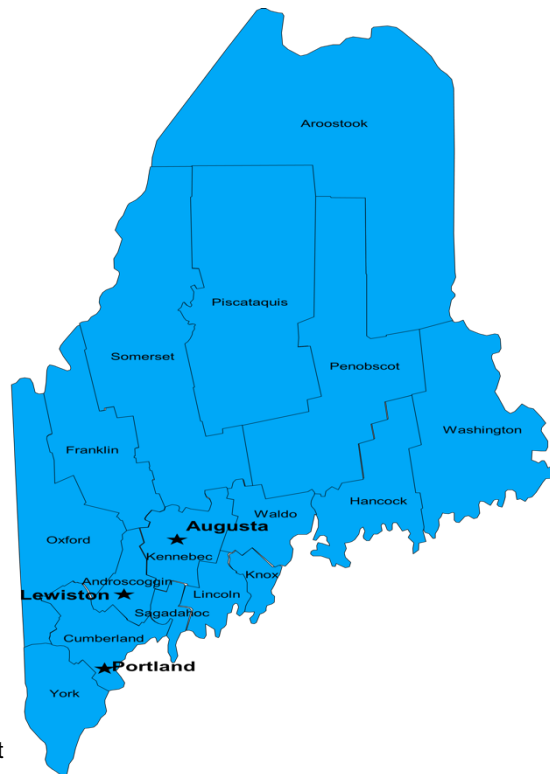


Maine Market Overview

2018

Maine

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	320,044
YOY Eligible Growth	2.5%
MA Penetration	23.0%
YOY MA Enrollment Growth	15.5%
UHC Market Share	17.7%

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



Market Highlights

- UnitedHealthcare® is the longest tenured MA plan in the market with excellent brand recognition and solid reputation
- Undersaturated market for agents
- Portfolio of MA plan choices to meet a variety of needs
- Stable or improved benefits from 2017
- No referral required to see specialists
- RPPO plan introduced in 2017 will now have non-differential OON benefits for 2018 (Non-commissionable in Aroostook, Hancock, Piscataquis, and Washington)
- Fixed outpatient copay available on all plans and fixed copays for radiology services on RPPO
- 4.5 Star LPPOs



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



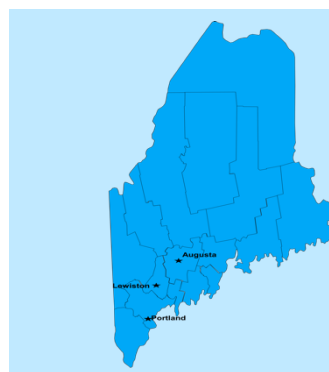
Provider

- Stable Provider network throughout service area and across New England
- Key providers include Maine Health, Maine General, Southern Maine Medical, York Hospital, and Intermed
- 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 on H2001-010 and R5329-001
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Maine Market Landscape

Eligibles (as of 5/1/17)	320,044
YOY Eligible Growth	2.5%
MA Penetration	23.0%
YOY MA Enrollment Growth	15.5%
UHC Market Share	17.7%

Maine Product Overview

2018

Plan Name	AARP® MedicareComplete® Choice Plan 1	AARP® MedicareComplete® Choice Plan 2	AARP® MedicareComplete Choice®
H-PBP	H2001-001	H2001-010	R5329-001
Plan Highlights	\$0 premium PPO plan for consumers shopping for value and choice	Moderate premium PPO plan offering choice, lower copays and additional ancillaries	Higher premium RPPO plan offering statewide choice, low copays and additional ancillaries
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Statewide (Non-commissionable in Aroostook, Hancock, Piscataquis and Washington) New Hampshire: Statewide
Premium	\$0	\$51	\$83
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$35	\$30	\$25
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$225 days 1-7	\$225 days 1-7
Outpatient Surgery	\$295	\$225	\$200
Max Out-of-Pocket	\$5,500	\$3,900	\$3,500
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$10/\$47/\$100/28%	\$3/\$10/\$47/\$100/33%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$250 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, OTC Essentials Catalog, NurseLine, Fitness Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye Exam & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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.

