

Southern California Market Overview

2018

Southern California

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	3,413,030
YOY Eligible Growth	2.9%
MA Penetration	39.5%
YOY MA Enrollment Growth	4.2%
UHC Market Share	18.5%

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

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Kern County Market Overview

2018



Market Highlights

- Stability – serving California for over 30 years
- \$0 premium plan with rich benefits including \$0 copays for PCP and Specialist, \$50 copay for inpatient and outpatient and \$3200 MOOP
- 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



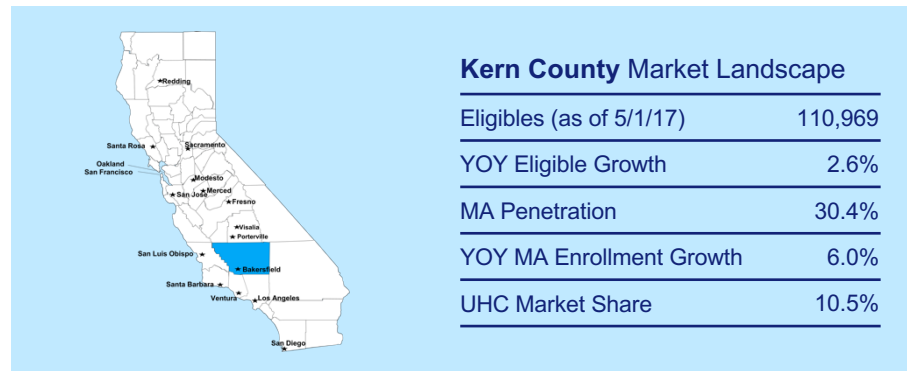
Provider

- Network features Bakersfield Family Medical Center and Heritage Physician Network
- 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

Kern County Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-019
Plan Highlights	\$0 premium plan with rich benefits serving Kern county
Plan Type	HMO
Service Area	California: Kern
Premium	\$0
PCP Copay	\$0
Specialist Copay	\$0
Referral Required	Y
Inpatient Hospital	\$50 days 1-7
Outpatient Surgery	\$50
Max Out-of-Pocket	\$3,200
Lab Copay	\$0
Rx Copays	\$15/\$20/\$47/\$100/33%
Rx Deductible	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine

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Los Angeles Market Overview

2018



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition with 4.5 Star Plan offerings and over 30 years in the market
- Portfolio of MA plan choices to meet a variety of needs
- Introducing new full network Premier premium plan with low copays, \$1500 MOOP, rich ancillary coverage, and enhanced drug coverage with Viagra on Tier 2. Premium for full Dual/LIS members is \$0
- Broad provider network including Cedars Sinai, Presbyterian Health, Providence/Facey, Regal/Lakeside, Seoul and KAMG
- Plan 1 (full network), Plan 2 (provider specific plan with DaVita Healthcare Partners), Plan 3 (tailored towards the Medi-Cal population), and new Premier Plan (full-network)
- Check the online provider directory for up-to-date providers on each plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on the Premier plan
- New Premier plan includes Tier 1 & Tier 2 gap coverage in addition to covering Viagra in Tier 2
- 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

- HealthCare Partners
- Cedars Sinai
- Providence/Facey Medical Group
- AltaMed
- Regal/Lakeside Medical Group
- Torrance Hospital Physicians Associations
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-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
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Los Angeles Market Landscape

Eligibles (as of 5/1/17)	1,428,114
YOY Eligible Growth	2.5%
MA Penetration	39.5%
YOY MA Enrollment Growth	3.7%
UHC Market Share	12.4%

Los Angeles Product Overview

2018

Plan name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 3	AARP® MedicareComplete® SecureHorizons® Premier
H-PBP	H0543-001	H0543-151	H0543-153	H0543-164
Plan Highlights	Full network plan featuring rich benefits	Provider-specific plan exclusively featuring the DaVita HealthCare Partners network. \$0 premium plan with very rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries	New full network plan with very rich benefits
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: Los Angeles	California: Los Angeles	California: Los Angeles, Orange, Riverside, San Bernardino	California: Los Angeles
Premium	\$0	\$0	Varies by LIS Level	Varies by LIS Level
PCP Copay	\$0	\$0	Varies by LIS Level	\$0
Specialist Copay	\$0	\$0	Varies by LIS Level	\$0
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$0 per admit	\$0 per admit	Varies by LIS Level	\$0 per admit
Outpatient Surgery	\$0	\$0	Varies by LIS Level	\$0
Max Out-of-Pocket	\$3,400	\$2,800	Varies by LIS Level	\$1,500
Lab Copay	\$5	\$5	Varies by LIS Level	\$0
Rx Copays	\$4/\$10/\$47/\$100/33%	\$4/\$10/\$47/\$100/33%	Varies by LIS Level	\$0/\$9/\$47/\$100/33%
Rx Deductible	\$0 All Tiers	\$0 All Tiers	Varies by LIS Level	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available, Acupuncture	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available, Acupuncture/Chiropractic,	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine

