ASC / Outpatient</td>
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<td>$0 or $195 / $0 or $295</td>
<td>$0 or $175 / $0 or $275</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/12/$47/$100; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/10/$47/$100/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
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<td>Other Benefits</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit</td>
<td>Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available</td>
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</tbody>
</table>

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## Plan Highlights

**Plan designed for those with both Medicare and Medicaid - best for Full Duals**

**New!** Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals

## Service Area

**New Mexico**: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia

**New Mexico**: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia

## Premium

$0 for Full Duals

$0 for Full Duals

## Medical Deductible

$0

$0

## Max OOP

$0 for Full Duals

$0 for Full Duals

## PCP / Specialist

$0 / $0 for Full Duals; No Referral Required

$0 / $0 for Full Duals; No Referral Required

## Inpatient Hospital

$0 for Full Duals

$0 for Full Duals

## ASC / Outpatient

$0 for Full Duals

$0 for Full Duals

## Lab

$0 for Full Duals

$0 for Full Duals

## Rx Ded.; Copays

Varies by LIS Level

Varies by LIS Level

## Other Benefits

- Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit

- Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, NurseLine, Transportation, Meal Benefit
## Plan Highlights

- $0 premium plan for those who are cost conscious, but want provider choice

### Service Area

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

### Premium

- $0

### Medical Deductible

- $0

### Max OOP

- $3,900

### PCP / Specialist

- $0 / $35; No Referral Required

### Inpatient Hospital

- $225 Days 1-5

### ASC / Outpatient

- $0 or $175 / $0 or $200

### Lab

- $0

### Rx Ded.; Copays

- $0 All Tiers; $2/$14/$47/$100/33%; Tier 1 Full Gap Coverage

### Other Benefits

- Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit, Platinum Dental Rider Available

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# Southern New Mexico

## Plan Designs

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® Medicare Advantage Assure (PPO)</th>
<th>UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)</th>
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<td>H0271-034-000</td>
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<td>Plan designed for those with both Medicare and Medicaid - best for Full Duals</td>
<td>New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals</td>
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<td>Service Area</td>
<td>New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra</td>
<td>New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra</td>
</tr>
<tr>
<td>Premium</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $0 for Full Duals; No Referral Required</td>
<td>$0 / $0 for Full Duals; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 for Full Duals</td>
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<td>Lab</td>
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</tr>
<tr>
<td>Rx Ded.; Copays</td>
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<td>Varies by LIS Level</td>
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<tr>
<td>Other Benefits</td>
<td>Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit</td>
<td>Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit</td>
</tr>
</tbody>
</table>

NEW PLAN

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## Plan Highlights

- **New!** $0 premium plan for those who are cost conscious, but want provider choice.
- **New!** Open access plan with low out-of-pocket costs and additional ancillaries.
- **New!** Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals.

## Service Area

- **New Mexico:** Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, San Juan, Taos.
- **New Mexico:** Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, San Juan, Taos.
- **New Mexico:** Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, Roosevelt, San Juan, Socorro, Taos.

## Premium

- **Plan Name:** AARP® Medicare Advantage Choice Plan 1 (PPO)
  - Premium: $0
  - Medical Deductible: $0
  - Max OOP: $4,300
  - PCP / Specialist: $10 / $45; No Referral Required
  - Inpatient Hospital: $325 Days 1-6
  - ASC / Outpatient: $0 or $195 / $0 or $295
  - Lab: $0
  - Rx Ded.; Copays: $0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage
  - Other Benefits: Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

- **Plan Name:** AARP® Medicare Advantage Choice Plan 2 (PPO)
  - Premium: $19
  - Medical Deductible: $0
  - Max OOP: $3,800
  - PCP / Specialist: $10 / $40; No Referral Required
  - Inpatient Hospital: $295 Days 1-6
  - ASC / Outpatient: $0 or $195 / $0 or $295
  - Lab: $0
  - Rx Ded.; Copays: $0 All Tiers; $0/$10/$47/$100/33%; Tier 1 Full Gap Coverage
  - Other Benefits: Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

- **Plan Name:** UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
  - Premium: $0 for Full Duals
  - Medical Deductible: $0
  - Max OOP: $0
  - PCP / Specialist: $0 / $0; No Referral Required
  - Inpatient Hospital: $0 for Full Duals
  - ASC / Outpatient: $0 or $195 / $0 or $295
  - Lab: $0
  - Rx Ded.; Copays: $0 All Tiers; $0/$10/$47/$100/33%; Tier 1 Full Gap Coverage
  - Other Benefits: Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit

**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. © 2021 UnitedHealthcare 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.
## Plan Name

<table>
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<tr>
<th>AARP® Medicare Advantage Patriot (PPO)</th>
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<tr>
<td><strong>Plan ID</strong></td>
<td>H2228-119-000</td>
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</tbody>
</table>

## Plan Highlights

Plan designed for those who want affordable coverage beyond Original Medicare, but don’t need Prescription Drug coverage - works well for veterans

New! Plan designed for those who want affordable coverage beyond Original Medicare, but don’t need Prescription Drug coverage - works well for veterans

