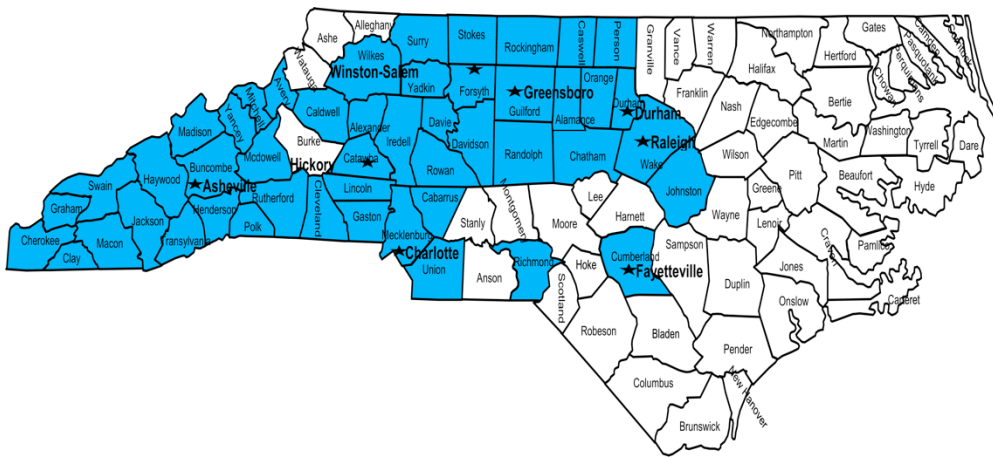


North Carolina Market Overview

2018

North Carolina

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,276,879
YOY Eligible Growth	3.0%
MA Penetration	29.0%
YOY MA Enrollment Growth	6.6%
UHC Market Share	32.0%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

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.



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Provider tiering on both plans with Mission Health System — PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- Flat dollar outpatient surgery copay
- New for 2018 – \$0 copays for eye exams
- New for 2018 – Philips Lifeline benefit on high premium plan
- No referral required to see specialists
- 4.5 Star 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



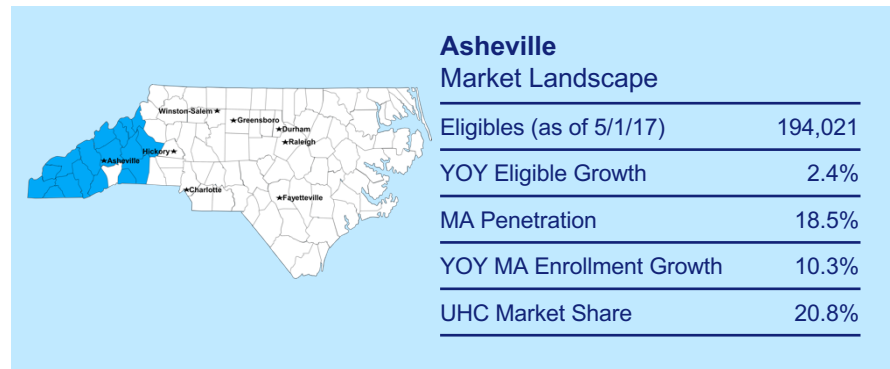
Provider

- Key provider is Mission Health System
- Other network hospitals: Haywood Regional, Park Ridge, and Margaret R Pardee Memorial
- 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

Asheville Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-080	H5253-079
Plan Highlights	Moderate premium plan with lower copays and additional ancillaries	Low premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO
Service Area	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, McDowell, Macon, Madison, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, McDowell, Macon, Madison, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
Premium	\$46	\$16
PCP Copay	\$0 / \$10	\$0 / \$20
Specialist Copay	\$30 / \$50	\$35 / \$50
Referral Required	N	N
Inpatient Hospital	\$275 days 1-7	\$395 days 1-4
Outpatient Surgery	\$275	\$375
Max Out-of-Pocket	\$4,700	\$5,900
Lab Copay	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$95 (T4 & T5 only)	\$170 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available

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.



