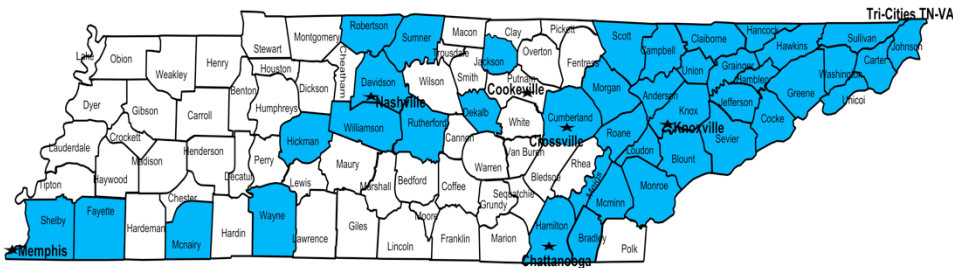


# Tennessee Market Overview

2018

## Tennessee

Medicare Advantage 2018 Service Area



### Market Landscape (UHC 2018 Footprint)

|                          |         |
|--------------------------|---------|
| Eligibles (as of 5/1/17) | 912,427 |
| YOY Eligible Growth      | 2.3%    |
| MA Penetration           | 37.7%   |
| YOY MA Enrollment Growth | 4.4%    |
| UHC Market Share         | 21.3%   |

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

● Current Footprint

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## Market Highlights

- Re-entered the market for 2017 and have kept premiums and benefits stable for 2018
- Choice: \$16 premium plan provides robust benefits; \$46 plan has lower copays and MOOP, no Rx deductible and dental
- No referral required to see specialists
- Fixed outpatient copay available on both plans
- Both plans offer a Fitness benefit
- UnitedHealth Passport® — Great for snowbirds or those who 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



## Provider

- Network includes Saint Francis Hospital and Methodist
- Methodist/Lebonheur Health System, HealthChoice Physicians (IPA/PHO), West TN Healthcare, CHS/Tennova Jackson & Dyersburg
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

# Memphis Product Overview

2018

| Plan Name          | AARP® MedicareComplete® Plan 1  | AARP® MedicareComplete Plan® 2   |
|--------------------|---|--|
| H-PBP              | H5253-081   | H5253-082  |
| Plan Highlights    | Low premium plan for consumers looking for value  | Moderate premium plan with lower out-of-pocket costs and more ancillaries  |
| Plan Type          | HMO   | HMO  |
| Service Area       | Tennessee: Fayette, McNairy, Shelby   | Tennessee: Fayette, McNairy, Shelby  |
| Premium            | \$16  | \$46   |
| PCP Copay          | \$10  | \$5  |
| Specialist Copay   | \$40  | \$35   |
| Referral Required  | N   | N  |
| Inpatient Hospital | \$345 days 1-5  | \$295 days 1-6   |
| Outpatient Surgery | \$325   | \$275  |
| Max Out-of-Pocket  | \$6,700   | \$5,900  |
| Lab Copay          | \$10  | \$0  |
| Rx Copays          | \$3/\$12/\$45/\$95/30%  | \$3/\$12/\$45/\$95/33%   |
| Rx Deductible      | \$120 (T3, T4, & T5 only)   | \$0 All Tiers  |
| Extra Benefits     | Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available | Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available |

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## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Repositioned H5253-083 for growth by removing \$16 premium
- Stable or improved benefits from 2017
- Choice: \$0 premium plan provides robust benefits; \$46 plan has lower copays and MOOP, no Rx deductible and dental
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Fitness available on both 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

- HCA Healthcare — Tri-Star, Summit and Skyline
- Baptist Health System
- St. Thomas Health System
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



### Nashville Market Landscape

|                          |         |
|--------------------------|---------|
| Eligibles (as of 5/1/17) | 223,730 |
| YOY Eligible Growth      | 2.9%    |
| MA Penetration           | 36.9%   |
| YOY MA Enrollment Growth | 2.6%    |
| UHC Market Share         | 10.3%   |