## Service Area

**New Mexico:** Bernalillo, Los Alamos, Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia

**New Mexico:** Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, San Juan, Taos

## Premium

$0; Part B Rebate: up to $50

$0; Part B Rebate: up to $50

## Medical Deductible

$0

$0

## Max OOP

$4,300

$4,300

## PCP / Specialist

$0 / $40; No Referral Required

$0 / $40; No Referral Required

## Inpatient Hospital

$275 Days 1-6

$275 Days 1-6

## ASC / Outpatient

$0 or $150 / $0 or $250

$0 or $150 / $0 or $250

## Lab

$0

$0

## Rx Ded.; Copays

Not Covered

Not Covered

## Other Benefits

**Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit**

**Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit**
2022 Medicare Advantage Service Area

Current Footprint
Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill

2022 State Landscape¹
Oregon

<table>
<thead>
<tr>
<th>Eligibles (as of May 2021)</th>
<th>572,680</th>
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</thead>
<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>2.3%</td>
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<tr>
<td>MA Penetration</td>
<td>60.8%</td>
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<tr>
<td>YOY MA Enrollment Growth</td>
<td>5.3%</td>
</tr>
<tr>
<td>UHC Market Share</td>
<td>31.8%</td>
</tr>
</tbody>
</table>

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
2022 Market Landscape

Oregon

Eugene
Benton, Lane, Linn

Market Landscape
Eligibles (as of May 2021) 139,572
YOY Eligible Growth 2.4%
MA Non-SNP Penetration 48.0%
YOY MA Non-SNP Enrollment Growth 8.0%
UHC Non-SNP Market Share 56.7%

Oregon MA Only
Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill

Market Landscape
Eligibles (as of May 2021) 572,680
YOY Eligible Growth 2.3%
MA Non-SNP Penetration 48.6%
YOY MA Non-SNP Enrollment Growth 6.3%
UHC Non-SNP Market Share 33.6%

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

Market Landscape
Eligibles (as of May 2021) 433,108
YOY Eligible Growth 2.3%
MA Non-SNP Penetration 48.8%
YOY MA Non-SNP Enrollment Growth 5.8%
UHC Non-SNP Market Share 26.2%
## Plan Name

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<tr>
<th>Plan Name</th>
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<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice</td>
<td>Open access plan with low out-of-pocket costs and rich ancillaries</td>
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<tr>
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<td>Oregon: Clackamas, Lane, Marion, Multnomah, Polk, Washington</td>
<td>Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill</td>
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<tr>
<td>Premium</td>
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<td>Lab</td>
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<td>$0</td>
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<td>Rx Ded.; Copays</td>
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<tr>
<td>Other Benefits</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurserline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurserline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available</td>
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<td>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
<td>Mid premium plan for those shopping on value and lower out-of-pocket costs</td>
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<td>$0</td>
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<tr>
<td>Rx Ded.; Copays</td>
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<td>$195 Tiers 4-5; $0/$12/$47/$100/29%; Tier 1 Full Gap Coverage</td>
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<td>Other Benefits</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, 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</td>
</tr>
</tbody>
</table>
### Plan Name

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
<th>UnitedHealthcare® Medicare Advantage Assure (PPO)</th>
<th>UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H3805-023-002</td>
<td>H0271-022-000</td>
<td>H0271-036-000</td>
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<tr>
<td>Plan Highlights</td>
<td>Low premium plan with low out-of-pocket costs and additional ancillaries</td>
<td>Plan designed for those with both Medicare and Medicaid - best for Full Duals</td>
<td>New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals</td>
</tr>
<tr>
<td>Service Area</td>
<td>Oregon: Linn</td>
<td>Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill</td>
<td>Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill</td>
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<tr>
<td>Premium</td>
<td>$19</td>
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<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Max OOP</td>
<td>$4,100</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
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<tr>
<td>PCP / Specialist</td>
<td>$5 / $40; Referral Required</td>
<td>$0 / $0 for Full Duals; No Referral Required</td>
<td>$0 / $0 for Full Duals; No Referral Required</td>
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<tr>
<td>Inpatient Hospital</td>
<td>$425 Days 1-4</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
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<tr>
<td>ASC / Outpatient</td>
<td>$0 or $350 / $0 or $350</td>
<td>$0 for Full Duals</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$195 Tiers 4-5; $0/$12/$47/$100/29%; Tier 1 Full Gap Coverage</td>
<td>Varies by LIS Level</td>
<td>Varies by LIS Level</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS</td>
<td>Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS</td>
</tr>
</tbody>
</table>

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### Plan Highlights
- **$0 premium plan** for those who are cost conscious, but want provider choice
- **Open access plan** with low out-of-pocket costs and additional ancillaries
- **$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

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Walgreens (PPO)</th>
<th>AARP® Medicare Advantage Choice (PPO)</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
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<tr>
<td>Plan ID</td>
<td>H2228-084-000</td>
<td>H2228-029-000</td>
<td>H3805-036-000</td>
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<tr>
<td>Premium</td>
<td>$0</td>
<td>$32</td>
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<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Max OOP</td>
<td>$5,600</td>
<td>$4,500</td>
<td>$5,600</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $45; No Referral Required</td>
<td>$0 / $30; No Referral Required</td>
<td>$0 / $40; Referral Required</td>
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<td>Inpatient Hospital</td>
<td>$400 Days 1-4</td>
<td>$300 Days 1-5</td>
<td>$400 Days 1-4</td>
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<tr>
<td>ASC / Outpatient</td>
<td>$0 or $350 / $0 or $350</td>
<td>$0 or $300 / $0 or $300</td>
<td>$0 or $400 / $0 or $400</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Rx Ded.; Copays</td>
<td>$250 Tiers 3-5; $0/$0/$47/$100/28% (Preferred); Tier 1 Full Gap Coverage</td>
<td>$100 Tiers 3-5; $0/$10/$45/$95/31%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage</td>
</tr>
</tbody>
</table>

