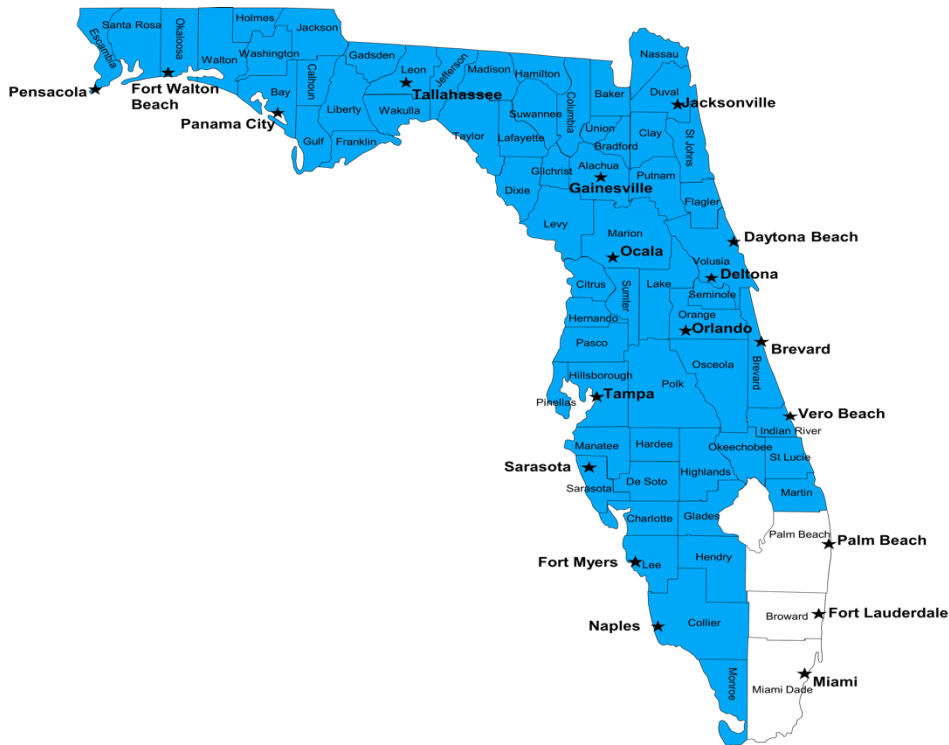


Florida North & Central Market Overview

2018

Florida North & Central Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	3,197,570
YOY Eligible Growth	3.3%
MA Penetration	34.5%
YOY MA Enrollment Growth	6.8%
UHC Market Share	26.7%

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

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Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with the HMO, or open access with a PPO
- Introducing new \$0 premium LPPO in Osceola, Seminole, Volusia, and Brevard counties with low copays, flat outpatient copay, dental and fitness
- Improved \$0 non-radiologic diagnostic (i.e. EKG's, pulmonary function tests, sleep studies and treadmill stress tests) copay on H1045-030
- H1045-030 offers tiered PCP benefit by provider with \$0 copay when selecting a WellMed PCP
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- One provider network for all plans in Central FL and allows members access to UHC statewide network



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



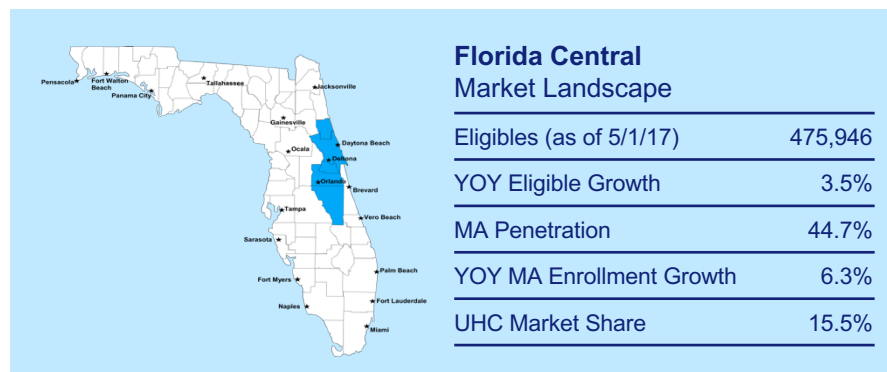
Provider

- Florida Hospital System, Orlando Health/Physician Associates, Orlando Family Physicians and others
- Major physician groups and hospital systems are contracted in Florida
- Consult the online provider directory for the full list of providers at uhcmedicaresolutions.com