 Current Footprint

# Nashville Product Overview

2018

| Plan Name          | AARP® MedicareComplete® Plan 1  | AARP® MedicareComplete® Plan 2   |
|--------------------|---|--|
| H-PBP              | H5253-083   | H5253-084  |
| Plan Highlights    | Low premium plan for consumers looking for value  | Moderate premium plan with lower out-of-pocket costs and more ancillaries  |
| Plan Type          | HMO   | HMO  |
| Service Area       | Tennessee: Davidson, DeKalb, Hickman, Jackson, Robertson, Rutherford, Sumner, Wayne, Williamson           | Tennessee: Davidson, DeKalb, Hickman, Jackson, Robertson, Rutherford, Sumner, Wayne, Williamson                              |
| Premium            | \$0   | \$46   |
| PCP Copay          | \$5   | \$0  |
| Specialist Copay   | \$35  | \$30   |
| Referral Required  | N   | N  |
| Inpatient Hospital | \$345 days 1-5  | \$295 days 1-6   |
| Outpatient Surgery | \$325   | \$275  |
| Max Out-of-Pocket  | \$6,700   | \$5,900  |
| Lab Copay          | \$10  | \$0  |
| Rx Copays          | \$2/\$8/\$45/\$95/30%   | \$2/\$8/\$45/\$95/33%  |
| Rx Deductible      | \$120 (T3, T4, & T5 only)   | \$0 All Tiers  |
| Extra Benefits     | Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, NurseLine, Dental Rider Available | Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available |

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# Tennessee/Virginia Market Overview

2018



## Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition represents stability in the area
- Choice: \$0 premium plan provides robust benefits; \$52 plan has lower copays and MOOP, no Rx deductible and comprehensive dental
- \$0 PCP copays for both plans
- New for 2018 – no referral required to see a specialist
- UnitedHealth Passport® — Great for snowbirds or those who travel
- Strong provider network
- POS benefit for both 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 on \$0 premium plan
- Deductible removed from Tier 3 on H5233-047
- 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



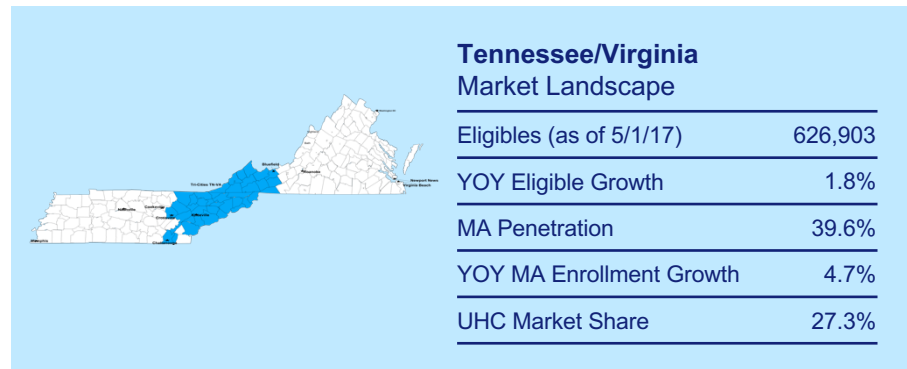
## Provider

- Mountain States Health Alliance, Wellmont Health System, State of Franklin, Mountain Region Family Medicine, Medical Care PLLC
- Chattanooga includes: Garland Medical, Cherokee Health
- Knoxville includes: Cherokee Health, Covent Health, East Tennessee 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™
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



Current Footprint

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# Tennessee/Virginia Product Overview

2018

| Plan Name          | AARP® MedicareComplete® Plus Plan 1  | AARP® MedicareComplete® Plus Plan 2  |
|--------------------|--|--|
| H-PBP              | H5253-047  | H5253-048  |
| Plan Highlights    | \$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs and some ancillary offerings. Dental Rider available  | Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits   |
| Plan Type          | HMO-POS  | HMO-POS  |
| Service Area       | Tennessee: Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Roane, Scott, Sevier, Sullivan, Unicoi, Union, Washington<br>Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe | Tennessee: Anderson, Blount, Bradley, Campbell, Carter, Claiborne, Cocke, Cumberland, Grainger, Greene, Hamblen, Hamilton, Hancock, Hawkins, Jefferson, Johnson, Knox, Loudon, McMinn, Meigs, Monroe, Morgan, Roane, Scott, Sevier, Sullivan, Unicoi, Union, Washington<br>Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe |
| Premium            | \$0  | \$52   |
| PCP Copay          | \$0  | \$0  |
| Specialist Copay   | \$35   | \$25   |
| Referral Required  | N  | N  |
| Inpatient Hospital | \$295 days 1-6   | \$175 days 1-7   |
| Outpatient Surgery | \$295  | \$160  |
| Max Out-of-Pocket  | \$4,500  | \$3,400  |
| Lab Copay          | \$0  | \$0  |
| Rx Copays          | \$2/\$8/\$45/\$95/31%  | \$2/\$8/\$45/\$95/33%  |
| Rx Deductible      | \$60 (T4 & T5 only)  | \$0 All Tiers  |
| Extra Benefits     | Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available   | Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, Passport, OTC Essentials Catalog, NurseLine   |

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