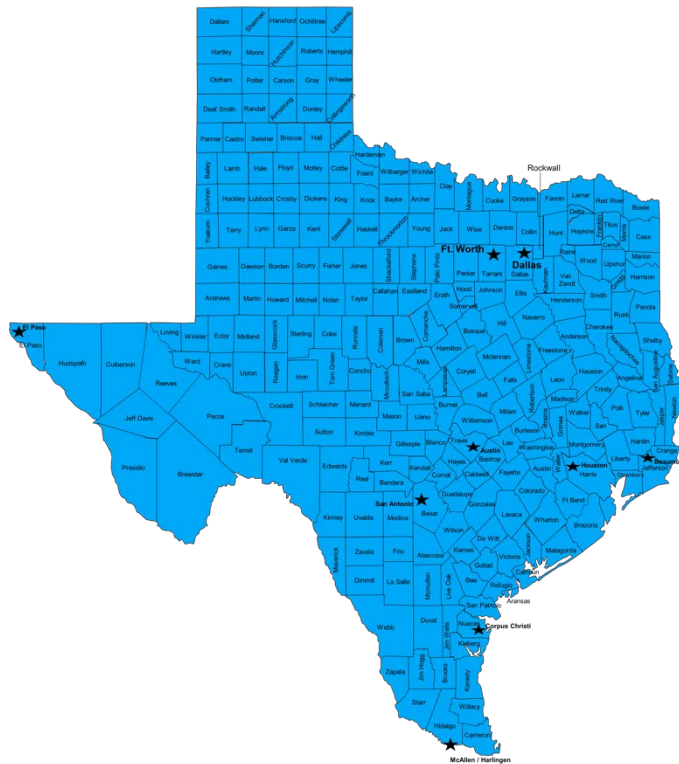


Texas Market Overview

2018

Texas

Medicare Advantage 2018 Service Area



● Current Footprint

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	3,815,851
YOY Eligible Growth	3.4%
MA Penetration	28.6%
YOY MA Enrollment Growth	7.4%
UHC Market Share	40.2%

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

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

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Second largest MA plan in Austin
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- \$0 premium plan with \$0 PCP copay
- Stable core benefits
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer.
- 5.0 Star Plan



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

- WellMed
- Austin Regional Clinic
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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™
- 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

Austin Product Overview

2018

Plan Name	AARP® MedicareComplete® Focus
H-PBP	H4527-002
Plan Highlights	\$0 premium plan designed for the consumer looking for an exclusive provider relationship and rich benefits
Plan Type	HMO
Service Area	Texas: Hays, Travis, Williamson
Premium	\$0
PCP Copay	\$0
Specialist Copay	\$45
Referral Required	Y
Inpatient Hospital	\$295 days 1-6
Outpatient Surgery	\$260
Max Out-of-Pocket	\$4,900
Lab Copay	\$0
Rx Copays	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$355 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, Transportation, 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. Renewal 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

- Strong UnitedHealthcare® and AARP® brand recognition and the largest MA plan in Corpus Christi
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Plans offer differentiated ancillary benefits (see Product Overview) providing options to best meet member needs
- Strong partnerships and focus on the local community — hosting senior focused educational events and participation in senior communities and organizations throughout the year
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Key alliances with WellMed and HEB to support dynamic agent opportunities
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer.
- 5.0 Star Plan (H4527-001)



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



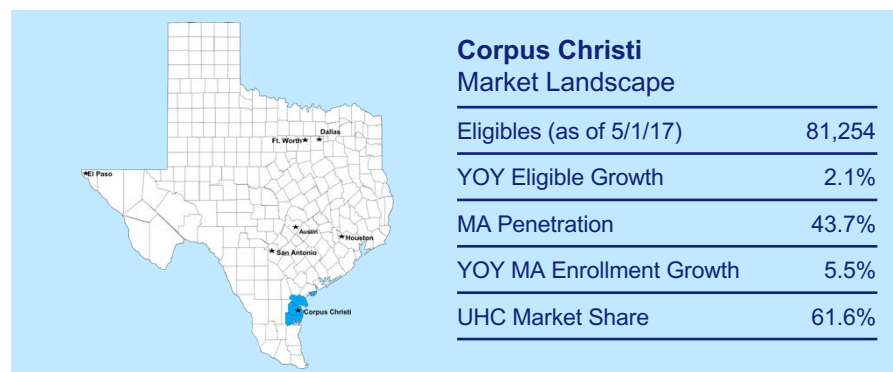
Provider

- WellMed - all clinics and physicians exclusive to UHC
- Contracted with all major hospitals including Christus Spohn and Corpus Christi Medical Center
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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 on H4590-025
- 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

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.

Corpus Christi Product Overview

2018

Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete® SecureHorizons®
H-PBP	H4527-001	H4590-025
Plan Highlights	\$0 premium plan designed for the consumer looking for an exclusive provider relationship and rich benefits	\$0 premium plan for the consumer focused on a broad network
Plan Type	HMO	HMO
Service Area	Texas: Aransas, Kleberg, Nueces, San Patricio	Texas: Nueces, San Patricio
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$25	\$25
Referral Required	Y	N
Inpatient Hospital	\$50 days 1-5	\$50 days 1-5
Outpatient Surgery	\$50	\$50
Max Out-of-Pocket	\$3,400	\$3,400
Lab Copay	\$0	\$5
Rx Copays	\$3/\$14/\$47/\$100/25%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$355 (T4 & T5 only)	\$355 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Essentials Catalog, Transportation, 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

