

New York Market Overview

2018

New York

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	3,468,182
YOY Eligible Growth	2.0%
MA Penetration	31.4%
YOY MA Enrollment Growth	4.7%
UHC Market Share	26.8%

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 in the area
- UnitedHealthcare® breadth of product options provide competitive advantage in this market
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable network with strong provider relationships
- No referral required to see specialists
- UnitedHealth Passport®: Great for snowbirds or those who travel
- The Mosaic PSP product serves the needs of Chinese and Korean membership with UnitedHealthcare retail presence
- Market has diverse mix of ethnicities
- Dual plans available



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, competitive network including CAIPA, KAPIPA, Montefiore, NYU, NSLIJ, Cornell, Mt. Sinai and Northwell HSS (hospital for special surgery)
- 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 included with plans on the H3307 contract
- Diabetes Navigator helps qualified members manage diabetes more effectively



New York City Market Landscape

Eligibles (as of 5/1/17)	1,258,194
YOY Eligible Growth	2.1%
MA Penetration	38.0%
YOY MA Enrollment Growth	4.7%
UHC Market Share	28.0%

 Current Footprint

New York City Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Mosaic
H-PBP	H3379-001	H3307-002	H3307-024	H3307-015
Plan Highlights	Low 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 product with narrow network focused on Chinese and Korean speaking providers
Plan Type	HMO	HMO	HMO	HMO
Service Area	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond	New York: Bronx, Kings, New York, Queens, Richmond
Premium	\$29	\$49	\$85	\$0
PCP Copay	\$10	\$20	\$5	\$0
Specialist Copay	\$45	\$40	\$15	\$25
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$345 days 1-5	\$200 days 1-5	\$325 days 1-5
Outpatient Surgery	\$395	\$320	\$195	\$295
Max Out-of-Pocket	\$6,700	\$6,700	\$4,500	\$6,200
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/31%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$330 (T3, T4, & T5 only)	\$295 (T3, T4, & T5 only)	\$100 (T3, T4, & T5 only)	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, 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, Preventive Dental, Acupuncture, Passport, OTC Essentials Catalog, NurseLine

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New York Hudson Valley Market Overview

2018



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Largest MA plan in the market
- Portfolio approach to provide options that appeal to the diverse income levels in the market
- No referral required to see specialists
- Market includes many small competitors with narrow networks and the potential for instability. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Bilingual agents to assist growing Spanish population in Rockland and Orange counties
- Expanding HMO offering to Dutchess and Putnam counties



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



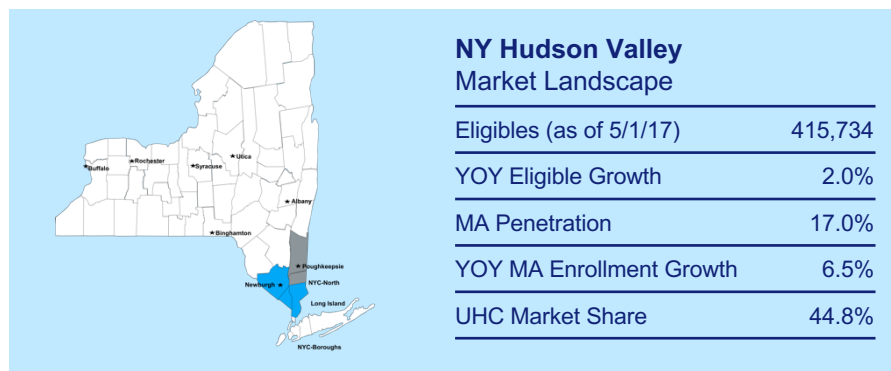
Provider

- WestMed (ACO)
- Crystal Run
- Westchester Medical Center and providers
- Montefiore Medical Center, New York Presbyterian, Northwell Health, Greater Hudson Valley, Westchester Medical, and Riverside Healthcare
- 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 included on H3307-023
- Diabetes Navigator helps qualified members manage diabetes more effectively



