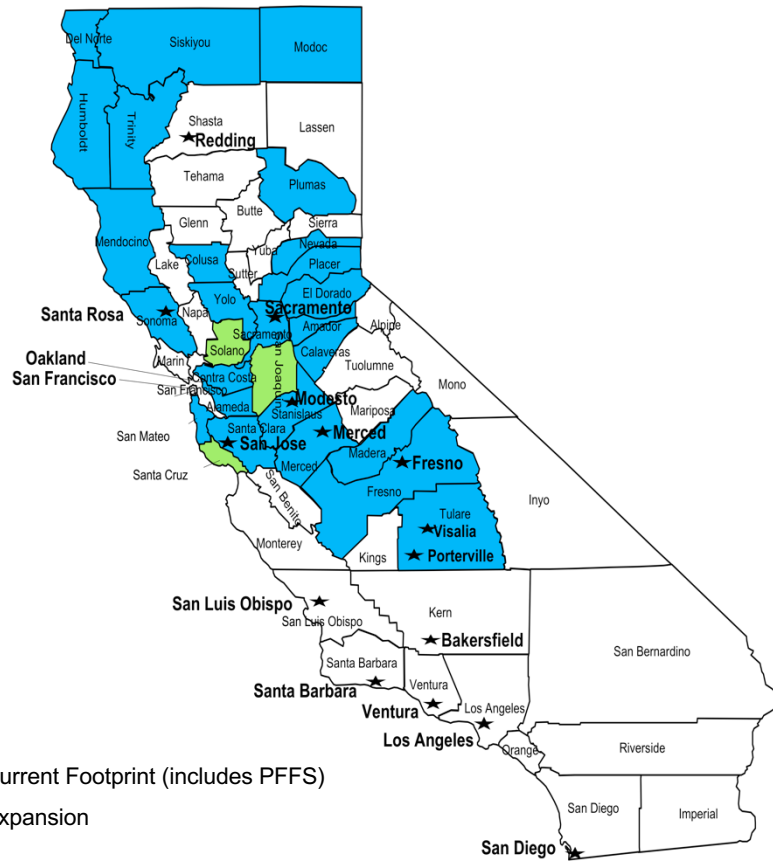


# California North Market Overview

2018

## California North

Medicare Advantage 2018 Service Area



- Current Footprint (includes PFFS)
- Expansion

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,989,649
YOY Eligible Growth	2.7%
MA Penetration	26.2%
YOY MA Enrollment Growth	2.9%
UHC Market Share	12.7%

May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Small premium reduction and mostly stable benefits for 2018
- \$0 copay for Primary Care visits
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- Platinum Dental Rider is now an option
- 4.5 Star Plan



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



## Provider


- Key network is Sante
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Diabetes Navigator helps qualified members manage diabetes more effectively



 Current Footprint

# Fresno/Madera Product Overview

2018

<b>Plan Name</b>	AARP® MedicareComplete® SecureHorizons®
<b>H-PBP</b>	H0543-035
<b>Plan Highlights</b>	Premium plan with no PCP costs and Platinum Dental Rider available
<b>Plan Type</b>	HMO
<b>Service Area</b>	California: Fresno, Madera
<b>Premium</b>	\$75
<b>PCP Copay</b>	\$0
<b>Specialist Copay</b>	\$10
<b>Referral Required</b>	Y
<b>Inpatient Hospital</b>	\$450 days 1-4
<b>Outpatient Surgery</b>	20%
<b>Max Out-of-Pocket</b>	\$6,700
<b>Lab Copay</b>	\$0
<b>Rx Copays</b>	\$3/\$12/\$47/\$100/26%
<b>Rx Deductible</b>	\$315 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Strong relationship with John Muir – a premier network
- Reduced premium on existing Alameda/Contra Costa plan by \$13 and kept benefits stable – H0543-070
- Introducing a new \$89 premium PSP in partnership with John Muir in Contra Costa – H0543-163
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- All plans have dental rider options available
- 4.5 Star Plans