### Other Benefits
- Dental Level 1, Routine Eye Exam, Eyewear Allowance, 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 Allowance, 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 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

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### Plan Highlights

**Plan Name**

- **AARP® Medicare Advantage Plan 1 (HMO)**
- **UnitedHealthcare® Medicare Advantage Assure (PPO)**
- **UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)**

**Plan ID**

- H3805-001-000
- H0271-022-000
- H0271-036-000

**Plan Highlights**

- **Higher premium plan with low out-of-pocket costs and rich ancillaries**
- **Plan designed for those with both Medicare and Medicaid - best for Full Duals**
- **New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - 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
- Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill

**Premium**

- $72
- $0 for Full Duals
- $0 for Full Duals

**Medical Deductible**

- $0
- $0
- $0

**Max OOP**

- $3,500
- $0 for Full Duals
- $0 for Full Duals

**PCP / Specialist**

- $0 / $25; Referral Required
- $0 / $0 for Full Duals; No Referral Required
- $0 / $0 for Full Duals; No Referral Required

**Inpatient Hospital**

- $285 Days 1-7
- $0 for Full Duals
- $0 for Full Duals

**ASC / Outpatient**

- $0 or $285 / $0 or $285
- $0 for Full Duals
- $0 for Full Duals

**Lab**

- $0
- $0 for Full Duals
- $0 for Full Duals

**Rx Ded.; Copays**

- $0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage
- Varies by LIS Level
- Varies by LIS Level

### Other Benefits

- **Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit**
- **Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS**
- **Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS**
### Plan Name: AARP® Medicare Advantage Patriot (PPO)

<table>
<thead>
<tr>
<th>Plan ID</th>
<th>H2228-088-000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Highlights</strong></td>
<td>Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans</td>
</tr>
<tr>
<td><strong>Service Area</strong></td>
<td>Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>$0; Part B Rebate: up to $50</td>
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<tr>
<td><strong>Medical Deductible</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Max OOP</strong></td>
<td>$5,600</td>
</tr>
<tr>
<td><strong>PCP / Specialist</strong></td>
<td>$0 / $45; No Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$400 Days 1-4</td>
</tr>
<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 or $350 / $0 or $350</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit</td>
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2022 Medicare Advantage Service Area

**Utah**

**Eligibles (as of May 2021)**

412,181

**Estimated Dual Eligibles**

39,518

**YOO Eligible Growth**

3.4%

**MA Penetration**

44.2%

**YOO MA Enrollment Growth**

11.6%

**UHC Market Share**

53.9%

---

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

2 UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 6,455 partial duals who may or may not be eligible).

---

**Current Footprint**


**Expansion Footprint**

Duchesne

**Dual Only Expansion**

Beaver, Carbon, Emery, Garfield, Juab, Kane, Millard, Piute, Rich, Sanpete, Sevier

---

2022 State Landscape

Current Footprint


Expansion Footprint

Duchesne

Dual Only Expansion

Beaver, Carbon, Emery, Garfield, Juab, Kane, Millard, Piute, Rich, Sanpete, Sevier
2022 Market Landscape

Utah

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

Market Landscape
- Eligibles (as of May 2021): 335,844
- YOY Eligible Growth: 3.1%
- MA Non-SNP Penetration: 43.0%
- YOY MA Non-SNP Enrollment Growth: 10.0%
- UHC Non-SNP Market Share: 59.0%

Southern Utah
Iron, Washington

Market Landscape
- Eligibles (as of May 2021): 50,706
- YOY Eligible Growth: 5.4%
- MA Non-SNP Penetration: 31.9%
- YOY MA Non-SNP Enrollment Growth: 21.6%
- UHC Non-SNP Market Share: 46.6%

Utah MA Only

Market Landscape
- Eligibles (as of May 2021): 386,550
- YOY Eligible Growth: 3.4%
- MA Non-SNP Penetration: 41.5%
- YOY MA Non-SNP Enrollment Growth: 11.0%
- UHC Non-SNP Market Share: 57.7%

Utah Dual

Market Landscape
- Est. D-SNP Eligibles: 39,518
- D-SNP Enrollees: 8,517
- D-SNP Penetration (All Plans): 21.6%
- Total UHC D-SNP Enrollees: 0
- UHC D-SNP Market Share: 0.0%
## Plan Name

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
<th>AARP® Medicare Advantage Walgreens (HMO)</th>
<th>AARP® Medicare Advantage Plan 1 (HMO)</th>
</tr>
</thead>
</table>

## Plan ID

| Plan ID | H4604-011-000 | H4604-018-000 | H4604-003-000 |

## Plan Highlights

- **$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included**
- **$0 premium plan with rich ancillary benefits. Passport included**
- **Mid premium plan for those shopping on value and low out-of-pocket costs. Passport included**

## Service Area

### Utah
- Box Elder, Cache, Davis, Duchesne, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber

## Premium

| | $0 | $0 | $39 |

## Medical Deductible

| | $0 | $0 | $0 |

## Max OOP

| | $4,900 | $5,900 | $4,500 |

## PCP / Specialist

| | $0 / $35; Referral Required | $0 / $45; Referral Required | $0 / $30; No Referral Required |