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Florida Central Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1045-030	H1045-035	H2406-010	R7444-003
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	Local PPO	Regional PPO
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Flagler, Putnam, St. Johns	Florida: Brevard, Osceola, Seminole, Volusia	Florida: Statewide
Premium	\$0	\$0	\$0	\$0
PCP Copay	\$0 / \$10	\$0	\$10	\$15
Specialist Copay	\$40	\$25	\$35	\$50
Referral Required	Y	Y	N	N
Inpatient Hospital	\$250 days 1-5	\$225 days 1-7	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$250	\$200	\$295	20%
Max Out-of-Pocket	\$4,400	\$3,900	\$5,900	\$6,700
Lab Copay	\$0	\$0	\$10	\$10
Rx Copays	\$3/\$10/\$45/\$95/27%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/27%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$265 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$265 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 **New Plan**

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Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Introducing new \$0 premium LPPO in Osceola, Seminole, Volusia, and Brevard counties with low copays, flat outpatient copay, dental and fitness
- Stable core benefits compared to 2017 with \$0 lab copay on HMOs
- Provider sponsored HMO plan (H1045-036) offers the highest consumer value and maximum out-of-pocket by utilizing WellMed primary care network
- Focus plan (H1045-036 features WellMed PCPs while providing access to the statewide UHC hospital and specialty network
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 copays on Plan H1045-028 with WellMed and Martin Health System



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



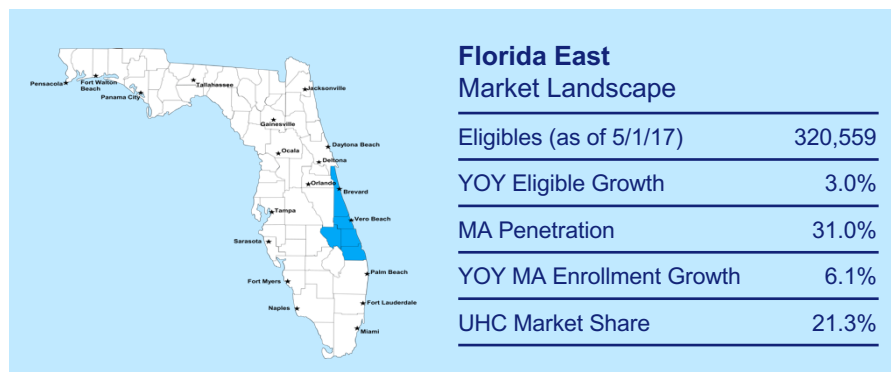
Provider

- Indian River Medical Center, Martin Memorial Hospitals, Parrish Health Systems, St. Lucie Medical Center / Lawnwood Hospital, Steward Hospitals
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at uhcmedicareolutions.com



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Florida East HMO Product Overview

