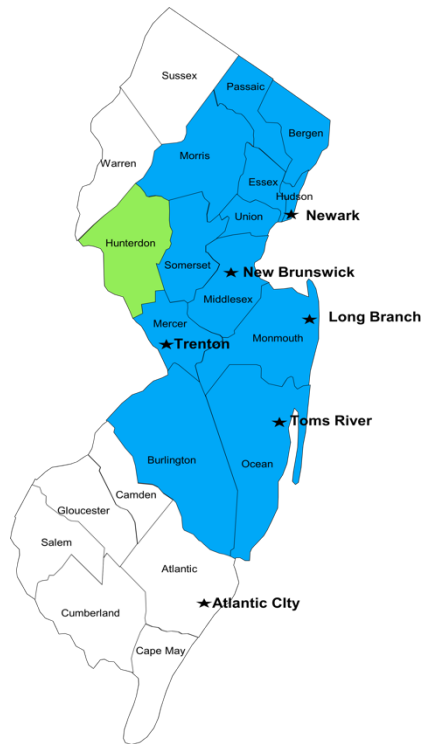


# New Jersey Market Overview

2018

## New Jersey

Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,234,622
YOY Eligible Growth	1.7%
MA Penetration	14.8%
YOY MA Enrollment Growth	12.3%
UHC Market Share	53.8%

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



## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in this market
- Expanding to Hunterdon county providing new options in the market
- 4.5 Stars on the entire portfolio
- Fitness benefit on all plans
- UnitedHealth Passport® – Great for HMO members who are snowbirds or like to travel
- Large Latin/Spanish speaking population



## 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

- Large competitive network including Summit, JFK, Excelcare, Optimus and Virtua Health System
- NJ members can utilize in-network NY providers and facilities at in-network rates
- 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 ● Expansion

# New Jersey Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 4	AARP® MedicareComplete® Plan 2
<b>H-PBP</b>	<b>H0755-034</b>	<b>H0755-035</b>	<b>H0755-036</b>	<b>H0755-038</b>
<b>Plan Highlights</b>	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Moderate premium plan with lower copays and additional ancillaries	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan for consumers shopping for value in Essex and Ocean counties
<b>Plan Type</b>	HMO	HMO	HMO	HMO
<b>Service Area</b>	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Bergen, Burlington, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union	New Jersey: Essex, Ocean
<b>Premium</b>	\$0	\$39	\$84	\$0
<b>PCP Copay</b>	\$20	\$5	\$0	\$5
<b>Specialist Copay</b>	\$45	\$20	\$20	\$20
<b>Referral Required</b>	N	N	N	N
<b>Inpatient Hospital</b>	\$395 days 1-4	\$250 days 1-5	\$175 days 1-5	\$345 days 1-5
<b>Outpatient Surgery</b>	\$295	\$250	\$175	20%
<b>Max Out-of-Pocket</b>	\$6,700	\$6,200	\$4,200	\$6,700
<b>Lab Copay</b>	\$10	\$5	\$5	\$10
<b>Rx Copays</b>	\$2/\$12/\$45/\$95/27%	\$2/\$10/\$47/\$95/28%	\$2/\$10/\$47/\$95/32%	\$2/\$12/\$47/\$100/28%
<b>Rx Deductible</b>	\$290 (T3, T4, & T5 only)	\$250 (T3, T4, & T5 only)	\$50 (T3, T4, & T5 only)	\$250 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, 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.