## Inpatient Hospital

| | $345 Days 1-5 | $360 Days 1-5 | $290 Days 1-5 |

## ASC / Outpatient

| | $0 or $225 / $0 or $325 | $0 or $250 / $0 or $340 | $0 or $200 / $0 or $275 |

## Lab

| | $0 | $0 | $0 |

## Rx Ded.; Copays

- **Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit**
- **Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit**
- **Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit**

## Other Benefits

- **Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit**

### Notes

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## 2022 Product Benefits

### Northern Utah

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice (PPO)</th>
<th>UnitedHealthcare® Medicare Advantage Assist (HMO C-SNP)</th>
</tr>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H7404-021-000</td>
<td>H4604-017-000</td>
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<tr>
<td>Plan Highlights</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice</td>
<td>Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$5,900</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $50; No Referral Required</td>
<td>$0 / $0 for Full Duals; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$450 Days 1-4</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $350 / $0 or $400</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0 for Full Duals</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$195 Tiers 3-5; $0/$10/$45/$100/29%; Tier 1 Full Gap Coverage</td>
<td>Varies by LIS Level</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit</td>
</tr>
</tbody>
</table>

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## Plan Highlights

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
- **Plan ID:** H4604-023-000
- **Plan Highlights:** New! $0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
- **Plan ID:** H4604-016-000
- **Plan Highlights:** Low premium plan for those shopping on value and lower out-of-pocket costs

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
- **Plan ID:** H2001-017-000
- **Plan Highlights:** Open access plan with low out-of-pocket costs and additional ancillaries

## Service Area

- **Utah:** Iron, Washington

## Premium

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **Premium:** $0

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **Premium:** $25

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **Premium:** $38

## Medical Deductible

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **Medical Deductible:** $0

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **Medical Deductible:** $0

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **Medical Deductible:** $0

## Max OOP

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **Max OOP:** $5,900

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **Max OOP:** $5,000

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **Max OOP:** $5,500

## PCP / Specialist

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **PCP / Specialist:** $0 / $35; Referral Required

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **PCP / Specialist:** $0 / $25; Referral Required

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **PCP / Specialist:** $0 / $35; No Referral Required

## Inpatient Hospital

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **Inpatient Hospital:** $450 Days 1-4

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **Inpatient Hospital:** $395 Days 1-4

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **Inpatient Hospital:** $395 Days 1-4

## ASC / Outpatient

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **ASC / Outpatient:** $0 or $375 / $0 or $425

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **ASC / Outpatient:** $0 or $325 / $0 or $375

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **ASC / Outpatient:** $0 or $325 / $0 or $375

## Lab

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **Lab:** $0

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **Lab:** $0

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **Lab:** $0

## Rx Ded.; Copays

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **Rx Ded.; Copays:** $150 Tiers 3-5; $0/$14/$45/$95/30%; Tier 1 Full Gap Coverage

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **Rx Ded.; Copays:** $0 All Tiers; $0/$10/$45/$100/33%; Tier 1 Full Gap Coverage

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **Rx Ded.; Copays:** $175 Tiers 3-5; $0/$10/$45/$100/30%; Tier 1 Full Gap Coverage

## Other Benefits

- **Plan Name:** AARP® Medicare Advantage Plan 2 (HMO)
  - **Other Benefits:** Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nuriseline, Transportation, Meal Benefit, Platinum Dental Rider Available

- **Plan Name:** AARP® Medicare Advantage Plan 1 (HMO)
  - **Other Benefits:** Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nuriseline, Transportation, Meal Benefit

- **Plan Name:** UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
  - **Other Benefits:** Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nuriseline, Transportation, Meal Benefit
## Plan Name
AARP® Medicare Advantage Patriot (HMO)

### Plan Highlights
Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Passport included

### Service Area
**Utah:** Box Elder, Cache, Davis, Duchesne, Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, Weber

### Premium
$0; Part B Rebate: up to $50

### Medical Deductible
$0

### 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
$0

### Rx Ded.; Copays
Not Covered

### Other Benefits
Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit
<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare Dual Complete® Choice (PPO D-SNP)</th>
<th>UnitedHealthcare Dual Complete® Select (PPO D-SNP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H0271-038-000</td>
<td>H0271-039-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td><strong>New!</strong> Plan designed for those with both Medicare and Medicaid</td>
<td><strong>New!</strong> Plan designed for those with both Medicare and Medicaid</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit</td>
</tr>
</tbody>
</table>
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2022 Medicare Advantage Service Area

**Current Footprint**
Clark, Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom, Yakima

**Expansion Footprint**
Benton, Franklin, Walla Walla

**Dual Only Expansion**
Clallam, Columbia, Garfield, Jefferson, Kittitas, Lincoln, Mason, Pend Oreille, San Juan, Skamania, Wahkiakum

---

**Washington**

Eligibles (as of May 2021) 1,298,794

- Estimated Dual Eligibles 2 186,141

**YOY Eligible Growth** 2.7%

**MA Penetration** 41.7%

**YOY MA Enrollment Growth** 10.8%

**UHC Market Share** 37.3%

---

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

2 UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 26,456 partial duals who may or may not be eligible).
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2022 Market Landscape

Washington

Washington MA Only
Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Yakima

Market Landscape

<table>
<thead>
<tr>
<th>Eligibles (as of May 2021)</th>
<th>1,208,764</th>
</tr>
</thead>
<tbody>
<tr>
<td>YOY Eligible Growth</td>
<td>2.6%</td>
</tr>
<tr>
<td>MA Non-SNP Penetration</td>
<td>32.9%</td>
</tr>
<tr>
<td>YOY MA Non-SNP Enrollment Growth</td>
<td>10.1%</td>
</tr>
<tr>
<td>UHC Non-SNP Market Share</td>
<td>33.4%</td>
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</tbody>
</table>

