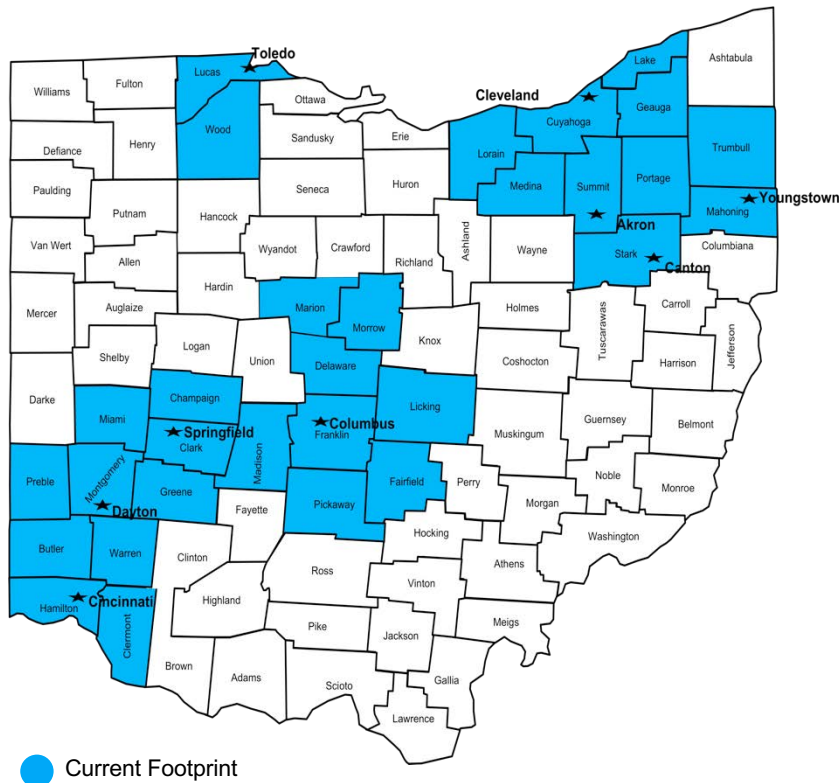


Ohio Market Overview

2018

Ohio

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,630,609
YOY Eligible Growth	2.1%
MA Penetration	33.8%
YOY MA Enrollment Growth	6.1%
UHC Market Share	16.2%

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



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Product choices, benefit stability, and market leading services are key
- \$0 copay on eye exams
- Unique vision options available on Plan 2 and Plan 3
- No referral required to see specialists
- Fixed outpatient copay now available in all plans
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 4.5 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- 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
- Deductible removed from Tier 3 on H5253-053



Provider

- Strong and vast network including Ohio Health (Riverside, Grant Medical Center and Dublin Methodist), Mt. Carmel, Fairfield Medical
- 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
- Virtual Visits: Members can see and talk to a doctor from the comfort of home



Central Ohio Market Landscape

Eligibles (as of 5/1/17)	299,870
YOY Eligible Growth	2.7%
MA Penetration	33.0%
YOY MA Enrollment Growth	7.3%
UHC Market Share	7.1%

 Current Footprint

Central Ohio Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 5	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H5253-062	H5253-053	H5253-063
Plan Highlights	\$0 premium with higher copays for consumers looking for value	Premium plan with modest copays	High-premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Pickaway	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Pickaway, Preble, Warren	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Pickaway
Premium	\$0	\$36	\$117
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$325 days 1-4	\$195 days 1-4
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$6,000	\$4,900	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$170 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Virtual Visits, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Virtual Visits, NurseLine, Dental Rider Available	Eyewear Benefit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, Virtual Visits, NurseLine

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Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Product choices, benefit stability, and market leading services are key
- \$0 copay on eye exams
- Unique vision options available on Plan 1 and Plan 3
- No referral required to see specialists
- Fixed outpatient copay now available in all plans
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 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
- Deductible removed from Tier 3 on H5253-050



Provider

- Robust and very competitive network
- Cleveland Clinic, MetroHealth, University Hospitals, Mercy Health, Akron General, ValleyCare Health, Summa Health
- 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