Piedmont/Charlotte/Cape Fear Market Overview 2018



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Provider tiering offers lower copays on HMOs — PCP \$0 versus \$10 or \$20, Specialist \$30 or \$35 versus \$50
- Flat dollar outpatient copay on all plans for 2018
- New for 2018 – \$0 copays for eye exams
- New for 2018 – Philips Lifeline benefit on premium plans
- No referral required to see specialists
- 4.5 Star 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
- Added gap coverage for Tiers 1 & 2 on H5253-037



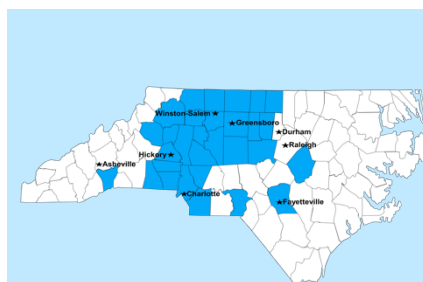
Provider

- Key providers include Novant, Cornerstone, THN (Cone Health), Eagle Physicians, Guilford Medical, UNC, Carolina Health Systems, Wake Medical, and Cape Fear Valley Health System
- Tier 1 Benefit Providers: Novant, Guilford Medical, Cornerstone, THN (Cone Health), Wake Forest Baptist, Mission and Eagle 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
- 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 (HMO plans)
- Diabetes Navigator helps qualified members manage diabetes more effectively



Piedmont/Charlotte/Cape Fear Market Landscape

Eligibles (as of 5/1/17)	908,720
YOY Eligible Growth	2.8%
MA Penetration	32.7%
YOY MA Enrollment Growth	6.0%
UHC Market Share	35.1%

 Current Footprint

Piedmont/Charlotte/Cape Fear Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Choice
H-PBP	H5253-037	H5253-038	H2228-018
Plan Highlights	Moderate premium plan with lower copays, fixed outpatient copays and additional ancillaries. Dental Rider available	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs. Dental Rider available	Plan for those looking for the freedom offered in a PPO plan. Fitness Rider available
Plan Type	HMO	HMO	Local PPO
Service Area	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
Premium	\$32	\$0	\$49
PCP Copay	\$0 / \$10	\$0 / \$20	\$5
Specialist Copay	\$30 / \$50	\$35 / \$50	\$40
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$430 days 1-4	\$345 days 1-5
Outpatient Surgery	\$275	\$395	\$340
Max Out-of-Pocket	\$4,400	\$6,700	\$4,500
Lab Copay	\$5	\$10	\$5
Rx Copays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$95 (T4 & T5 only)	\$170 (T3, T4, & T5 only)	\$165 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Philips Lifeline, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye Exam, Hearing Aids, Passport, NurseLine, Philips Lifeline, Fitness Rider Available

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.



Raleigh/Durham Market Overview

2018



Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition stands for stability and security within North Carolina
- Benefits held stable for 2018
- Flat dollar outpatient surgery copay
- New for 2018 – \$0 copays for eye exams
- New for 2018 – Philips Lifeline benefit
- No referral required to see specialists
- 4.5 Star 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

- Key providers include Novant and Cornerstone
- 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



Raleigh/Durham Market Landscape

Eligibles (as of 5/1/17)	174,138
YOY Eligible Growth	4.6%
MA Penetration	21.3%
YOY MA Enrollment Growth	8.4%
UHC Market Share	18.0%

 Current Footprint

Raleigh/Durham Product Overview

2018

Plan Name	AARP® MedicareComplete®
H-PBP	H5253-039
Plan Highlights	Moderate premium plan with fixed outpatient copays and additional ancillaries
Plan Type	HMO
Service Area	North Carolina: Durham, Wake
Premium	\$37
PCP Copay	\$15
Specialist Copay	\$50
Referral Required	N
Inpatient Hospital	\$395 days 1-4
Outpatient Surgery	\$295
Max Out-of-Pocket	\$6,700
Lab Copay	\$5
Rx Copays	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$200 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Philips Lifeline, Dental Rider Available

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.