Washington Dual
Benton, Clallam, Clark, Columbia, Cowlitz, Franklin, Garfield, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln, Mason, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima

Market Landscape

<table>
<thead>
<tr>
<th>Est. D-SNP Eligibles</th>
<th>186,141</th>
</tr>
</thead>
<tbody>
<tr>
<td>D-SNP Enrollees</td>
<td>70,555</td>
</tr>
<tr>
<td>D-SNP Penetration (All Plans)</td>
<td>37.9%</td>
</tr>
<tr>
<td>Total UHC D-SNP Enrollees</td>
<td>43,418</td>
</tr>
<tr>
<td>UHC D-SNP Market Share</td>
<td>61.5%</td>
</tr>
</tbody>
</table>

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## Plan Highlights
- **Open access plan with low out-of-pocket costs and additional ancillaries**
- **Low premium plan for those shopping on value and lower out-of-pocket costs**

## Service Area
- **Washington**: Benton, Franklin, Kitsap, Lewis, Pierce, Skagit, Walla Walla, Whatcom, Yakima
- **Washington**: Benton, Franklin, Walla Walla, Yakima

**Premium**
- **$19**
- **$29**

**Medical Deductible**
- **$0**
- **$0**

**Max OOP**
- **$6,500**
- **$6,700**

**PCP / Specialist**
- **$0 / $45; No Referral Required**
- **$0 / $45; Referral Required**

**Inpatient Hospital**
- **$390 Days 1-5**
- **$440 Days 1-4**

**ASC / Outpatient**
- **$0 or $350 / $0 or $350**
- **$0 or $435 / $0 or $435**

**Lab**
- **$0**
- **$0**

**Rx Ded.; Copays**
- **$225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage**
- **$0 All Tiers; $0/$12/$47/$100/33%; Tier 1 Full Gap Coverage**

## Other Benefits
- **Dental Level 2, Routine Eye Exam, Eyewear Allowance, 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 Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available**
## Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 3 (HMO)</th>
<th>AARP® Medicare Advantage Plan 1 (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H3805-015-000</td>
<td>H3805-037-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>Mid premium plan for those shopping on value and lower out-of-pocket costs</td>
<td>Higher premium plan with low out-of-pocket costs and rich ancillaries</td>
</tr>
<tr>
<td>Premium</td>
<td>$45</td>
<td>$88</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$5,900</td>
<td>$4,200</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $40; Referral Required</td>
<td>$0 / $35; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$375 Days 1-4</td>
<td>$250 Days 1-7</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $370 / $0 or $370</td>
<td>$0 or $245 / $0 or $245</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage</td>
<td>$185 Tiers 3-5; $0/$12/$45/$95/30%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>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, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, 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</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Walgreens (HMO-POS)</th>
<th>AARP® Medicare Advantage Choice Plan 1 (PPO)</th>
<th>AARP® Medicare Advantage Choice (PPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H3805-032-000</td>
<td>H1821-002-000</td>
<td>H1821-003-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>$0 premium plan with popular ancillaries. POS for dental only</td>
<td>$0 premium plan for those who are cost conscious, but want provider choice</td>
<td>Open access plan with low out-of-pocket costs and additional ancillaries</td>
</tr>
<tr>
<td>Service Area</td>
<td><strong>Washington</strong>: King, Pierce, Snohomish, Thurston</td>
<td><strong>Washington</strong>: Clark, Cowlitz, Island, King, Snohomish, Thurston</td>
<td><strong>Washington</strong>: Benton, Franklin, Kitsap, Lewis, Pierce, Skagit, Walla Walla, Whatcom, Yakima</td>
</tr>
<tr>
<td>Premium</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$19</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$6,500</td>
<td>$6,500</td>
<td>$6,500</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $40; Referral Required</td>
<td>$0 / $45; No Referral Required</td>
<td>$0 / $45; No Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$400 Days 1-4</td>
<td>$390 Days 1-5</td>
<td>$390 Days 1-5</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $325 / $0 or $325</td>
<td>$0 or $350 / $0 or $350</td>
<td>$0 or $350 / $0 or $350</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$0/$47/$100/33% (Preferred); Tier 1 Full Gap Coverage</td>
<td>$225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage</td>
<td>$225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseeline, Meal Benefit</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseeline, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseeline, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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## 2022 Product Benefits

### Seattle

#### NEW PLAN

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice Plan 2 (PPO)</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H1821-005-000</td>
<td>H3805-017-000</td>
</tr>
<tr>
<td>Plan Highlights</td>
<td>New! Open access plan with low out-of-pocket costs and additional ancillaries</td>
<td>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
</tr>
<tr>
<td>Service Area</td>
<td>Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston</td>
<td>Washington: Clark, Cowlitz, Island, King, Snohomish</td>
</tr>
<tr>
<td>Premium</td>
<td>$36</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Deductible</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Max OOP</td>
<td>$6,000</td>
<td>$6,700</td>
</tr>
<tr>
<td>PCP / Specialist</td>
<td>$0 / $35; No Referral Required</td>
<td>$0 / $45; Referral Required</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$365 Days 1-4</td>
<td>$390 Days 1-5</td>
</tr>
<tr>
<td>ASC / Outpatient</td>
<td>$0 or $275 / $0 or $275</td>
<td>$0 or $385 / $0 or $385</td>
</tr>
<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage</td>
<td>$275 Tiers 3-5; $0/$12/$47/$100/28%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>Other Benefits</td>
<td>Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit</td>
<td>Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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# 2022 Product Benefits

