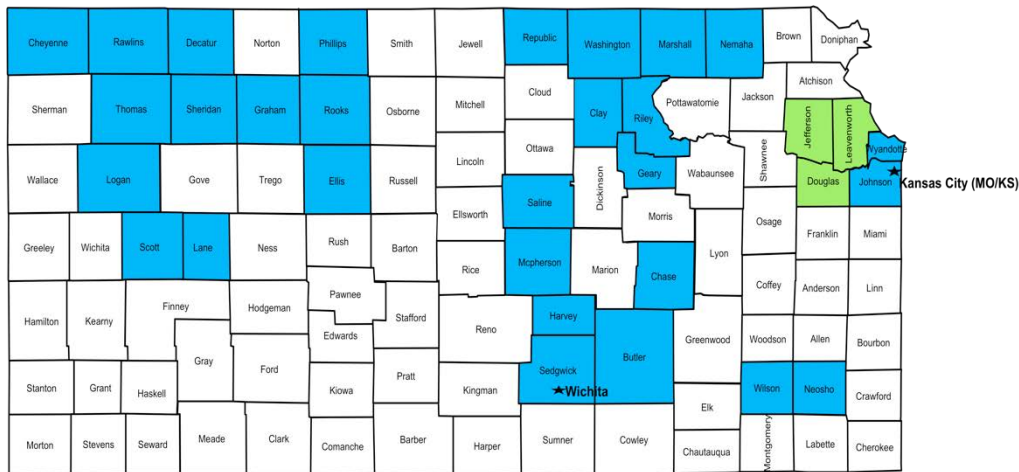


Kansas Market Overview

2018

Kansas

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	298,488
YOY Eligible Growth	2.8%
MA Penetration	18.8%
YOY MA Enrollment Growth	8.4%
UHC Market Share	11.5%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

- Current Footprint (includes PFFS)
- Expansion

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Choice! \$0 premium for those shopping on value and premium plan for those looking for lower copays and more ancillary benefits
- Expanding to Douglas, Jefferson, Leavenworth in Kansas, and Ray and Johnson counties in Missouri, providing new options in the market
- \$39 premium HMO plan (H2802-033) offers lower out-of-pocket max, lower inpatient, flat copay for outpatient, preventive dental, no Rx deductible on Tier 3, and eyewear credit
- Fixed outpatient copay now available on zero premium plan
- No cost hearing exam and adjustments at the local hi HealthInnovations™ clinic
- No referral required to see specialists
- Care Improvement Plus Plans available in all Missouri counties including both Chronic and Dual options. Contact your local sales team for additional information



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



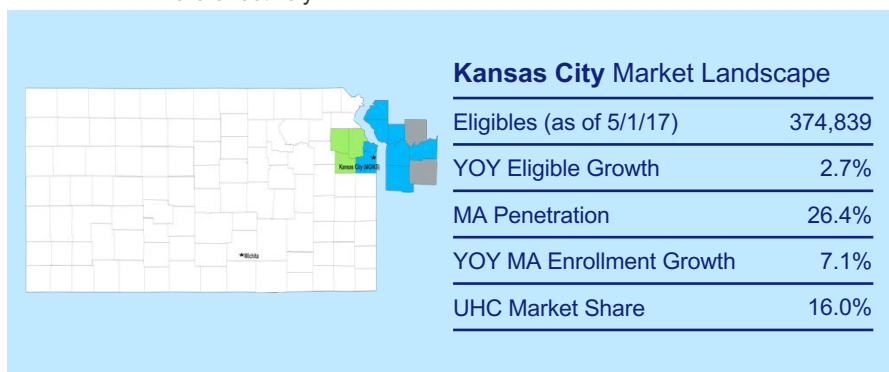
Provider

- Key providers include Kansas University Medical Center, St. Luke's, Encompass, Mosaic, Optum Health Clinic, Shawnee Mission & Olathe Medical
- Key providers specializing in eye care include Discover and Sabates
- Consult the Provider Directory for the full list of providers



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
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint
 ● Expansion
 ● HMO Expansion

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Kansas City Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1
H-PBP	H2802-032	H2802-033
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower copays and additional ancillaries. Dental Rider available
Plan Type	HMO	HMO
Service Area	Kansas: Douglas, Jefferson, Johnson, Leavenworth, Wyandotte Missouri: Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray	Kansas: Douglas, Jefferson, Johnson, Leavenworth, Wyandotte Missouri: Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, Ray
Premium	\$0	\$39
PCP Copay	\$10	\$5
Specialist Copay	\$50	\$40
Referral Required	N	N
Inpatient Hospital	\$300 days 1-5	\$275 days 1-7
Outpatient Surgery	\$300	\$275
Max Out-of-Pocket	\$6,200	\$4,400
Lab Copay	\$10	\$5
Rx Copays	\$3/\$12/\$47/\$100/27%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$275 (T3, T4, & T5 only)	\$210 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available

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Market Highlights

- UnitedHealthcare® breadth of product options, strength, and stability provide competitive advantage
- Choice! \$0 premium for those shopping on value and two premium plans for those looking for lower copays and more ancillary benefits
- Hearing aid benefit, Fitness program, and Passport available on all plans
- Eyewear credit available on all plans
- Preventive dental coverage included for no additional cost on H2802-035
- Dental – Preventive and comprehensive dental coverage included for no additional cost on H2802-036



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
- All plans in the market now have no deductible on Tier 3 after removing it on H2802-034



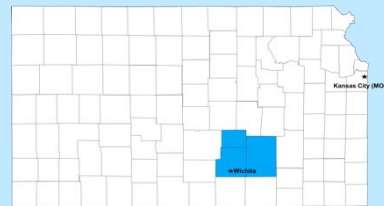
Provider

- Key providers include Via Christi, Wichita Clinic, Kansas Heart Hospital
- Consult the Provider Directory for the full list of providers



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
- Diabetes Navigator helps qualified members manage diabetes more effectively



Wichita Market Landscape

Eligibles (as of 5/1/17)	101,468
YOY Eligible Growth	2.5%
MA Penetration	18.8%
YOY MA Enrollment Growth	10.0%
UHC Market Share	7.1%

Current Footprint

Wichita Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H2802-034	H2802-035	H2802-036
Plan Highlights	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Moderate premium plan with lower copays and additional ancillaries. Dental Rider available	Higher premium plan with low out-of-pocket costs and rich ancillaries
Plan Type	HMO	HMO	HMO
Service Area	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick	Kansas: Butler, Harvey, Sedgwick
Premium	\$0	\$39	\$79
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$50	\$40	\$25
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	20%	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900	\$3,900
Lab Copay	\$10	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$250 (T4 & T5 only)	\$210 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine

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