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



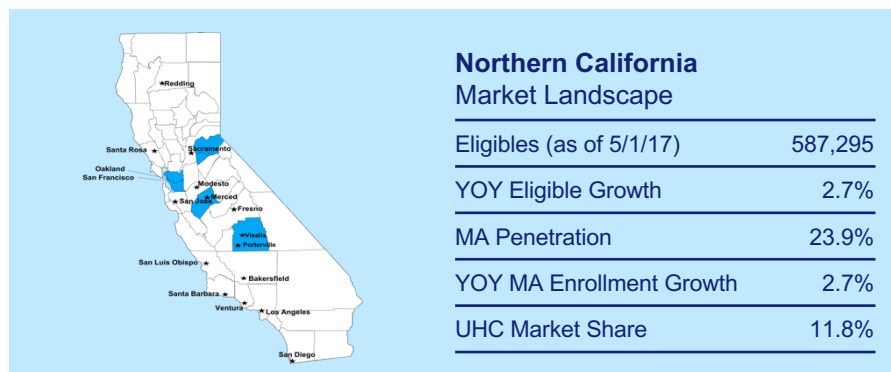
## Provider

- John Muir
- Hill Physicians
- Stanford/Affinity
- Alta Bates MG (B&T)
- Sutter
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLineSM: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

# Northern California Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-070	H0543-163	H0543-140
Plan Highlights	Premium plan with Dental Rider available	New premium PSP plan with John Muir and Platinum Dental Rider available	Premium plan with Platinum Dental Rider available
Plan Type	HMO	HMO	HMO
Service Area	California: Alameda, Contra Costa	California: Contra Costa	California: Amador, El Dorado, Mendocino, Merced, Tulare
Premium	\$99	\$89	\$57
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$15	\$15	\$50
Referral Required	Y	Y	Y
Inpatient Hospital	\$395 days 1-4	\$395 days 1-4	\$395 days 1-4
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Lab Copay	\$0	\$0	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/28%
Rx Deductible	\$350 (T3, T4, & T5 only)	\$350 (T3, T4, & T5 only)	\$255 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Dental Rider Available, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available, Fitness Rider Available

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Choice in Sacramento: \$26 premium Sutter PSP with robust benefits or \$92 broader network plan with lower copays
- Repositioning H0543-086 for growth in Nevada county by reducing the premium by \$24
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- Partnering with Sutter gives UnitedHealthcare a competitive edge
- Broadest coverage of geography when compared with competitors
- Dental Rider available with H0543-146 and H0543-089
- 4.5 Star Plans



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Diabetes Navigator helps qualified members manage diabetes more effectively



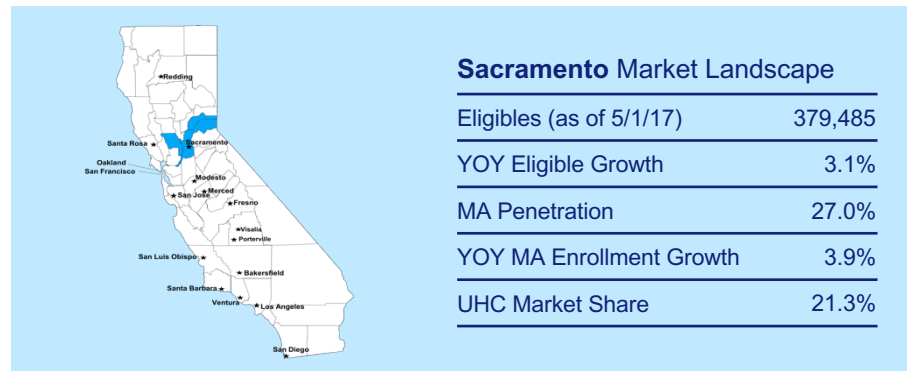
## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



## Provider

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



### Sacramento Market Landscape

Eligibles (as of 5/1/17)	379,485
YOY Eligible Growth	3.1%
MA Penetration	27.0%
YOY MA Enrollment Growth	3.9%
UHC Market Share	21.3%