## Seattle

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 3 (HMO)</th>
<th>AARP® Medicare Advantage Plan 1 (HMO)</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan ID</strong></td>
<td>H3805-015-000</td>
<td>H3805-037-000</td>
<td>H3805-019-000</td>
</tr>
<tr>
<td><strong>Plan Highlights</strong></td>
<td>Mid premium plan for those shopping on value and lower out-of-pocket costs</td>
<td>Higher premium plan with low out-of-pocket costs and rich ancillaries</td>
<td>Low premium plan for those shopping on value and lower out-of-pocket costs</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>$45</td>
<td>$88</td>
<td>$24</td>
</tr>
<tr>
<td><strong>Medical Deductible</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Max OOP</strong></td>
<td>$5,900</td>
<td>$4,200</td>
<td>$6,700</td>
</tr>
<tr>
<td><strong>PCP / Specialist</strong></td>
<td>$0 / $40; Referral Required</td>
<td>$0 / $35; Referral Required</td>
<td>$10 / $45; Referral Required</td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td>$375 Days 1-4</td>
<td>$250 Days 1-7</td>
<td>$440 Days 1-4</td>
</tr>
<tr>
<td><strong>ASC / Outpatient</strong></td>
<td>$0 or $370 / $0 or $370</td>
<td>$0 or $245 / $0 or $245</td>
<td>$0 or $435 / $0 or $435</td>
</tr>
<tr>
<td><strong>Lab</strong></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Rx Ded.; Copays</strong></td>
<td>$225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage</td>
<td>$185 Tiers 3-5; $0/$12/$45/$95/30%; Tier 1 Full Gap Coverage</td>
<td>$200 Tiers 3-5; $0/$12/$47/$100/29%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td>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, Meal Benefit, Platinum Dental Rider Available</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, 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</td>
<td>Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
</tbody>
</table>

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### Plan Name

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
<th>AARP® Medicare Advantage Plan 2 (HMO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan ID</td>
<td>H3805-025-002</td>
<td>H3805-025-001</td>
</tr>
</tbody>
</table>

### Plan Highlights

- **$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 low out-of-pocket costs**

### Service Area

- **Washington**: Thurston
- **Washington**: Lewis

### Premium

- **$0**
- **$19**

### Medical Deductible

- **$0**
- **$0**

### Max OOP

- **$6,700**
- **$6,700**

### PCP / Specialist

- **$0 / $50; Referral Required**
- **$15 / $50; Referral Required**

### Inpatient Hospital

- **$390 Days 1-5**
- **$440 Days 1-4**

### ASC / Outpatient

- **$0 or $390 / $0 or $390**
- **$0 or $435 / $0 or $435**

### Lab

- **$0**
- **$0**

### Rx Ded.; Copays

- **$195 Tiers 3-5; $0/$12/$47/$100/29%; Tier 1 Full Gap Coverage**
- **$195 Tiers 3-5; $0/$12/$47/$100/29%; Tier 1 Full Gap Coverage**

### Other Benefits

- **Routine Eye Exam, Eyewear Allowance, 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 Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available**
## Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Plan ID</th>
<th>Plan Highlights</th>
</tr>
</thead>
<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
<td>H3805-017-000</td>
<td>$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>H3805-015-000</td>
<td>Mid premium plan for those shopping on value and lower out-of-pocket costs</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>H3805-037-000</td>
<td>Higher premium plan with low out-of-pocket costs and rich ancillaries</td>
</tr>
</tbody>
</table>

## Service Area

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Service Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
<td>Washington: Clark, Cowlitz, Island, King, Snohomish</td>
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</tbody>
</table>

## Premium

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
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<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>$45</td>
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<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>$88</td>
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## Medical Deductible

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<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>$0</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>$0</td>
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</table>

## Max OOP

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Max OOP</th>
</tr>
</thead>
<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
<td>$6,700</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>$5,900</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>$4,200</td>
</tr>
</tbody>
</table>

## PCP / Specialist

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>PCP / Specialist</th>
</tr>
</thead>
<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
<td>$0 / $45; Referral Required</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>$0 / $40; Referral Required</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>$0 / $35; Referral Required</td>
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## Inpatient Hospital

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Inpatient Hospital</th>
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<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
<td>$390 Days 1-5</td>
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<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>$375 Days 1-4</td>
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<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>$250 Days 1-7</td>
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## ASC / Outpatient

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>ASC / Outpatient</th>
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<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
<td>$0 or $385 / $0 or $385</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>$0 or $370 / $0 or $370</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>$0 or $245 / $0 or $245</td>
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</table>

## Lab

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Lab</th>
</tr>
</thead>
<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
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<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>$0</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>$0</td>
</tr>
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## Rx Ded.; Copays

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Rx Ded.; Copays</th>
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</thead>
<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
<td>$275 Tiers 3-5; $0/$12/$47/$100/28%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>$225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>$185 Tiers 3-5; $0/$12/$45/$95/30%; Tier 1 Full Gap Coverage</td>
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## Other Benefits

