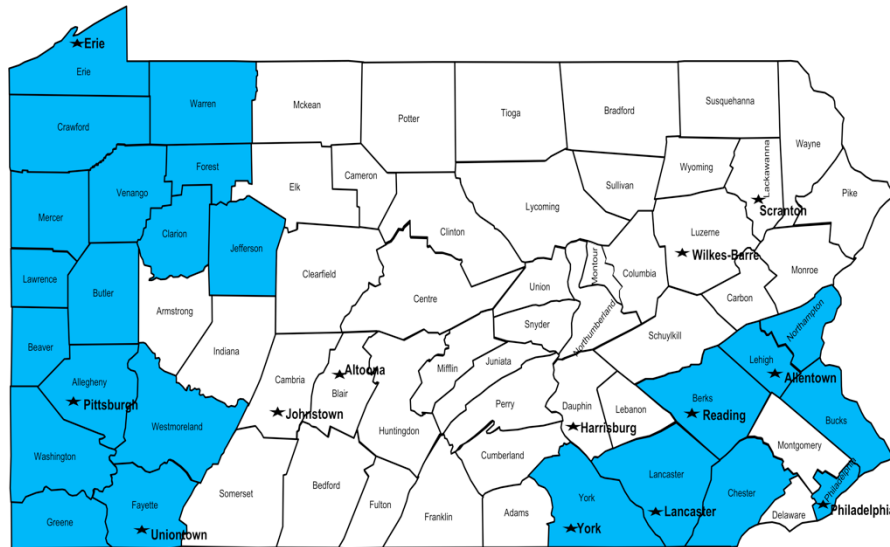


Pennsylvania Market Overview

2018

Pennsylvania

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	1,571,792
YOY Eligible Growth	1.8%
MA Penetration	37.0%
YOY MA Enrollment Growth	2.9%
UHC Market Share	4.1%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

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Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Greater Philadelphia
- Choice of products with low premium plans for those shopping on value, and higher premium plans for those looking for lower copays and more ancillary benefits
- Stable or improved benefits from 2017
- Portfolio includes PPO options for those seeking open network access
- New for 2018 – no referral required to see a specialist with any plan offering
- Fixed copay on outpatient and diagnostic radiology services now available on all plans providing more predictability in cost share
- 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 PPO plans



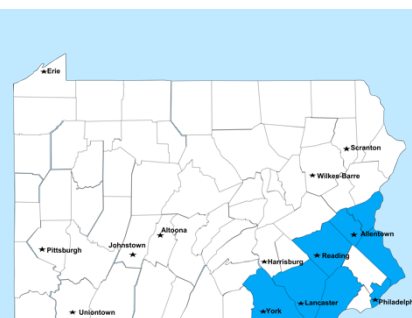
Provider

- UPenn system, Mainline Health
- Lehigh Valley, Reading Hospital, Lancaster General
- CHS — Community Health Systems (9 hospitals in EPA)
- 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



Greater Philadelphia Market Landscape

Eligibles (as of 5/1/17)	880,373
YOY Eligible Growth	2.0%
MA Penetration	30.0%
YOY MA Enrollment Growth	2.5%
UHC Market Share	5.0%

 Current Footprint

Greater Philadelphia Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice® Plan 1	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1944-024	H2228-035	H2228-036
Plan Highlights	Low premium plan offering Fitness program and Passport	LPPO with Fitness program and Passport for those seeking open access and richer benefits	Higher premium plan offering more robust benefits. Includes Fitness program, Passport, and Preventive Dental
Plan Type	HMO	Local PPO	Local PPO
Service Area	Pennsylvania: Berks, Lehigh, Northampton, York	Pennsylvania: Erie, Lancaster, Lehigh, Northampton, York	Pennsylvania: Erie, Lancaster, Lehigh, Northampton, York
Premium	\$16	\$36	\$66
PCP Copay	\$15	\$15	\$5
Specialist Copay	\$45	\$45	\$35
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$345 days 1-5	\$250 days 1-7
Outpatient Surgery	20%	\$345	\$250
Max Out-of-Pocket	\$6,700	\$6,700	\$4,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$4/\$12/\$47/\$95/28%	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$230 (T3, T4, & T5 only)	\$130 (T4 & T5 only)	\$110 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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Greater Philadelphia Product Overview