2018

Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-036	H1045-028	H1045-030
Plan Highlights	\$0 premium plan with enhanced benefits centered around WellMed primary care physicians	\$0 premium plan with tiered copays for those seeking value and broader PCP selection	Broad network plan for consumers seeking value
Plan Type	HMO	HMO	HMO
Service Area	Florida: Indian River, Martin, St. Lucie	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, St. Lucie, Sarasota	Florida: Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0 / \$10	\$0 / \$10
Specialist Copay	\$30	\$45	\$40
Referral Required	Y	Y	Y
Inpatient Hospital	\$275 days 1-5	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$75 / \$200	\$295	\$250
Max Out-of-Pocket	\$3,000	\$4,900	\$4,400
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/27%
Rx Deductible	\$250 (T4 & T5 only)	\$245 (T3, T4, & T5 only)	\$265 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Transportation, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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Florida East PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-010	R7444-003
Plan Highlights	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Regional PPO
Service Area	Florida: Brevard, Osceola, Seminole, Volusia	Florida: Statewide
Premium	\$0	\$0
PCP Copay	\$10	\$15
Specialist Copay	\$35	\$50
Referral Required	N	N
Inpatient Hospital	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$295	20%
Max Out-of-Pocket	\$5,900	\$6,700
Lab Copay	\$10	\$10
Rx Copays	\$3/\$10/\$45/\$95/27%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$265 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 **New Plan**

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Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Hernando county also includes \$79 premium LPPO with lower cost sharing
- Improved MOOP on H1045-035 and \$0 non-radiologic diagnostic (i.e. EKGs, Pulmonary function tests, sleep studies and treadmill stress tests) copay on H1045-028 and H1045-043
- Stable or improved benefits across most plans
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 copays on Plan H1045-028, H1045-043
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- One provider network for all plans in Florida Gulf



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



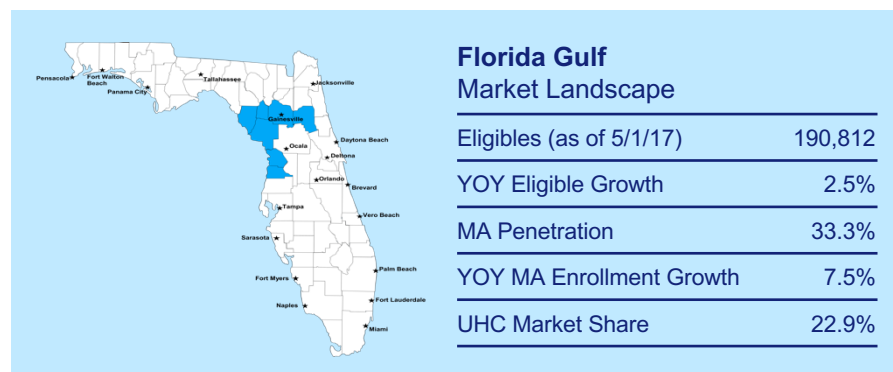
Provider

- Southeastern Integrated Medical (SIMED)
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at uhcmedicaresolutions.com



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- 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 excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Florida Gulf HMO Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-043	H1045-028	H1045-033	H1045-035
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan with tiered PCP copays for those seeking value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value
Plan Type	HMO	HMO	HMO	HMO
Service Area	Florida: Citrus, Levy	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, St. Lucie, Sarasota	Florida: Alachua, Columbia, Gilchrist, Suwannee	Florida: Flagler, Putnam, St. Johns
Premium	\$0	\$0	\$0	\$0
PCP Copay	\$0 / \$10	\$0 / \$10	\$0	\$0
Specialist Copay	\$40	\$45	\$25	\$25
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$250 days 1-5	\$295 days 1-6	\$225 days 1-7	\$225 days 1-7
Outpatient Surgery	\$250	\$295	\$200	\$200
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900	\$3,900
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%
Rx Deductible	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine

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Florida Gulf PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2228-033	R7444-003
Plan Highlights	Open access plan with low copays, fitness and dental, and low out-of-pocket max	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Regional PPO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: Statewide
Premium	\$79	\$0
PCP Copay	\$5	\$15
Specialist Copay	\$35	\$50
Referral Required	N	N
Inpatient Hospital	\$275 days 1-4	\$395 days 1-4
Outpatient Surgery	\$275	20%
Max Out-of-Pocket	\$3,600	\$6,700
Lab Copay	\$5	\$10
Rx Copays	\$2/\$8/\$45/\$95/28%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$250 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