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Other Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>AARP Medicare Advantage Plan 2 (HMO)</td>
<td>Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 3 (HMO)</td>
<td>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, Meal Benefit, Platinum Dental Rider Available</td>
</tr>
<tr>
<td>AARP Medicare Advantage Plan 1 (HMO)</td>
<td>Dental Level 1, Routine Eye Exam, Eyewear Allowance, 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</td>
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</tbody>
</table>
# 2022 Product Benefits

## Southwest Washington

### Plan Highlights
- **Plan Name**: AARP® Medicare Advantage Walgreens (HMO)
- **Plan ID**: H3805-030-000
  - **Premium**: $0
  - **Medical Deductible**: $0
  - **Max OOP**: $5,900
  - **PCP / Specialist**: $0 / $50; Referral Required
  - **Inpatient Hospital**: $400 Days 1-4
  - **ASC / Outpatient**: $0 or $300 / $0 or $300
  - **Lab**: $0
  - **Rx Ded.; Copays**: $125 Tiers 3-5; $0/$0/$47/$100/31% (Preferred); Tier 1 Full Gap Coverage
  - **Other Benefits**: Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

- **Plan Name**: AARP® Medicare Advantage Choice Plan 1 (PPO)
  - **Plan ID**: H1821-002-000
  - **Premium**: $0
  - **Medical Deductible**: $0
  - **Max OOP**: $6,500
  - **PCP / Specialist**: $0 / $45; No Referral Required
  - **Inpatient Hospital**: $390 Days 1-5
  - **ASC / Outpatient**: $0 or $350 / $0 or $350
  - **Lab**: $0
  - **Rx Ded.; Copays**: $225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage
  - **Other Benefits**: Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

- **Plan Name**: AARP® Medicare Advantage Choice Plan 2 (PPO)
  - **Plan ID**: H1821-005-000
  - **Premium**: $36
  - **Medical Deductible**: $0
  - **Max OOP**: $6,000
  - **PCP / Specialist**: $0 / $35; No Referral Required
  - **Inpatient Hospital**: $365 Days 1-4
  - **ASC / Outpatient**: $0 or $275 / $0 or $275
  - **Lab**: $0
  - **Rx Ded.; Copays**: $225 Tiers 3-5; $0/$12/$45/$95/29%; Tier 1 Full Gap Coverage
  - **Other Benefits**: Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit

### Service Area
- **Washington**: Clark, Cowlitz, Island, King, Snohomish, Thurston

### Premium
- $0

### Medical Deductible
- $0

### Max OOP
- $5,900

### PCP / Specialist
- $0 / $50; Referral Required

### Inpatient Hospital
- $400 Days 1-4

### ASC / Outpatient
- $0 or $300 / $0 or $300

### Lab
- $0

### Rx Ded.; Copays
- $125 Tiers 3-5; $0/$0/$47/$100/31% (Preferred); Tier 1 Full Gap Coverage

### Other Benefits
- Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

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## Plan Highlights

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>AARP® Medicare Advantage Choice (PPO)</th>
<th>AARP® Medicare Advantage Plan 1 (HMO-POS)</th>
<th>AARP® Medicare Advantage Plan 2 (HMO-POS)</th>
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<tbody>
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<td>Plan ID</td>
<td>H1821-001-000</td>
<td>H3805-033-000</td>
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<tr>
<td>Service Area</td>
<td>Washington: Spokane</td>
<td>Washington: Spokane</td>
<td>Washington: Spokane</td>
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<tr>
<td>Premium</td>
<td>$0</td>
<td>$0</td>
<td>$54</td>
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<tr>
<td>Medical Deductible</td>
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<td>$0</td>
<td>$0</td>
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<tr>
<td>Max OOP</td>
<td>$6,200</td>
<td>$5,500</td>
<td>$4,200</td>
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<tr>
<td>PCP / Specialist</td>
<td>$0 / $50; No Referral Required</td>
<td>$0 / $45; No Referral Required</td>
<td>$0 / $35; No Referral Required</td>
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<tr>
<td>Inpatient Hospital</td>
<td>$395 Days 1-4</td>
<td>$395 Days 1-4</td>
<td>$320 Days 1-5</td>
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<tr>
<td>ASC / Outpatient</td>
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<td>$0 or $390 / $0 or $390</td>
<td>$0 or $315 / $0 or $315</td>
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<tr>
<td>Lab</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Rx Ded.; Copays</td>
<td>$0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage</td>
<td>$0 All Tiers; $0/$8/$45/$95/33%; Tier 1 Full Gap Coverage</td>
</tr>
</tbody>
</table>

## Other Benefits

- Dental Level 1, Routine Eye Exam, Eyewear Allowance, 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 Allowance, 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 Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit
## Plan Highlights
Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only. Passport included.

