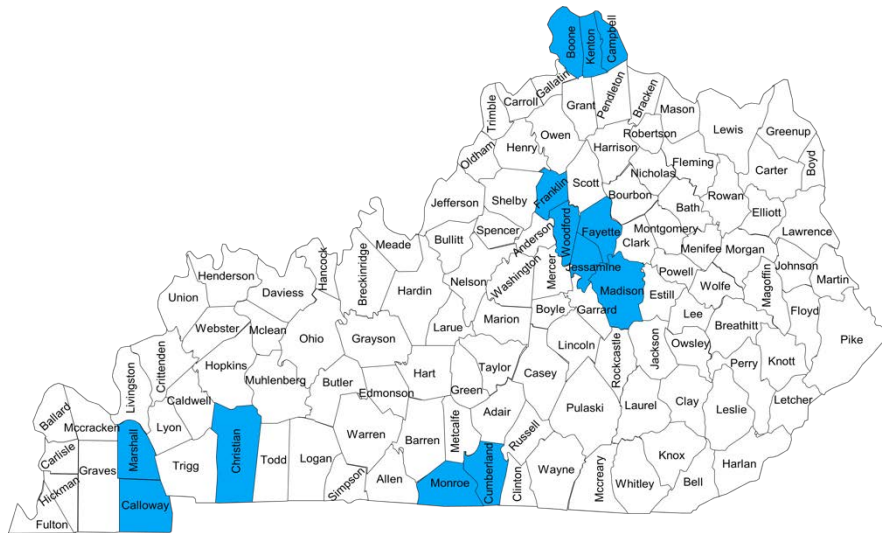


Kentucky Market Overview

2018

Kentucky

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	183,299
YOY Eligible Growth	2.9%
MA Penetration	21.5%
YOY MA Enrollment Growth	8.5%
UHC Market Share	9.7%

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



Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Lower premiums and improved year-over-year benefits
- Introducing new \$0 plan for those looking for value
- Fixed outpatient copay on all plans
- No referral required to see specialists
- Dental benefits included with Plans 1 & 2, and Platinum Dental Rider is an option with new Plan 3
- Unique vision options available for Plan 1 (H5253-067) and Plan 2 (H5253-068)
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 4.5 Star Plans



Rx Highlights

- \$0 pharmacy deductible for all tiers with H5253-068 (Plan 2)
- No deductible for Tier 3 medications with H5253-067 (Plan 1)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- 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



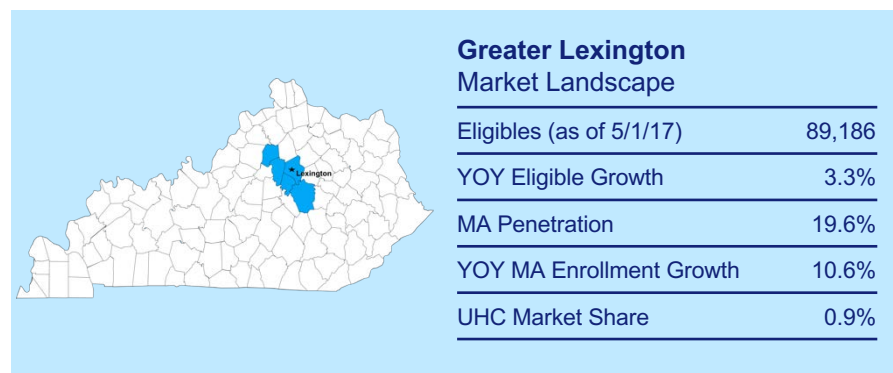
Provider

- KentuckyOne and Baptist Health are both in network
- 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

Greater Lexington Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-091	H5253-067	H5253-068
Plan Highlights	New \$0 premium plan for consumers shopping on value	Moderate premium plan for consumers looking for value	Higher premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford	Kentucky: Fayette, Franklin, Jessamine, Madison, Woodford
Premium	\$0	\$29	\$76
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$275 days 1-5	\$225 days 1-4
Outpatient Surgery	\$395	\$275	\$225
Max Out-of-Pocket	\$6,300	\$5,300	\$4,100
Lab Copay	\$10	\$5	\$0
Rx Copays	\$2/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$200 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Benefit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine

● New Plan

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.

