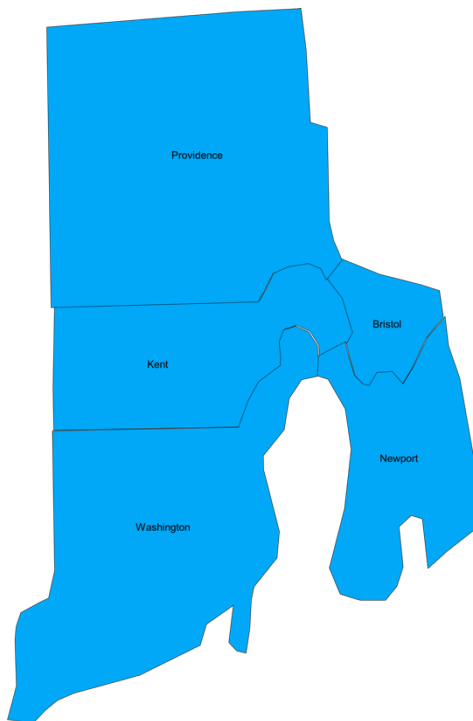


## Rhode Island

Medicare Advantage 2018 Service Area



● Current Footprint

### Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	210,950
YOY Eligible Growth	2.0%
MA Penetration	39.8%
YOY MA Enrollment Growth	23.5%
UHC Market Share	24.5%

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



## Market Highlights

- Strong UnitedHealthcare® brand recognition
- Offering a broad, robust portfolio of \$0 and premium products, as well as an RPPO option
- \$0 eye exams on all HMO plans, and \$0 lab copays on premium HMO plans
- Improved PCP copay on \$0 HMO
- UnitedHealth Passport®: Great for snowbirds. Coverage follows member
- Telemental Health added on all HMOs
- hi HealthInnovations™ has enhanced member support in the city of Warwick with a resource to assist with benefit utilization
- Essentials Plan H1944-015 with no Rx coverage available in this market.
- 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



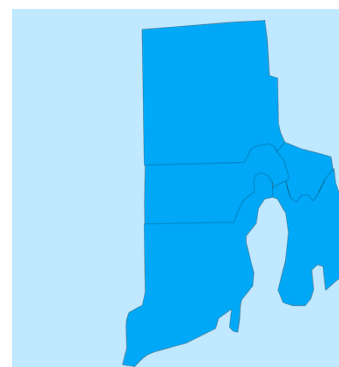
## Provider

- Robust provider network that includes providers in other states in the New England area
- Network is inclusive of all hospitals and large provider organizations in the state including: Coastal, RIPCCP, Anchor Medical, Lifespan
- 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
- NurseLine<sup>SM</sup>: 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 HMO plan
- Diabetes Navigator helps qualified members manage diabetes more effectively
- Telemental Health: Members can see and talk to a doctor from the comfort of home (HMO plans)



● Current Footprint

### Rhode Island Market Landscape

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# Rhode Island Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete Choice®
<b>H-PBP</b>	H1944-016	H1944-014	H1944-020	R7444-001
<b>Plan Highlights</b>	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	RPPO plan for those looking for broader access
<b>Plan Type</b>	HMO	HMO	HMO	Regional PPO
<b>Service Area</b>	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Rhode Island: Bristol, Kent, Newport, Providence, Washington	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide
<b>Premium</b>	\$0	\$26	\$76	\$50
<b>PCP Copay</b>	\$15	\$10	\$0	\$20
<b>Specialist Copay</b>	\$45	\$40	\$30	\$45
<b>Referral Required</b>	Y	Y	Y	N
<b>Inpatient Hospital</b>	\$395 days 1-4	\$345 days 1-5	\$275 days 1-5	\$395 days 1-4
<b>Outpatient Surgery</b>	20%	20%	\$250	20%
<b>Max Out-of-Pocket</b>	\$5,500	\$4,500	\$3,750	\$5,500
<b>Lab Copay</b>	\$10	\$0	\$0	\$10
<b>Rx Copays</b>	\$2/\$9/\$45/\$95/29%	\$2/\$9/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
<b>Rx Deductible</b>	\$210 (T3, T4, & T5 only)	\$210 (T3, T4, & T5 only)	\$0 All Tiers	\$295 (T3, T4, & T5 only)
<b>Extra Benefits</b>	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Fitness 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.