 Current Footprint

# Sacramento Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-146	H0543-089	H0543-086
Plan Highlights	Low premium plan designed for the consumer looking for a relationship with the Sutter network	Modest premium plan designed for the consumer looking for broad network access	Premium plan traditional benefits
Plan Type	HMO	HMO	HMO
Service Area	California: Placer, Sacramento, Yolo	California: Placer, Sacramento, Yolo	California: Nevada
Premium	\$26	\$92	\$88
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$25	\$15	\$30
Referral Required	Y	Y	Y
Inpatient Hospital	\$220 days 1-8	\$150 days 1-3	\$395 days 1-4
Outpatient Surgery	\$195	\$75	20%
Max Out-of-Pocket	\$4,900	\$4,900	\$6,700
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$100/28%	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$195 (T3, T4, & T5 only)	\$225 (T3, T4, & T5 only)	\$350 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine

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# San Mateo Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Choice in San Mateo county: \$59 premium Sutter PSP with robust benefits or \$107 broader network plan with lower copays
- Repositioning H0543-029 for growth in Santa Clara county by reducing the premium by \$24
- Expanding to Santa Cruz county provides a new option in the market
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- All plans have dental rider options available
- 4.5 Star Plans



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



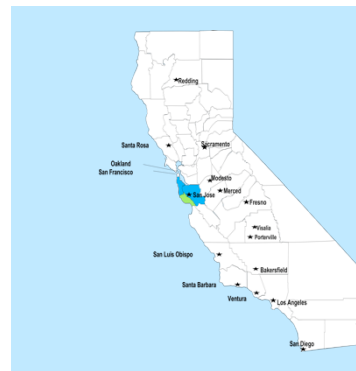
## Provider

- Key providers are Sutter and Brown & Toland
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Diabetes Navigator helps qualified members manage diabetes more effectively



### San Mateo Market Landscape

Eligibles (as of 5/1/17)	427,604
YOY Eligible Growth	2.3%
MA Penetration	28.6%
YOY MA Enrollment Growth	-1.4%
UHC Market Share	8.5%



Current Footprint



Expansion



# San Mateo Product Overview

2018

Plan name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons®	AARP® MedicareComplete® SecureHorizons®
<b>H-PBP</b>	<b>H0543-028</b>	<b>H0543-158</b>	<b>H0543-029</b>	<b>H0543-160</b>
<b>Plan Highlights</b>	Higher premium plan with rich outpatient benefits and Platinum Dental Rider available	New premium PSP plan with Sutter and Platinum Dental Rider available	Premium plan with traditional benefits and Dental Riders available	New premium plan with Platinum Dental Rider available
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	California: San Mateo	California: San Mateo	California: Santa Clara	California: Santa Cruz
<b>Premium</b>	\$107	\$59	\$95	\$68
<b>PCP Copay</b>	\$10	\$10	\$10	\$10
<b>Specialist Copay</b>	\$20	\$30	\$20	\$20
<b>Referral Required</b>	Y	Y	Y	Y
<b>Inpatient Hospital</b>	\$200 per admit	\$295 days 1-5	\$350 days 1-5	\$395 days 1-4
<b>Outpatient Surgery</b>	\$0	\$250	20%	20%
<b>Max Out-of-Pocket</b>	\$4,900	\$5,900	\$5,900	\$6,700
<b>Lab Copay</b>	\$0	\$0	\$0	\$0
<b>Rx Copays</b>	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/26%
<b>Rx Deductible</b>	\$360 (T3, T4, & T5 only)	\$360 (T3, T4, & T5 only)	\$355 (T3, T4, & T5 only)	\$350 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Dental Rider Available, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available

 New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Small premium increase but core benefits unchanged from 2017 in Sonoma county
- Expanding to Solano county provides a new option in the market
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- Platinum dental rider is an option for both plans
- Plans utilize primary care providers to coordinate care for consistency and improved health
- Platinum Dental Rider available on both plans
- 4.5 Star Plans