Northeast Ohio Market Landscape

Eligibles (as of 4/1/17)	738,725
YOY Eligible Growth	2.0%
MA Penetration	34.1%
YOY MA Enrollment Growth	5.7%
UHC Market Share	19.5%

Current Footprint

Northeast Ohio Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 7	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 3
H-PBP	H5253-049	H5253-050	H5253-051
Plan Highlights	\$0 premium with higher copays for consumers looking for value	Premium plan with modest copays	High-premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull
Premium	\$0	\$26	\$117
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$340 days 1-5	\$295 days 1-4	\$195 days 1-4
Outpatient Surgery	\$340	\$295	\$195
Max Out-of-Pocket	\$4,500	\$3,600	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$170 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Benefit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine

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Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Product choices, benefit stability, and market leading services are key
- \$0 copay on eye exams
- Unique vision options available on Plan 3 and Plan 4
- No referral required to see specialists
- Fixed outpatient copay now available in all plans
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 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
- Deductible removed from Tier 3 on H5253-056



Provider

- Mercy Hospital System (St. Vincent, St. Charles, and St. Anne)
- University of Toledo
- 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



Northwest Ohio Market Landscape

Eligibles (as of 5/1/17)	105,098
YOY Eligible Growth	2.2%
MA Penetration	30.6%
YOY MA Enrollment Growth	7.1%
UHC Market Share	5.8%

Current Footprint

Northwest Ohio Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 8	AARP® MedicareComplete® Plan 4	AARP® MedicareComplete® Plan 3
H-PBP	H5253-057	H5253-056	H5253-055
Plan Highlights	\$0 premium with higher copays for consumers looking for value	Premium plan with modest copays	High-premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Ohio: Lucas, Wood	Ohio: Lucas, Wood	Ohio: Lucas, Wood
Premium	\$0	\$26	\$117
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$340 days 1-5	\$295 days 1-4	\$195 days 1-4
Outpatient Surgery	\$340	\$295	\$195
Max Out-of-Pocket	\$4,500	\$3,600	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$200 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Benefit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, NurseLine

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Southwest OH/Covington KY Market Overview

2018



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Stable or improved benefits from 2017
- Product choices, benefit stability, and market leading services are key
- \$0 copay on eye exams
- Unique vision options available on Plan 2 and Plan 3
- No referral required to see specialists
- Fixed outpatient copay now available in all plans
- UnitedHealth Passport® — Great for members who are snowbirds or like to travel
- 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
- Deductible removed from Tier 3 on H5253-053



Provider

- Strong and vast network
- Mercy Health, TriHealth, St. Elizabeth's, Kettering Health Network, University of Cincinnati
- 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
- Virtual Visits: Members can see and talk to a doctor from the comfort of home



● Current Footprint

Southwest OH/Covington KY Market Landscape

Eligibles (as of 5/1/17)	549,840
YOY Eligible Growth	2.2%
MA Penetration	33.9%
YOY MA Enrollment Growth	6.0%
UHC Market Share	18.3%

Southwest OH/Covington KY Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 6	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H5253-052	H5253-053	H5253-054
Plan Highlights	\$0 premium with higher copays for consumers looking for value	Premium plan with modest copays	High-premium plan for those looking for lower cost shares and additional ancillaries, plus a richer eyewear benefit
Plan Type	HMO	HMO	HMO
Service Area	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Pickaway, Preble, Warren	Kentucky: Boone, Campbell, Kenton Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble, Warren
Premium	\$0	\$36	\$117
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$45	\$35	\$25
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$325 days 1-4	\$195 days 1-4
Outpatient Surgery	\$395	\$295	\$195
Max Out-of-Pocket	\$6,000	\$4,900	\$2,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4, & T5 only)	\$170 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Virtual Visits, NurseLine, Dental Rider Available	Eyewear Credit & Routine Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Virtual Visits, NurseLine, Dental Rider Available	Eyewear Benefit & Routine Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, Virtual Visits, NurseLine

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