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Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Introducing new \$0 premium LPPO in Polk county with low copays, flat outpatient copay, dental and fitness benefit
- Stable core benefits compared to 2017
- H1045-028 and H1045-042 offer tiered PCP benefit by provider with \$0 copays for BayCare, Watson Clinic and WellMed physicians
- H2228-033 offers rich benefits with open access for consumers looking for more flexibility and lower out-of-pocket costs
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- One provider network for all plans in Greater Tampa



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



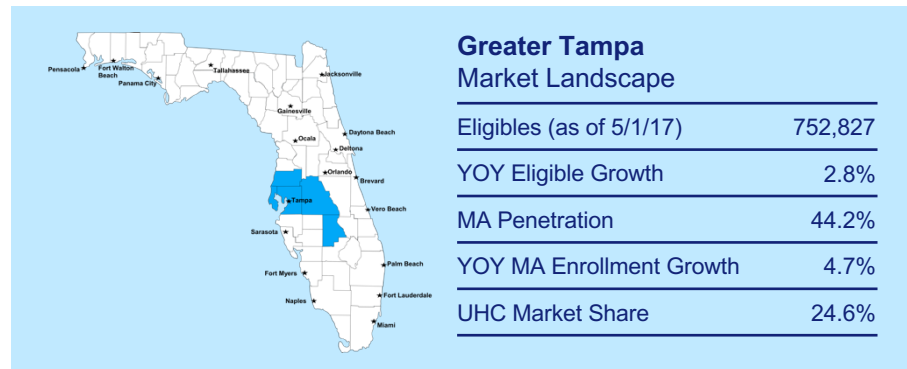
Provider

- BayCare, Florida Hospital, HCA, Tampa General, Watson Clinic
- Watson Clinic (new Tier 1 provider for H1045-028 and H1045-042)
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at uhcmedicareolutions.com



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Greater Tampa HMO Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-028	H1045-042
Plan Highlights	\$0 premium plan with tiered PCP copays for those seeking value	\$0 premium plan for consumers looking for value
Plan Type	HMO	HMO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, St. Lucie, Sarasota	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0
PCP Copay	\$0 / \$10	\$0 / \$10
Specialist Copay	\$45	\$40
Referral Required	Y	Y
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$4,900	\$4,900
Lab Copay	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%
Rx Deductible	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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Greater Tampa PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2228-033	H2406-011	R7444-003
Plan Highlights	Open access plan with low copays, fitness and dental, and low out-of-pocket max	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: Polk	Florida: Statewide
Premium	\$79	\$0	\$0
PCP Copay	\$5	\$10	\$15
Specialist Copay	\$35	\$50	\$50
Referral Required	N	N	N
Inpatient Hospital	\$275 days 1-4	\$325 days 1-4	\$395 days 1-4
Outpatient Surgery	\$275	\$325	20%
Max Out-of-Pocket	\$3,600	\$5,500	\$6,700
Lab Copay	\$5	\$0	\$10
Rx Copays	\$2/\$8/\$45/\$95/28%	\$3/\$10/\$45/\$95/27%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$250 (T3, T4, & T5 only)	\$265 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 New Plan

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Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Stable core benefits compared to 2017 with improved MOOP on H1045-035
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- Statewide access to participating specialists and hospitals
- One provider network for all plans in Central Florida
- H1045-026 Plan offers transportation benefit to physicians and pharmacies with a \$3,100 MOOP
- Expanded PCP network for the H1046-026



