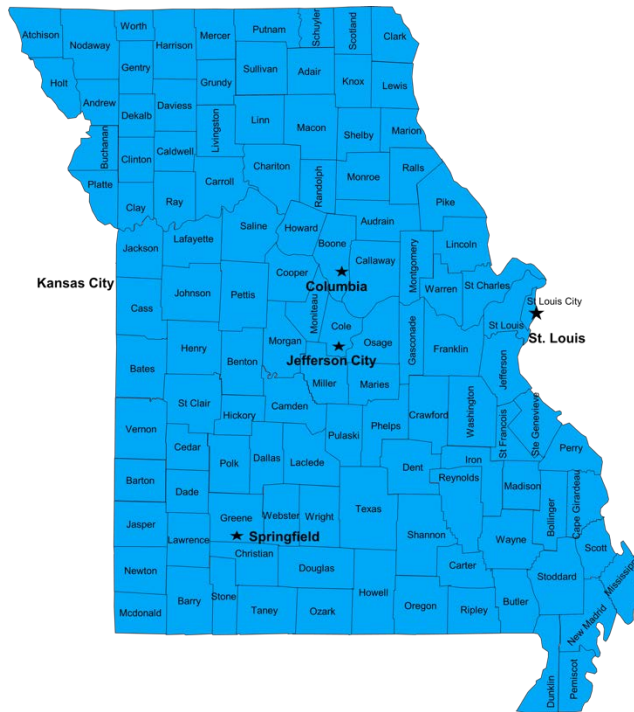


Missouri Market Overview

2018

Missouri

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,181,311
YOY Eligible Growth	1.9%
MA Penetration	27.3%
YOY MA Enrollment Growth	6.9%
UHC Market Share	33.0%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Repositioned H2802-029 with premium for long-term sustainability in the market
- HMO plan added \$19 premium to maintain long term sustainability
- No referral required to see a specialist
- PFFS plans available in many counties in Missouri
- 4.0 Star HMO Plan
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan



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



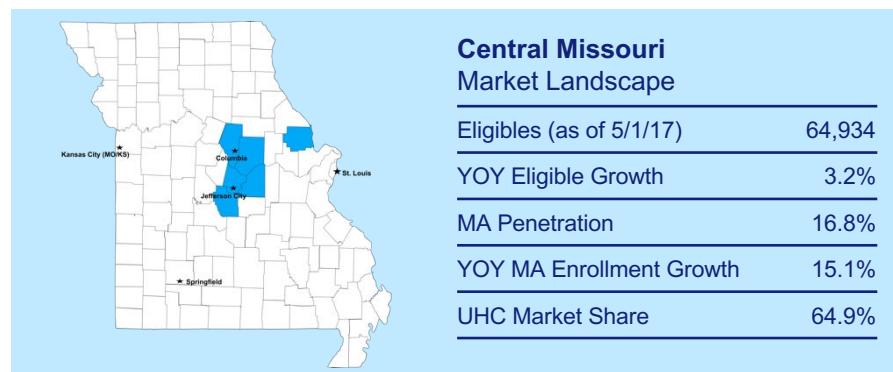
Provider

- Strong network with Boone Hospital, University of Missouri, Capital Region, and SSM all in network
- Members also have access to the St. Louis network of physicians
- 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 on H2802-029
- 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 H2802-029
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Central Missouri Product Overview

2018

Plan Name	AARP® MedicareComplete®	Care Improvement Plus® Medicare Advantage
H-PBP	H2802-029	R3444-012
Plan Highlights	Moderate premium plan with lower copays, fixed outpatient copays and additional ancillaries	RPPO for those seeking full state access
Plan Type	HMO	Regional PPO
Service Area	Missouri: Boone, Callaway, Cole, Lincoln, Miller, Osage	Arkansas: Statewide Missouri: Statewide
Premium	\$19	\$41
PCP Copay	\$10	\$15
Specialist Copay	\$40	\$50
Referral Required	N	N
Inpatient Hospital	\$295 days 1-8	\$360 days 1-5
Outpatient Surgery	\$295	20%
Max Out-of-Pocket	\$3,400	\$6,700
Lab Copay	\$10	\$10
Rx Copays	\$2/\$12/\$47/\$100/30%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$120 (T4 & T5 only)	\$150 (T3, T4, & T5 only)
Extra Benefits	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, Preventive Dental, NurseLine, Dental Rider Available

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Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage
- Portfolio of MA plan choices to meet a variety of needs
- Expanding HMO plans to Jasper and Newton counties providing new options in the market
- No referral required to see specialists
- 4.0 Star HMO Plans
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan



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



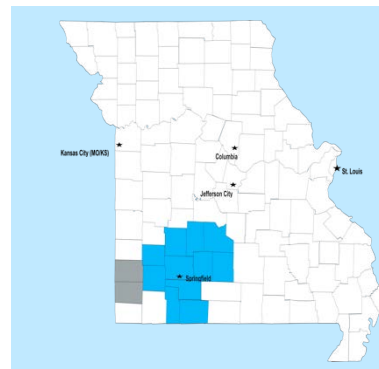
Provider

- Strong network, including both Cox and Mercy
- 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 on H2802-030 and H2802-031
- 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 H2802-030 and H2802-031
- Diabetes Navigator helps qualified members manage diabetes more effectively



Springfield Market Landscape

Eligibles (as of 5/1/17)	171,586
YOY Eligible Growth	1.8%
MA Penetration	37.3%
YOY MA Enrollment Growth	4.8%
UHC Market Share	15.7%

