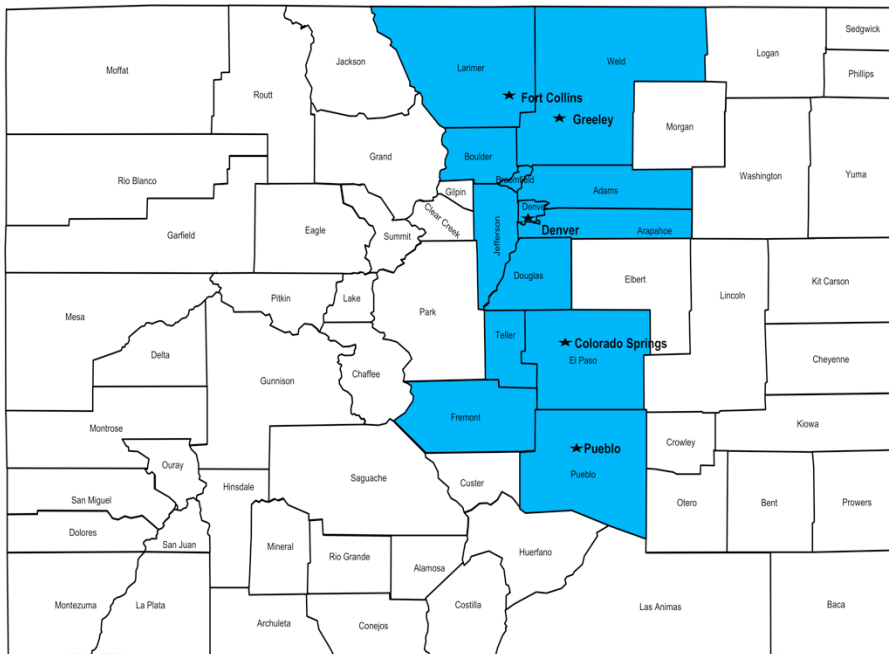


Colorado

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	685,879
YOY Eligible Growth	3.6%
MA Penetration	34.8%
YOY MA Enrollment Growth	5.8%
UHC Market Share	52.2%

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



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- UnitedHealthcare network strength and customer service are key differentiators
- Stable benefits from 2017
- Reduced outpatient copay and out of pocket maximum on H0609-012
- Bilingual sales agents for outreach to Hispanic and Asian population
- MA only plan is available in this market - good fit for retired military
- 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



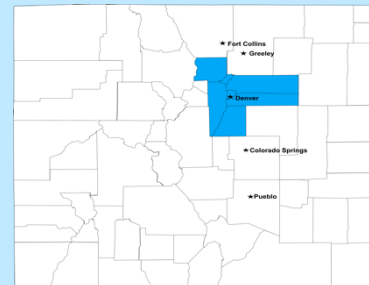
Provider

- Largest provider network in Denver metro area
- Key network providers include New West Physicians (UHC only MA plan currently contracting) and PHP Prime
- 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



Denver Market Landscape

Eligibles (as of 5/1/17)	436,829
YOY Eligible Growth	3.2%
MA Penetration	38.4%
YOY MA Enrollment Growth	4.9%
UHC Market Share	50.8%

Current Footprint

Denver Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1
H-PBP	H0609-012	H0609-007
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays
Plan Type	HMO	HMO
Service Area	Colorado: Adams, Arapahoe, Boulder, Denver, Douglas, Jefferson, Broomfield	Colorado: Adams, Arapahoe, Boulder, Denver, Douglas, Jefferson, Broomfield
Premium	\$0	\$49
PCP Copay	\$10	\$5
Specialist Copay	\$50	\$25
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-6	\$200 days 1-5
Outpatient Surgery	\$295	\$175
Max Out-of-Pocket	\$4,400	\$3,400
Lab Copay	\$0	\$0
Rx Copays	\$4/\$10/\$47/\$95/28%	\$4/\$10/\$47/\$95/29%
Rx Deductible	\$225 (T3, T4, & T5 only)	\$175 (T3, T4, & T5 only)
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

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. This information may not be a complete description of benefits. Limitations, copayments, and restrictions may apply. Benefits, premium and/or copayments/coinsurance may change on January 1 of each year. Renew by UnitedHealthcare is not available on all plans. Rx usage based on 2017 year to date claims data. Star ratings are current as of July 2017 and are subject to change in October. 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. ©2017 United HealthCare Services, Inc.





Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- UnitedHealthcare network strength and customer service are key differentiators
- Stable benefits from 2017
- Improved PCP copay on H0609-020
- Fitness program included at no additional cost
- MA only plan is available in this market - provides enrollment opportunity with large retired military population who have access to TRICARE Rx benefits
- 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



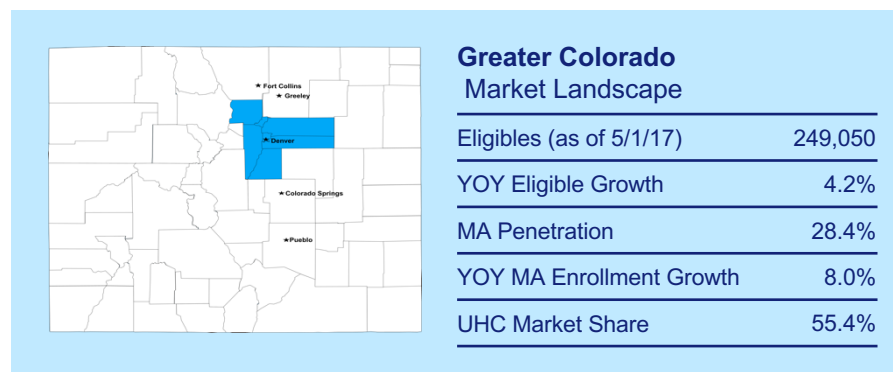
Provider

- CSHP & Mtn. View Medical Group-Southern CO
- Exclusive to Centura hospitals in El Paso county
- Northern CO includes Banner 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Greater Colorado Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1
H-PBP	H0609-020	H0609-002
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays
Plan Type	HMO	HMO
Service Area	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld
Premium	\$0	\$42
PCP Copay	\$10	\$10
Specialist Copay	\$50	\$30
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-6	\$200 days 1-6
Outpatient Surgery	\$285	\$175
Max Out-of-Pocket	\$5,000	\$4,000
Lab Copay	\$0	\$0
Rx Copays	\$4/\$10/\$47/\$95/28%	\$4/\$10/\$47/\$95/28%
Rx Deductible	\$240 (T3, T4, & T5 only)	\$215 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Dental Rider Available

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