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



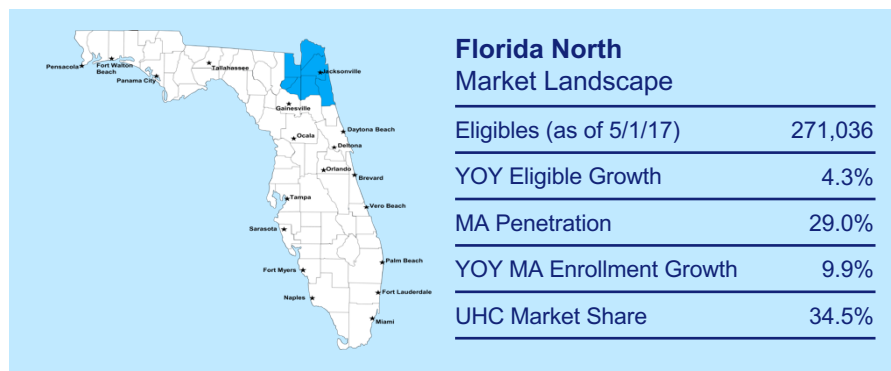
Provider

- Baptist Health Systems, Flagler Hospital, Memorial Hospital (HCA), Orange Park Medical Center (HCA), St. Vincent's Medical Center
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at uhcmedicaresolutions.com



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Florida North Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1045-026	H1045-035	R7444-003
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	Open access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO	Regional PPO
Service Area	Florida: Clay, Duval, Nassau	Florida: Flagler, Putnam, St. Johns	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$15
Specialist Copay	\$30	\$25	\$50
Referral Required	Y	Y	N
Inpatient Hospital	\$270 days 1-6	\$225 days 1-7	\$395 days 1-4
Outpatient Surgery	\$270	\$200	20%
Max Out-of-Pocket	\$3,100	\$3,900	\$6,700
Lab Copay	\$0	\$0	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$10/\$45/\$95/28%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$315 (T4 & T5 only)	\$245 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, Transportation, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

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Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Introducing new \$0 premium LPPO in Bay, Escambia, Okaloosa, Santa Rosa, and Walton counties with low copays, flat outpatient copay, dental and fitness
- Stable core benefits compared to 2017
- In-network access to participating providers in Houston County, Alabama
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- One provider network for all plans in Northwest Florida



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



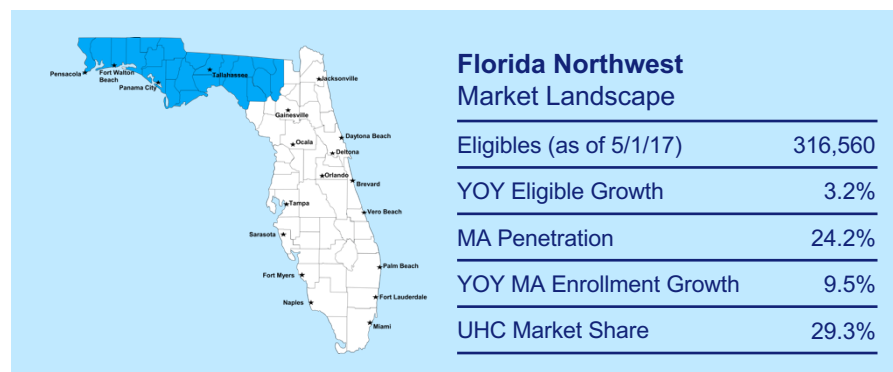
Provider

- Bay Medical Center, Fort Walton Beach Medical Center (HCA), Gulf Coast Medical Center, Sacred Heart, Santa Rosa Medical Center, West Florida Hospital, White-Wilson Medical Center
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at uhcmcaresolutions.com