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



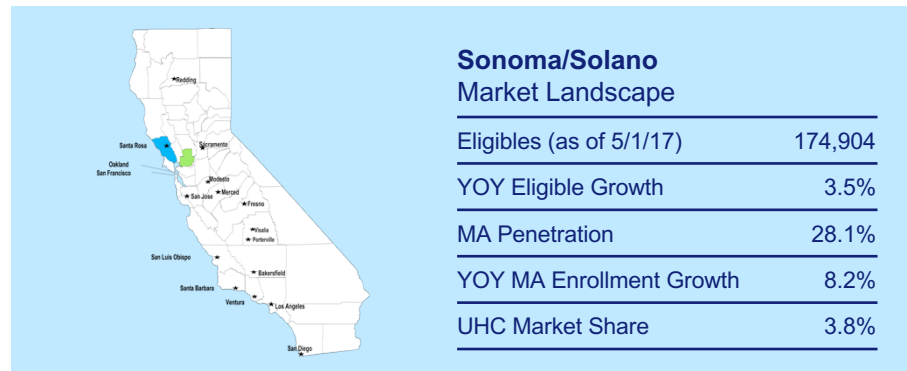
## Provider

- Sonoma: Sutter Health, Redwoods
- Solano: Sutter Health, Dignity Mercy
- Consult the Provider Directory for the full list of providers



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint ● Expansion

# Sonoma/Solano Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons®	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-148	H0543-161
Plan Highlights	Premium plan offered in Sonoma with Platinum Dental Rider available	New premium plan offered in Solano with Platinum Dental Rider available
Plan Type	HMO	HMO
Service Area	California: Sonoma	California: Solano
Premium	\$51	\$67
PCP Copay	\$10	\$10
Specialist Copay	\$25	\$20
Referral Required	Y	Y
Inpatient Hospital	\$220 days 1-8	\$395 days 1-4
Outpatient Surgery	\$195	20%
Max Out-of-Pocket	\$4,900	\$6,700
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$325 (T3, T4, & T5 only)	\$350 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available

● New Plan

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating over 30 years in Northern California
- Look to leverage strong relationship with Sutter to continue to give UnitedHealthcare a competitive advantage
- Choice in Stanislaus county: \$9 premium Sutter PSP with robust benefits or \$99 broader network plan with lower copays
- Expanding to San Joaquin county provides a new option in the market
- Lab services reduced to a \$0 copay
- Radiology cost sharing changed to a fixed copay
- Platinum Dental Rider is an option with all plans
- 4.5 Star Plans



## Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage with nearly 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1



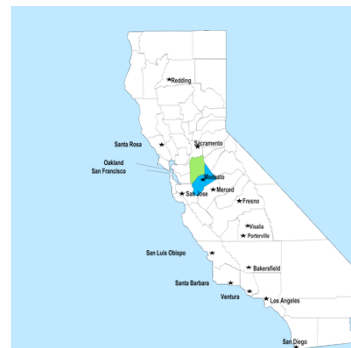
## Provider

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



## UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-only Health & Wellness Experience that offers members tools to learn, earn rewards, and live their best life
- Hearing Aid Benefit: Access to affordable hearing devices through hi HealthInnovations™
- NurseLine<sup>SM</sup>: 24/7 phone access to a registered nurse
- Personalized service model that connects members with advocates who are best suited for their needs
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Stanislaus Market Landscape

Eligibles (as of 5/1/17)	188,205
YOY Eligible Growth	2.6%
MA Penetration	33.1%
YOY MA Enrollment Growth	4.7%
UHC Market Share	15.7%

● Current Footprint ● Expansion

# Stanislaus Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-147	H0543-036	H0543-159
Plan Highlights	Low premium plan designed for the consumer looking for low PCP costs. Platinum Dental Rider available	Premium plan designed for the consumer looking for rich outpatient benefits. Platinum Dental Rider available	New premium plan with Platinum Dental Rider available
Plan Type	HMO	HMO	HMO
Service Area	California: Stanislaus	California: Stanislaus	California: San Joaquin
Premium	\$9	\$99	\$59
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$25	\$10	\$20
Referral Required	Y	Y	Y
Inpatient Hospital	\$220 days 1-8	\$200 per admit	\$275 days 1-5
Outpatient Surgery	\$195	\$0	\$250
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/28%
Rx Deductible	\$225 (T3, T4, & T5 only)	\$220 (T3, T4, & T5 only)	\$225 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available

 New Plan

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