New York Hudson Valley Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®
H-PBP	H3307-012	H3307-023	H3307-025
Plan Highlights	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Higher premium plan with low out-of-pocket costs and rich ancillaries	\$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	New York: Orange, Rockland, Westchester	New York: Orange, Rockland, Westchester	New York: Dutchess, Putnam, Sullivan, Ulster
Premium	\$0	\$75	\$0
PCP Copay	\$15	\$10	\$15
Specialist Copay	\$50	\$30	\$50
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$325 days 1-5	\$345 days 1-5
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$4,500	\$6,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$295 (T3, T4, & T5 only)	\$240 (T3, T4, & T5 only)	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® brand recognition
- Mature MA market that has experienced competitor instability and market exits. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Portfolio approach with choice of MA plans to meet a variety different needs
- Introducing new \$0 premium HMO plans for consumers shopping on value in Rochester and Buffalo
- UnitedHealth Passport®: Great for snowbirds or those who travel
- Expanding HMO offerings to Erie, Genesee, Monroe, Niagara, Orleans, Wayne and Wyoming counties



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



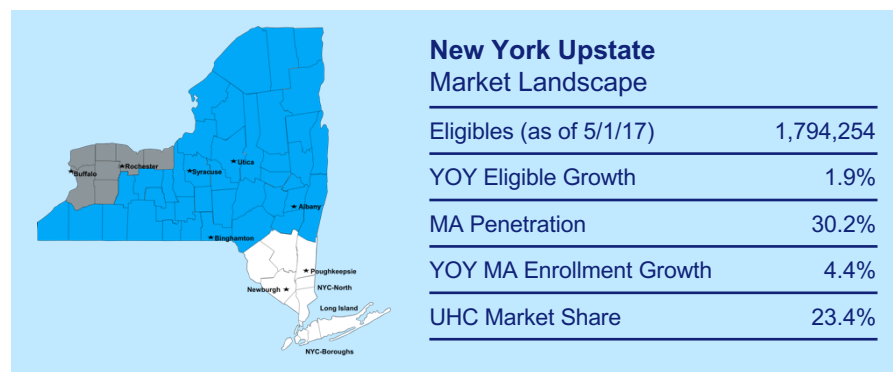
Provider

- Comprehensive Network
- Buffalo: Buffalo General Hospital, Gates Vascular Institute, Millard Fillmore Suburban Hospital, and DeGraff Memorial Hospital
- Rochester: Strong and Highland Hospitals
- Syracuse: St. Joseph, Crouse Hospital, University Hospital, and Community General Hospital
- Albany: Ellis Hospital, St. Peters Hospital, Seton Health System, Samaritan Hospital, and Saratoga Hospital
- Consult the Provider Directory for the full list of providers



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● Current Footprint ● HMO Expansion

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New York Upstate Product Overview

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Plan name	UnitedHealthcare® MedicareComplete Choice® Plan 1	UnitedHealthcare® MedicareComplete Choice® Plan 3	UnitedHealthcare® MedicareComplete Choice® Plan 4
H-PBP	R5342-001	R5342-005	R5342-006
Plan Highlights	Open access plan for consumers shopping for value and comfortable with higher out-of-pocket costs	Open access plan with lower copays and additional ancillaries	Open access plan with low out-of-pocket costs and rich ancillaries
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	New York: Statewide (Non-commissionable in Dutchess, Five Boroughs, Long Island, Rockland, Orange, Putnam and Westchester)	New York: Statewide (Non-commissionable in Dutchess, Five Boroughs, Long Island, Rockland, Orange, Putnam and Westchester)	New York: Statewide (Non-commissionable in Dutchess, Five Boroughs, Long Island, Rockland, Orange, Putnam and Westchester)
Premium	\$19	\$49	\$79
PCP Copay	\$10	\$10	\$5
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$360 days 1-4	\$295 days 1-4
Outpatient Surgery	20%	\$295	\$250
Max Out-of-Pocket	\$6,700	\$6,700	\$5,400
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/31%
Rx Deductible	\$350 (T3, T4, & T5 only)	\$225 (T3, T4, & T5 only)	\$100 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Dental Rider Available, Fitness Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available

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New York Upstate Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H3379-039	H3379-040	H3379-041
Plan Highlights	\$0 premium with low copays and fixed outpatient copay for consumers shopping for value	New \$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs	New \$0 premium plan for consumers shopping for value and comfortable with higher out-of-pocket costs
Plan Type	HMO	HMO	HMO
Service Area	New York: Broome, Cayuga, Madison, Oneida, Onondaga	New York: Erie, Genesee, Niagara, Orleans, Wyoming	New York: Monroe, Wayne
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$35	\$35	\$35
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$345 days 1-5	\$345 days 1-5
Outpatient Surgery	\$345	\$345	\$345
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$47/\$100/26%
Rx Deductible	\$330 (T3, T4, & T5 only)	\$330 (T3, T4, & T5 only)	\$330 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available

 New Plan

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