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Florida Northwest HMO/HMO-POS Product Overview 2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete® Plus
H-PBP	H1045-031	H1045-032	H1045-033	H1045-041
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan with no referrals required for consumers looking for value
Plan Type	HMO	HMO	HMO	HMO-POS
Service Area	Florida: Escambia, Okaloosa, Santa Rosa	Florida: Bay, Walton	Florida: Alachua, Columbia, Gilchrist, Suwannee	Florida: Gadsden, Holmes, Jackson, Washington
Premium	\$0	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0	\$0
Specialist Copay	\$25	\$25	\$25	\$25
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$225 days 1-7	\$225 days 1-7	\$225 days 1-7	\$225 days 1-7
Outpatient Surgery	\$200	\$200	\$200	\$200
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900	\$4,700
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%
Rx Deductible	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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Florida Northwest PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-008	R7444-003
Plan Highlights	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Regional PPO
Service Area	Florida: Bay, Escambia, Okaloosa, Santa Rosa, Walton	Florida: Statewide
Premium	\$0	\$0
PCP Copay	\$5	\$15
Specialist Copay	\$40	\$50
Referral Required	N	N
Inpatient Hospital	\$275 days 1-7	\$395 days 1-4
Outpatient Surgery	\$275	20%
Max Out-of-Pocket	\$5,500	\$6,700
Lab Copay	\$0	\$10
Rx Copays	\$3/\$10/\$45/\$95/27%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$265 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 New Plan

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Market Highlights

- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Introducing new \$0 premium LPPO (H2406-009) in Collier, Manatee, and Sarasota counties with low copays, flat outpatient copay, dental and fitness
- H1045-034 now available in Charlotte, Collier, Lee, Manatee and Sarasota counties
- Improved benefits on H1045-034 with lower Specialist, Inpatient, and Outpatient --plus new Tier 1 & 2 coverage in the Gap
- LPPO H2228-033, available in Charlotte and Lee counties, offers enhanced benefits with open access for consumers looking for more flexibility and lower out-of-pocket costs
- Tiered PCP Benefit by Provider offers \$0 Tier 1 copays on Plans H1045-028 and H1045-042
- One provider network for all plans in Southwest Florida



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 66,000 retail pharmacies



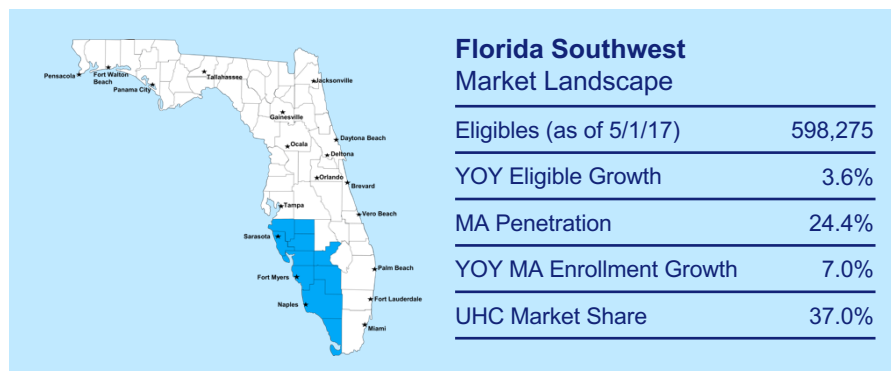
Provider

- IMA, IMG, Lee Health, Millennium, Sarasota Memorial
- Major physicians and hospital systems contracted in Florida
- Consult the online provider directory for the full list of providers at uhcmedicareolutions.com



UnitedHealthcare Experience

- HouseCalls: A convenient in-home annual clinical visit from an advanced practice clinician at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Florida Southwest HMO Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-034	H1045-028	H1045-042
Plan Highlights	\$0 premium plan with Preventive Dental for consumers looking for value	\$0 premium plan with tiered PCP copays for those seeking value	\$0 premium plan with Preventive Dental for consumers looking for value
Plan Type	HMO	HMO	HMO
Service Area	Florida: Charlotte, Collier, Lee, Manatee, Sarasota	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, St. Lucie, Sarasota	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0 / \$10	\$0 / \$10
Specialist Copay	\$20	\$45	\$40
Referral Required	Y	Y	Y
Inpatient Hospital	\$195 days 1-8	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$195	\$295	\$250
Max Out-of-Pocket	\$4,700	\$4,900	\$4,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%	\$3/\$10/\$45/\$95/28%
Rx Deductible	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)	\$245 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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Florida Southwest PPO Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-009	H2228-033	R7444-003
Plan Highlights	New \$0 premium plan for consumers shopping for value and access to non-participating providers	Open access plan with low copays, fitness and dental, and low out-of-pocket max	Open access plan for consumers seeking freedom of choice
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Collier, Manatee, Sarasota	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas	Florida: Statewide
Premium	\$0	\$79	\$0
PCP Copay	\$10	\$5	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$275 days 1-4	\$395 days 1-4
Outpatient Surgery	\$295	\$275	20%
Max Out-of-Pocket	\$5,900	\$3,600	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/27%	\$2/\$8/\$45/\$95/28%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$265 (T3, T4, & T5 only)	\$250 (T3, T4, & T5 only)	\$395 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

