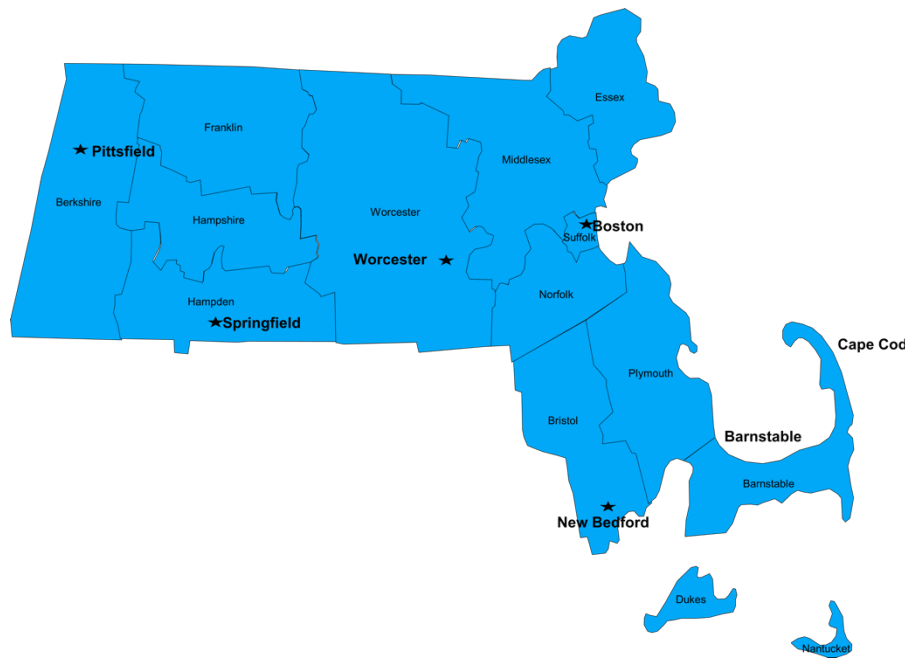


Massachusetts Market Overview

2018

Massachusetts

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,267,323
YOY Eligible Growth	2.2%
MA Penetration	19.3%
YOY MA Enrollment Growth	8.5%
UHC Market Share	16.8%

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

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Greater Boston Market Overview

2018



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Broad, robust portfolio with a \$0 premium plan for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- Portfolio includes an affordable RPP0 option for those seeking open network access
- UnitedHealth Passport®: Great for snowbirds or those who travel
- 4.5 Star HMO 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