 New Plan

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Market Highlights

- Market leader in Orange county with 4.5 Star Plan offerings and over 30 years in the market
- Broad provider network
- Introducing new full network Premier premium plan with \$1500 MOOP, rich ancillary coverage, and enhanced drug coverage with Viagra on Tier 2. Premium for full Dual/LIS members is \$0
- Portfolio of MA plan choices to meet a variety of needs
- Plan 1 (full network), Plan 2 (provider specific plan), Plan 3 (tailored towards the Medi-Cal population), and new Premier Plan (full network for those seeking additional coverage)
- Improved MOOP on Plan 2
- Check the online provider directory for up-to-date providers on each plan



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery with Premier plan, Plan 1, and Plan 2
- New Premier plan includes Tier 1 & Tier 2 gap coverage in addition to covering Viagra in Tier 2
- 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

- One of the strongest networks in Orange County
- 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
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Orange County Market Landscape

Eligibles (as of 5/1/17)	475,295
YOY Eligible Growth	2.9%
MA Penetration	43.2%
YOY MA Enrollment Growth	3.0%
UHC Market Share	21.5%

Orange County Product Overview

2018

Plan name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Premier	AARP® MedicareComplete® SecureHorizons® Plan 3
H-PBP	H0543-004	H0543-138	H0543-165	H0543-153
Plan Highlights	Full network plan with \$0 premium and low copays	Provider specific plan with strong network and rich benefits	New full network plan with very rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: Orange	California: Orange	California: Orange	California: Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	Varies by LIS Level	Varies by LIS Level
PCP Copay	\$5	\$0	\$0	Varies by LIS Level
Specialist Copay	\$10	\$0	\$0	Varies by LIS Level
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$150 days 1-5	\$0 per admit	\$0 per admit	Varies by LIS Level
Outpatient Surgery	\$125	\$0	\$0	Varies by LIS Level
Max Out-of-Pocket	\$4,900	\$2,200	\$1,500	Varies by LIS Level
Lab Copay	\$5	\$0	\$0	Varies by LIS Level
Rx Copays	\$4/\$10/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%	Varies by LIS Level
Rx Deductible	\$0 All Tiers	\$0 All Tiers	\$0 All Tiers	Varies by LIS Level
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available, Acupuncture/Chiropractic, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture, OTC Catalog, Transportation, NurseLine

 New Plan

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Market Highlights

- Market leader in Santa Barbara and San Luis Obispo counties
- Stability – serving California for over 30 years
- Introducing new \$29 plan in San Luis Obispo with low copays, \$3400 MOOP and fitness. Great for current members on Plan 1
- High quality network with The Sansum Clinic in Santa Barbara
- Platinum Dental Rider now available on 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

- Sansum Clinic — Santa Barbara
- Santa Barbara Select IPA
- Seaview IPA
- Valley Care IPA
- Regal/Lakeside Medical Group
- CCPN Physicians Choice
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- Renew by UnitedHealthcare: a member-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
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Pacific Central Coast CA Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons®
H-PBP	H0543-167	H0543-032	H0543-022
Plan Highlights	New premium plan only in San Luis Obispo with rich benefits	Premium plan serving San Luis Obispo and Santa Barbara	Premium plan serving Ventura
Plan Type	HMO	HMO	HMO
Service Area	California: San Luis Obispo	California: San Luis Obispo, Santa Barbara	California: Ventura
Premium	\$29	\$51	\$42
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$15	\$20	\$20
Referral Required	Y	Y	Y
Inpatient Hospital	\$295 days 1-6	\$350 days 1-5	\$335 days 1-5
Outpatient Surgery	\$195	\$325	\$330
Max Out-of-Pocket	\$3,400	\$6,700	\$5,000
Lab Copay	\$0	\$5	\$0
Rx Copays	\$3/\$12/\$47/\$100/25%	\$4/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$375 (T3, T4, & T5 only)	\$375 (T3, T4, & T5 only)	\$295 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available

 New Plan

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Riverside/San Bernardino Market Overview

2018



Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Portfolio of MA plan choices to meet a variety of needs
- Plan 1 (full network), Plan 2 (provider specific plan), Plan 3 (tailored towards the Medi-Cal population)
- Introducing new full network Premier premium plan with \$1500 MOOP, rich ancillary coverage, and enhanced drug coverage with Viagra on Tier 2. Premium for full Dual/LIS members is \$0
- Check the online provider directory for up-to-date providers on each plan
- Primary care physician provides consistency and accuracy in members overall care



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery with Premier plan, Plan 1, and Plan 2
- New Premier plan includes Tier 1 & Tier 2 gap coverage in addition to covering Viagra in Tier 2
- 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