 New Plan

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Market Highlights

- UnitedHealthcare is the leader for market share and growth in Lake, Marion, and Sumter counties
- Comprehensive portfolio of The Villages co-branded products offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- \$0 premium HMO and high premium HMO-POS with lower MOOP and POS benefits available nationwide
- Comprehensive UHC portfolio which includes HMO, HMO-POS with no referral required and RPPO with access to a statewide network
- UnitedHealth Passport®: Great for HMO and PPO members who like to travel
- Local customer service support



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, excluding R7444-003
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Improved Tier 1 & 2 coverage
- Broad nationwide network of more than 66,000 retail pharmacies



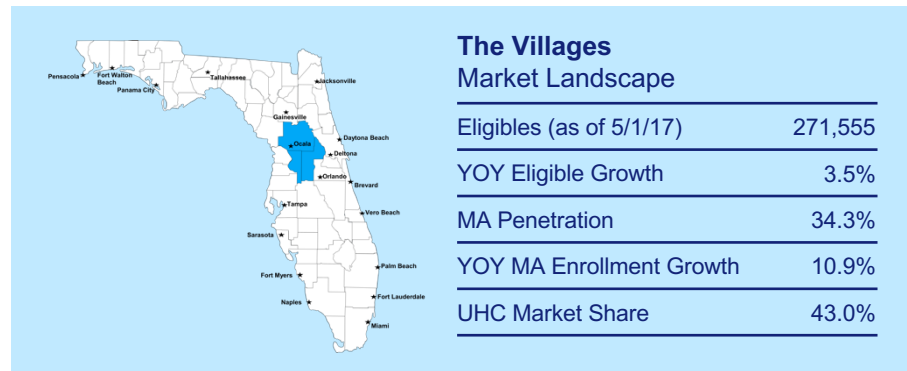
Provider

- Exclusive relationship with The Villages Health
- All major hospitals in Lake, Marion & Sumter counties, as well as Tampa and Orlando
- Major physicians and hospitals contracted in Florida
- Consult the online provider directory for the full list of providers at uhcmedicareolutions.com



UnitedHealthcare Experience

- UnitedHealth Passport: Coverage travels with members to approved service areas for up to nine straight months
- 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, excluding R7444-003
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

The Villages Product Overview

2018

Plan Name	UnitedHealthcare® The Villages® MedicareComplete® 1	UnitedHealthcare® The Villages® MedicareComplete® 2	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1045-025	H1045-027	R7444-003
Plan Highlights	\$0 premium, no referral required plan for consumers looking for value	Premium plan with no referrals required and low out-of-pocket costs. National out-of-network POS for consumers seeking enhanced benefits	Open access plan for consumers seeking freedom of choice
Plan Type	HMO	HMO-POS	Regional PPO
Service Area	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: Statewide
Premium	\$0	\$83	\$0
PCP Copay	\$0	\$0	\$15
Specialist Copay	\$40	\$15	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$150 days 1-7	\$395 days 1-4
Outpatient Surgery	\$295	\$150	20%
Max Out-of-Pocket	\$4,500	\$1,900	\$6,700
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$7/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$0 All Tiers	\$0 All Tiers	\$395 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine

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