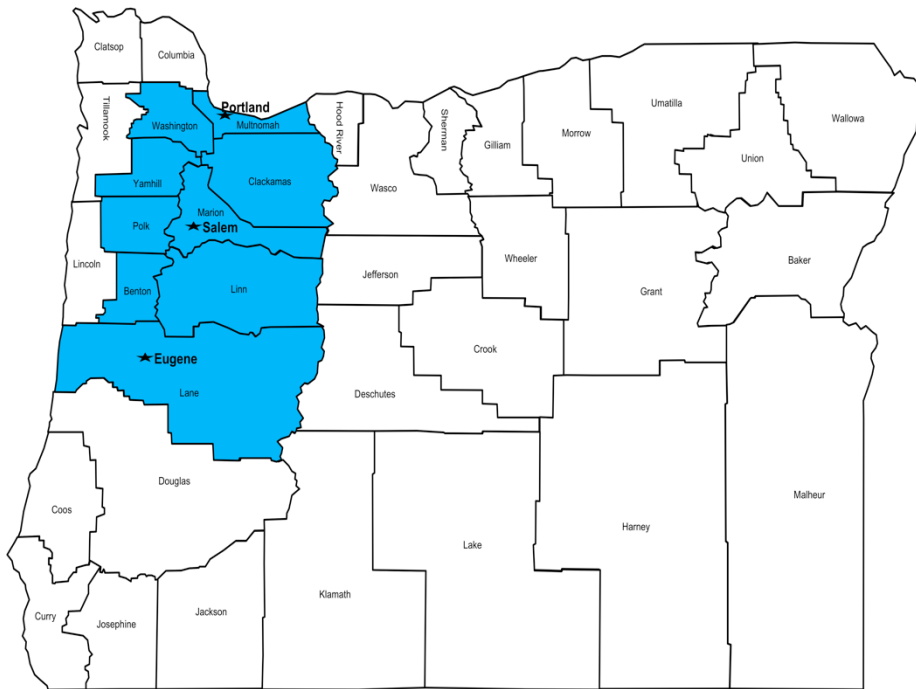


Oregon Market Overview

2018

Oregon

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	502,628
YOY Eligible Growth	3.6%
MA Penetration	47.2%
YOY MA Enrollment Growth	5.4%
UHC Market Share	19.1%

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



Market Highlights

- UnitedHealthcare® has provider network advantage with Providence
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Portfolio includes an affordable PPO option for those seeking open network access
- Fixed outpatient copay now available on all plan offerings
- Acupuncture and Chiropractic coverage on premium plans H3805-001 and H2228-029
- Hearing aid benefit built into all plans
- 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



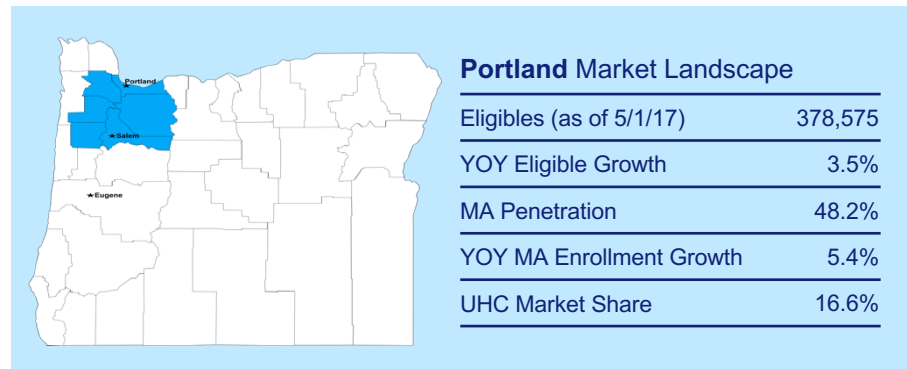
Provider

- Providence — unique in marketplace
- Legacy, Adventist, NW Primary Care, Portland Clinic, and Tuahly
- 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 plan H2228-029
- 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 with plans H3805-001 and H2228-029
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Portland Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3805-012	H3805-001	H2228-029
Plan Highlights	\$0 premium plan for consumers looking for value	Premium plan with lower out-of-pocket costs and more ancillaries	PPO plan for those seeking broader access
Plan Type	HMO	HMO	Local PPO
Service Area	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$75	\$35
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$40	\$25	\$30
Referral Required	Y	Y	N
Inpatient Hospital	\$430 days 1-4	\$285 days 1-7	\$350 days 1-5
Outpatient Surgery	\$430	\$285	\$350
Max Out-of-Pocket	\$5,900	\$3,500	\$4,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$4/\$12/\$47/\$100/27%	\$4/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$275 (T3, T4, & T5 only)	\$205 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available, Fitness Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, 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.





Market Highlights

- Portfolio approach with choice of MA plans to meet a variety of different needs
- Portfolio includes an affordable PPO option for those seeking open network access
- Fixed outpatient copay now available on all plan offerings
- Acupuncture and Chiropractic coverage on premium plans H3805-007 and H2228-029
- Hearing aid benefit is a differentiator in the market
- Dental Riders are available on all plans
- 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



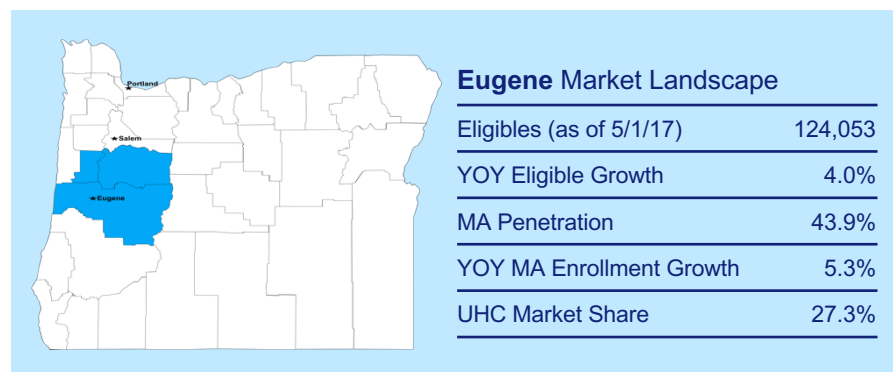
Provider

- PeaceHealth
- Oregon Medical Group
- Sacred Heart
- McKenzie Willamette
- The Corvallis Clinic
- 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
- 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 with plan H3805-007 and H2228-029
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

Eugene Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3805-013	H3805-007	H2228-029
Plan Highlights	\$0 premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries	PPO plan for those seeking broader access
Plan Type	HMO	HMO	Local PPO
Service Area	Oregon: Benton, Lane, Linn	Oregon: Benton, Lane, Linn	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill
Premium	\$0	\$55	\$35
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$40	\$30	\$30
Referral Required	Y	Y	N
Inpatient Hospital	\$425 days 1-4	\$195 days 1-7	\$350 days 1-5
Outpatient Surgery	\$350	\$175	\$350
Max Out-of-Pocket	\$4,100	\$2,900	\$4,900
Lab Copay	\$10	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$47/\$100/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$245 (T3, T4, & T5 only)	\$205 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Dental Rider Available, Fitness Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Acupuncture/Chiropractic, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available

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