2018

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete Choice®
H-PBP	H1944-009	H2228-037
Plan Highlights	Low premium plan with lower copays and additional ancillaries	Moderate premium LPPO plan with Fitness program, Preventive Dental and Passport for those seeking open access and richer benefits
Plan Type	HMO	Local PPO
Service Area	Pennsylvania: Bucks, Chester	Pennsylvania: Chester, Philadelphia
Premium	\$26	\$52
PCP Copay	\$15	\$15
Specialist Copay	\$45	\$45
Referral Required	N	N
Inpatient Hospital	\$345 days 1-5	\$295 days 1-6
Outpatient Surgery	20%	\$295
Max Out-of-Pocket	\$6,700	\$6,700
Lab Copay	\$5	\$5
Rx Copays	\$3/\$12/\$45/\$95/28%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$230 (T3, T4, & T5 only)	\$325 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine

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Northwest Pennsylvania Market Overview

2018



Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Northwest Pennsylvania
- Choice of HMO products with low premium for those shopping on value and mid-to-high premium plans for those looking for lower copays and more ancillary benefits
- Stable or improved benefits from 2017
- No referral required to see a specialist
- Fixed copay on diagnostic radiology services with all plans providing more predictability in cost share
- 4.5 Star Plans
- Platinum Dental Rider available across market



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



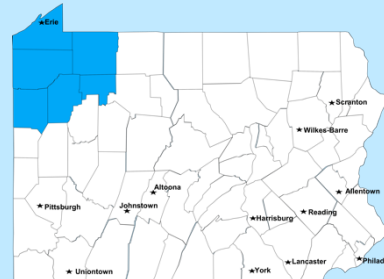
Provider

- Broad network strategy focused on Allegheny Health Networks and UPMC systems
- Many community hospitals including: Meadville, Titusville in Crawford County, MillCreek Hospital, Warren General Hospital, Sharon Regional Health System, Grove City Medical Center, and Corry Memorial Hospital
- 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 Pennsylvania Market Landscape

Eligibles (as of 5/1/17)	131,556
YOY Eligible Growth	1.5%
MA Penetration	34.2%
YOY MA Enrollment Growth	6.0%
UHC Market Share	6.3%

● Current Footprint

Northwest Pennsylvania Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H1944-012	H1944-013	H1944-026
Plan Highlights	Low premium plan offering Fitness program and Passport	Moderate premium plan with lower copays, Preventive Dental, and additional ancillaries	Higher premium plan offering more robust benefits. Includes Fitness program, Passport, and Preventive Dental
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren	Pennsylvania: Crawford, Erie, Forest, Mercer, Venango, Warren
Premium	\$16	\$46	\$86
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$40	\$40	\$30
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$275 days 1-6	\$175 days 1-3
Outpatient Surgery	\$345	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,900	\$3,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$45/\$95/33%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$260 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Platinum Dental Rider Available

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Market Highlights

- UnitedHealthcare® breadth of product options, strength and stability provide competitive advantage in Pittsburgh
- Choice of products with low premium plan for those shopping on value and premium plans for those looking for lower copays and more ancillary benefits
- Stable or improved benefits from 2017
- Fixed copay on diagnostic radiology services with all plans providing more predictability in cost share
- No referral required to see specialists
- Stable network coverage which includes both major networks in the area
- 4.5 Star Plans
- Platinum Dental Rider available across market



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

- Broad network strategy focused on Allegheny Health Networks and UPMC systems.
- Many community hospitals including: Excela Health, Heritage Valley Health System, St. Clair Hospital, Ohio Valley Hospital, Canonsburg General Hospital, Punxsutawney Area Hospital, Uniontown Hospital
- 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

Pittsburgh Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3
H-PBP	H1944-010	H1944-011	H1944-025
Plan Highlights	Low premium plan offering Fitness program and Passport	Moderate premium plan with lower copays, Preventive Dental, and additional ancillaries	Higher premium plan offering more robust benefits. Includes Fitness program, Passport, and Preventive Dental
Plan Type	HMO	HMO	HMO
Service Area	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland	Pennsylvania: Allegheny, Beaver, Butler, Clarion, Fayette, Greene, Jefferson, Lawrence, Washington, Westmoreland
Premium	\$16	\$46	\$86
PCP Copay	\$10	\$5	\$0
Specialist Copay	\$40	\$40	\$30
Referral Required	N	N	N
Inpatient Hospital	\$345 days 1-5	\$275 days 1-6	\$175 days 1-3
Outpatient Surgery	\$345	\$275	\$175
Max Out-of-Pocket	\$6,700	\$5,900	\$3,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$100/28%	\$3/\$12/\$45/\$95/33%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$260 (T3, T4, & T5 only)	\$0 All Tiers	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Platinum Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Platinum Dental Rider Available

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