## Service Area
**Washington**: Spokane

## Premium
$0; Part B Rebate: up to $60

## Medical Deductible
$0

## Max OOP
$5,500

## PCP / Specialist
$0 / $35; No Referral Required

## Inpatient Hospital
$395 Days 1-4

## ASC / Outpatient
$0 or $390 / $0 or $390

## Lab
$0

## Rx Ded.; Copays
Not Covered

## Other Benefits
- Dental Level 3
- Routine Eye Exam
- Eyewear Allowance
- OTC Catalog
- Routine Hearing Exam
- Hearing Aids
- Fitness Program
- Virtual Medical Visits
- Virtual Mental Health Visits
- Nurseline
- Meal Benefit

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## Plan Name
AARP® Medicare Advantage Patriot (PPO)

### Plan ID
H1821-004-000

### Plan Highlights
New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans

### Service Area
Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima

### Premium
$0; Part B Rebate: up to $50

### Medical Deductible
$0

### Max OOP
$5,500

### PCP / Specialist
$0 / $35; No Referral Required

### Inpatient Hospital
$395 Days 1-4

### ASC / Outpatient
$0 or $390 / $0 or $390

### Lab
$0

### Rx Ded.; Copays
Not Covered

### Other Benefits
Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit
## Washington Dual

### Plan Highlights
- **Plan designed for those with both Medicare and Medicaid**
- **New!** Plan designed for those with both Medicare and Medicaid

### Service Area
- **Washington**: Benton, Clallam, Clark, Columbia, Cowlitz, Franklin, Garfield, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln, Mason, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima

### Premium
- $0

### Other Benefits
- Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS

### Plan ID
- **Plan Name** UnitedHealthcare Dual Complete® (HMO D-SNP)
  - **Plan ID**: H5008-002-000
- **Plan Name** UnitedHealthcare Dual Complete® Select (HMO D-SNP)
  - **Plan ID**: H5008-015-000

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2022 Medicare Advantage Service Area

- **Current Footprint**
  - Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston

- **Expansion Footprint**
  - Campbell, Goshen, Johnson, Laramie, Niobrara, Platte, Uinta, Washakie

- **Dual Only Expansion**
  - Big Horn, Hot Springs

---

**Wyoming**

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
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<tbody>
<tr>
<td>Eligibles (as of May 2021)</td>
<td>89,642</td>
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<tr>
<td>Estimated Dual Eligibles²</td>
<td>7,273</td>
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<tr>
<td>YOY Eligible Growth</td>
<td>3.3%</td>
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<tr>
<td>MA Penetration</td>
<td>5.6%</td>
</tr>
<tr>
<td>YOY MA Enrollment Growth</td>
<td>16.8%</td>
</tr>
<tr>
<td>UHC Market Share</td>
<td>79.8%</td>
</tr>
</tbody>
</table>

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1. May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
2. UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 762 partial duals who may or may not be eligible).
2022 Market Landscape

Wyoming

Eligibles (as of May 2021) 59,174
Y.O.Y. Eligible Growth 3.6%
MA Non-SNP Penetration 2.2%
Y.O.Y. MA Non-SNP Enrollment Growth 9.9%
UHC Non-SNP Market Share 62.1%

Wyoming PFFS

Eligibles (as of May 2021) 44,594
Y.O.Y. Eligible Growth 3.2%
MA Non-SNP Penetration 4.8%
Y.O.Y. MA Non-SNP Enrollment Growth 15.7%
UHC Non-SNP Market Share 98.5%
**Plan Name:** AARP® Medicare Advantage Choice (PPO)

**Plan ID:** H6528-035-000

**Plan Highlights:** New! Open access plan with low out-of-pocket costs and additional ancillaries

**Service Area:** Wyoming: Albany, Campbell, Fremont, Goshen, Johnson, Laramie, Niobrara, Platte, Teton, Uinta, Washakie

**Premium:** $35

**Medical Deductible:** $0

**Max OOP:** $6,200

**PCP / Specialist:** $0 / $40; No Referral Required

**Inpatient Hospital:** $390 Days 1-4

**ASC / Outpatient:** $0 or $275 / $0 or $275

**Lab:** $0

**Rx Ded.; Copays:** $295 Tiers 3-5; $0/$12/$47/$95/28%; Tier 1 Full Gap Coverage

**Other Benefits:** Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available

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### 2022 Product Benefits

### Wyoming PFFS

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>UnitedHealthcare® MedicareDirect Patriot (PFFS)</th>
<th>UnitedHealthcare® MedicareDirect Rx (PFFS)</th>
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<tbody>
<tr>
<td>Plan ID</td>
<td>H5435-001-000</td>
<td>H5435-024-000</td>
</tr>
</tbody>
</table>

#### 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 for veterans
- **Non-network PFFS plan** allows you to see any doctor who accepts Medicare with built in Part D coverage

#### Service Area
- **Kansas**: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, saline, Scott, Sheridan, Thomas; **Missouri**: Clark, Schuyler, Sullivan; **Montana**: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; **Nebraska**: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; **Wyoming**: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston

#### Premium
- **$40**
- **$74**

#### Medical Deductible
- **$0**
- **$0**

#### 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
- **$0**
- **$0**

#### Rx Ded.; Copays
- **Not Covered**
- **$295 Tiers 3-5; $4/$14/$47/$100/28%**

#### Other Benefits
- Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline
- Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline

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## Wyoming Dual

**Plan Name:** UnitedHealthcare Dual Complete® Choice (PPO D-SNP)

**Plan ID:** H0271-042-000

**Plan Highlights:**
New! Plan designed for those with both Medicare and Medicaid

**Service Area:**
*Wyoming:* Albany, Big Horn, Campbell, Fremont, Goshen, Hot Springs, Johnson, Laramie, Niobrara, Platte, Sheridan, Teton, Uinta, Washakie

**Premium:**
$0

**Other Benefits:**
- Dental Level 1
- Routine Eye Exam
- Eyewear Allowance
- Combined OTC and Healthy Food Benefit
- Routine Hearing Exam
- Hearing Aids
- Fitness Program
- Virtual Medical Visits
- Virtual Mental Health Visits
- Nurseline
- Transportation
- PERS

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