● Current Footprint ● HMO Expansion

Springfield Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	Care Improvement Plus® Medicare Advantage
H-PBP	H2802-030	H2802-031	R3444-012
Plan Highlights	\$0 premium plan for those shopping on value	Moderate premium plan with lower copays and additional ancillaries	RPPO for those seeking full state access
Plan Type	HMO	HMO	Regional PPO
Service Area	Missouri: Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright	Missouri: Christian, Dade, Dallas, Greene, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright	Arkansas: Statewide Missouri: Statewide
Premium	\$0	\$29	\$41
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$50	\$50	\$50
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$295 days 1-5	\$360 days 1-5
Outpatient Surgery	\$350	\$270	20%
Max Out-of-Pocket	\$5,900	\$3,500	\$6,700
Lab Copay	\$10	\$0	\$10
Rx Copays	\$3/\$12/\$47/\$100/29%	\$2/\$12/\$47/\$100/30%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$175 (T4 & T5 only)	\$120 (T4 & T5 only)	\$150 (T3, T4, & T5 only)
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, Preventive Dental, NurseLine, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Serving the St. Louis market for over 25 years!
- Expanding to Bond, Clinton, Jersey, Macoupin counties in IL, and Ste. Genevieve county in MO, providing new options in the market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Fixed outpatient copay now available on all plans except RPPO
- Stable or improved benefits from 2017
- Care Improvement Plus plans available in all Missouri counties including a Chronic Special Needs Plan and a Dual Plan



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



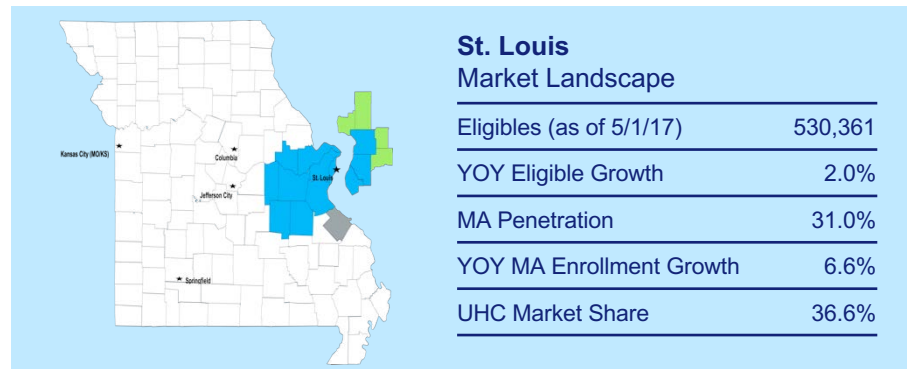
Provider

- Strong network including BJC Health Care, Mercy, SSM, St. Anthony's Medical Center, St. Louis University Hospital, St. Luke's Hospital, and Des Peres 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 on H2802-023, H2228-030, and H2228-048
- 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 H2802-028, H2228-030, and H2228-048
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint
 ● Expansion
 ● HMO Expansion

St. Louis Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2	Care Improvement Plus® Medicare Advantage
H-PBP	H2802-028	H2228-030	H2228-048	R3444-012
Plan Highlights	\$0 premium plan for those shopping on value	Moderate premium LPPO with lower copays and additional ancillaries	LPPO with low copays, rich ancillaries and open access	RPPO for those seeking full state access
Plan Type	HMO	Local PPO	Local PPO	Regional PPO
Service Area	Illinois: Bond, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Illinois: Madison, Monroe, St. Clair Missouri: Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren	Illinois: Madison, Monroe, St. Clair Missouri: Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren	Arkansas: Statewide Missouri: Statewide
Premium	\$0	\$32	\$72	\$41
PCP Copay	\$10	\$5	\$0	\$15
Specialist Copay	\$45	\$50	\$35	\$50
Referral Required	Y	N	N	N
Inpatient Hospital	\$275 days 1-8	\$350 days 1-5	\$225 days 1-5	\$360 days 1-5
Outpatient Surgery	\$270	\$325	\$225	20%
Max Out-of-Pocket	\$2,900	\$4,400	\$2,900	\$6,700
Lab Copay	\$10	\$0	\$0	\$10
Rx Copays	\$2/\$12/\$47/\$100/30%	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/33%	\$3/\$14/\$47/\$100/30%
Rx Deductible	\$150 (T4 & T5 only)	\$150 (T4 & T5 only)	\$0 All Tiers	\$150 (T3, T4, & T5 only)
Extra Benefits	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 Dental, 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, Preventive Dental, NurseLine, Dental Rider Available

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Missouri CIP Chronic/Dual Product Overview

2018

Plan Name	Care Improvement Plus® Silver Rx	Care Improvement Plus® Gold Rx	Care Improvement Plus® Dual Advantage
H-PBP	R3444-008	R3444-009	R3444-011
Plan Highlights	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	Arkansas: Statewide Missouri: Statewide	Arkansas: Statewide Missouri: Statewide	Arkansas: Statewide Missouri: Statewide
Premium	Varies by LIS Level	\$31	Varies by LIS Level
PCP Copay	Varies by LIS Level	\$15	Varies by LIS Level
Specialist Copay	Varies by LIS Level	\$45	Varies by LIS Level
Referral Required	N	N	N
Inpatient Hospital	Varies by LIS Level	\$335 days 1-5	Varies by LIS Level
Outpatient Surgery	Varies by LIS Level	20%	Varies by LIS Level
Max Out-of-Pocket	Varies by LIS Level	\$6,700	Varies by LIS Level
Lab Copay	Varies by LIS Level	\$10	Varies by LIS Level
Rx Copays	Varies by LIS Level	\$3/\$12/\$47/\$100/30%	Varies by LIS Level
Rx Deductible	Varies by LIS Level	\$150 (T4 & T5 only)	Varies by LIS Level
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive & Comprehensive Dental, OTC Catalog, Transportation, NurseLine

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