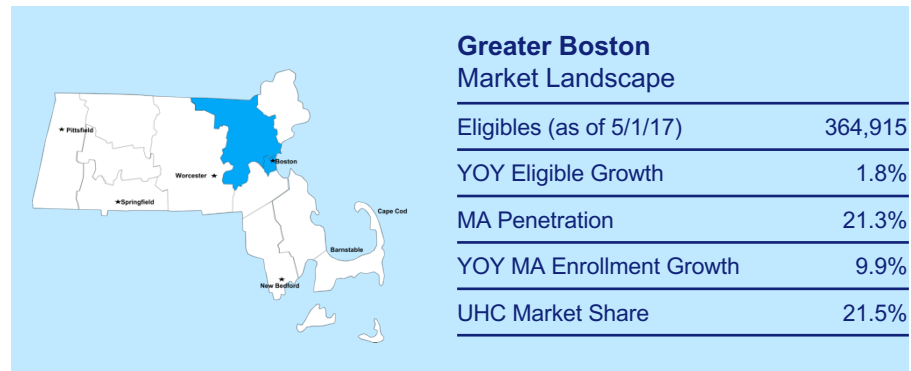
Provider

- Key providers include Massachusetts General, Brigham and Women's, Beth Israel Deaconess, and Lahey Clinic health system
- 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 with HMO plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Greater Boston Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-001	H1944-004	H1944-021	R7444-001
Plan Highlights	\$0 premium plan offering Passport	Premium plan with lower copays and offering Passport	Premium plan with lower copays, Passport and Preventive Dental	Premium plan offering Passport, and out-of-network benefits
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Massachusetts: Middlesex, Suffolk	Connecticut: Statewide Massachusetts: Statewide (Non-commissionable in Barnstable, Duke, Franklin, Hampshire and Nantucket) Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$45	\$79	\$50
PCP Copay	\$15	\$5	\$5	\$20
Specialist Copay	\$45	\$30	\$20	\$45
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-6	\$275 days 1-5	\$395 days 1-4
Outpatient Surgery	20%	\$275	\$250	20%
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400	\$5,500
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$235 (T3, T4, & T5 only)	\$205 (T3, T4, & T5 only)	\$0 All Tiers	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Fitness Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Broad, robust portfolio with a \$0 premium plan for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- Portfolio includes an affordable RPPPO option for those seeking open network access
- Improved mental health benefits with reduced copay
- UnitedHealth Passport®: Great for snowbirds or those who travel
- New fitness program available at no additional cost
- 4.5 Star HMO 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



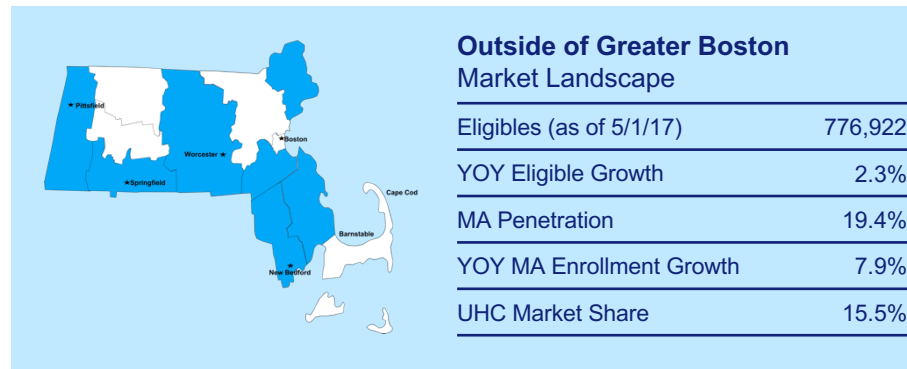
Provider

- Essex: key providers include Massachusetts General, Brigham and Women's, Beth Israel Deaconess, and Lahey Clinic health system
- Bristol, Plymouth: key providers include Sturdy Memorial, Primacare, St. Anne's Hospital and Southcoast including Charlton Memorial, St. Luke's and Tobey hospitals
- Berkshire, Hampden, Worcester: key providers include Riverbend, Mercy Medical Associates and Orchard Medical
- 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
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- NurseLineSM: 24/7 phone access to a registered nurse
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- Fitness program: Stay active with a gym membership for no additional cost with HMO plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Outside of Greater Boston Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
H-PBP	H1944-005	H1944-006	H1944-022	R7444-001
Plan Highlights	\$0 premium plan offering Passport	Premium plan with lower copays and offering Passport	Premium plan with lower copays, Passport and Preventive Dental	Premium plan offering Passport, and out of network benefits
Plan Type	HMO	HMO	HMO	Regional PPO
Service Area	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Massachusetts: Bristol, Essex, Hampden, Plymouth, Worcester	Connecticut: Statewide Massachusetts: Statewide (Non-commissionable in Barnstable, Duke, Franklin, Hampshire and Nantucket) Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$45	\$79	\$50
PCP Copay	\$15	\$10	\$5	\$20
Specialist Copay	\$45	\$25	\$20	\$45
Referral Required	Y	Y	Y	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-6	\$275 days 1-5	\$395 days 1-4
Outpatient Surgery	20%	\$275	\$250	20%
Max Out-of-Pocket	\$6,700	\$3,900	\$3,400	\$5,500
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$12/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$280 (T3, T4, & T5 only)	\$205 (T3, T4, & T5 only)	\$0 All Tiers	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Fitness Rider Available

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