- Network includes Loma Linda University
- Strong, broad network in the market featuring all major networks
- 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
- Fitness program: Stay active with a gym membership for no additional cost
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Riverside/San Bernardino Market Landscape

Eligibles (as of 5/1/17)	628,528
YOY Eligible Growth	3.4%
MA Penetration	48.5%
YOY MA Enrollment Growth	4.7%
UHC Market Share	20.0%

Riverside/San Bernardino Product Overview

2018

Plan name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Premier	AARP® MedicareComplete® SecureHorizons® Plan 3
H-PBP	H0543-007	H0543-144	H0543-166	H0543-153
Plan Highlights	Full network plan with \$0 premium and low copays	Provider specific plan with strong network and rich benefits	New full network plan with very rich benefits	Plan designed with dual eligibles in mind but available to all Medicare beneficiaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Los Angeles, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0	Varies by LIS Level	Varies by LIS Level
PCP Copay	\$0	\$0	\$0	Varies by LIS Level
Specialist Copay	\$15	\$0	\$0	Varies by LIS Level
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$250 days 1-7	\$0 per admit	\$0 per admit	Varies by LIS Level
Outpatient Surgery	\$225	\$0	\$0	Varies by LIS Level
Max Out-of-Pocket	\$4,900	\$2,900	\$1,500	Varies by LIS Level
Lab Copay	\$5	\$5	\$0	Varies by LIS Level
Rx Copays	\$4/\$10/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%	\$0/\$9/\$47/\$100/33%	Varies by LIS Level
Rx Deductible	\$0 All Tiers	\$0 All Tiers	\$0 All Tiers	Varies by LIS Level
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture, OTC Catalog, Transportation, NurseLine

 New Plan

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Market Highlights

- Proudly serving the market for over 30 years with 4.5 Star Plan offerings and broad provider network
- Portfolio of MA plan choices to meet a variety of needs with options that include both Sharp and Scripps health systems
- Stable core benefits on all plans with improved PCP, Specialist, and MOOP on Plan 4
- Check the online provider directory for up-to-date providers on each 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



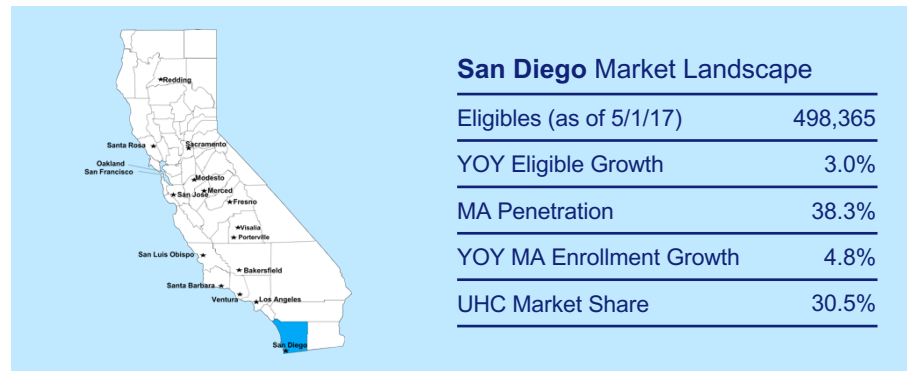
Provider

- Network includes Sharp Healthcare and Scripps Health
- 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
- Fitness program: Stay active with a gym membership for no additional cost with Sharp plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

San Diego Product Overview

2018

Plan name	Sharp® SecureHorizons® Plan by UnitedHealthcare®	AARP® MedicareComplete® SecureHorizons® Plan 4	AARP® MedicareComplete® SecureHorizons® Value	AARP® MedicareComplete® SecureHorizons® Premier
H-PBP	H0543-145	H0543-152	H0543-013	H0543-060
Plan Highlights	Sharp plan with \$0 premium and excellent benefits	Full network \$0 premium plan for consumers shopping for value and lower out-of-pocket costs	Full network moderate premium plan with lower copays and additional ancillaries	Full network higher premium plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	California: San Diego	California: San Diego	California: San Diego	California: San Diego
Premium	\$0	\$0	\$28	\$72
PCP Copay	\$10	\$20	\$20	\$15
Specialist Copay	\$35	\$40	\$40	\$35
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$260 days 1-7	\$295 days 1-6	\$225 days 1-8	\$175 days 1-8
Outpatient Surgery	\$250	\$295	\$225	\$175
Max Out-of-Pocket	\$3,400	\$3,400	\$5,300	\$4,300
Lab Copay	\$5	\$5	\$10	\$5
Rx Copays	\$4/\$10/\$47/\$100/33%	\$5/\$11/\$47/\$100/32%	\$4/\$10/\$47/\$100/33%	\$4/\$10/\$47/\$100/33%
Rx Deductible	\$0 All Tiers	\$50 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Fitness Membership, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available, Transportation, Fitness Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine, Dental Rider Available, Fitness Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, NurseLine, Dental Rider Available, Fitness Rider Available

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