- Strong UnitedHealthcare® and AARP® brand recognition and the largest MA plan in Dallas / Fort Worth
- Committed to the market for over 30 years
- Expanding to Cooke, Grayson, Hood, Van Zandt and Wise counties providing new HMO options in the market
- \$76 premium plan with rich benefits designed to attract those looking for lower out-of-pocket costs and more predictability
- Our comprehensive network is a differentiator in the market and includes both Baylor and Texas Health Resources
- We focus on working with health care delivery systems that are designed to help seniors live longer, healthier lives
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Essentials Plan (H4590-027) with no Rx coverage available in this market
- 4.0 Star Plans



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on H4590-041. Tier 1 only on H4590-012
- 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



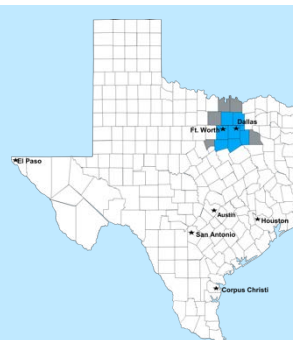
Provider

- One of the largest most established provider networks in the Dallas / Fort Worth area
- 48 key hospitals including Baylor, Texas Physicians Group, Texas Health Resources, North Texas Specialty Group, WellMed, and USMD
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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 ● HMO Expansion

Dallas Market Landscape

Eligibles (as of 5/1/17)	901,394
YOY Eligible Growth	3.6%
MA Penetration	29.9%
YOY MA Enrollment Growth	6.3%
UHC Market Share	60.7%

Dallas Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete® SecureHorizons® Plan 2
H-PBP	H4590-012	H4590-041
Plan Highlights	\$0 premium plan for consumers shopping on value and comfortable with higher copays	Premium plan for consumers looking for lower cost-shares and dental coverage
Plan Type	HMO	HMO
Service Area	Texas: Collin, Cooke, Dallas, Denton, Ellis, Grayson, Hood, Johnson, Kaufman, Rockwall, Tarrant, Van Zandt, Wise	Texas: Collin, Cooke, Dallas, Denton, Ellis, Grayson, Hood, Johnson, Kaufman, Rockwall, Tarrant, Van Zandt, Wise
Premium	\$0	\$76
PCP Copay	\$0	\$0
Specialist Copay	\$35	\$20
Referral Required	Y	Y
Inpatient Hospital	\$275 days 1-5	\$150 per admit
Outpatient Surgery	\$275	\$150
Max Out-of-Pocket	\$4,900	\$3,500
Lab Copay	\$0	\$0
Rx Copays	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/31%
Rx Deductible	\$255 (T4 & T5 only)	\$75 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, NurseLine

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

- New HMO Non-SNP plan available in East Texas market for the following 12 counties: Angelina, Gregg, Henderson, Houston, Nacogdoches, Navarro, Panola, Rusk, San Augustine, Shelby, Smith, and Trinity, providing Non-SNP consumers in this area with a UnitedHealthcare option
- We focus on working with health care delivery systems that are designed to help seniors live longer, healthier lives
- No referral required to see specialists
- Fixed outpatient copay
- Routine eye exam with a \$20 copay (annual)
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns
- Platinum Dental Rider available



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



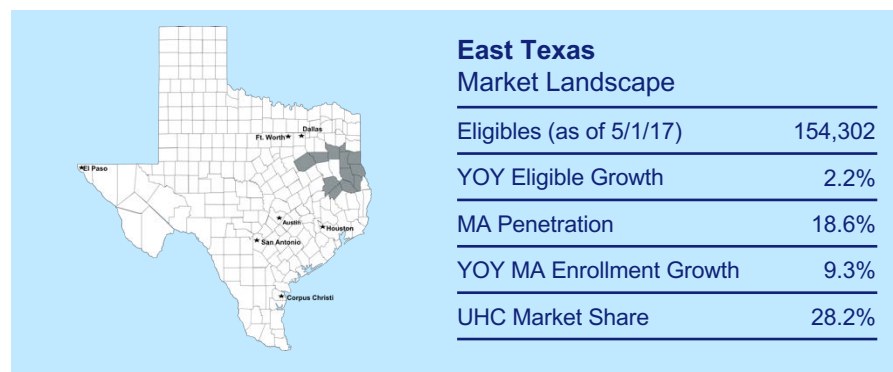
Provider

- UHC has a comprehensive network of both Critical Access and General Acute Care Hospitals in East Texas, including:
 - Christus Trinity Mother Frances Health System
 - East Texas Medical Center
 - Memorial Medical Center in Lufkin
- UHC is the only carrier in East TX that has all three hospitals in network
- 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
- Diabetes Navigator helps qualified members manage diabetes more effectively



East Texas Market Landscape

Eligibles (as of 5/1/17)	154,302
YOY Eligible Growth	2.2%
MA Penetration	18.6%
YOY MA Enrollment Growth	9.3%
UHC Market Share	28.2%

● HMO Expansion

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.



East Texas Product Overview

2018

Plan Name	AARP® MedicareComplete®
H-PBP	H4590-042
Plan Highlights	New \$0 premium plan for consumers shopping on value. Platinum Dental Rider available
Plan Type	HMO
Service Area	Texas: Angelina, Gregg, Henderson, Houston, Nacogdoches, Navarro, Panola, Polk, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker
Premium	\$0
PCP Copay	\$5
Specialist Copay	\$45
Referral Required	N
Inpatient Hospital	\$295 days 1-5
Outpatient Surgery	\$295
Max Out-of-Pocket	\$5,900
Lab Copay	\$10
Rx Copays	\$3/\$14/\$47/\$100/29%
Rx Deductible	\$200 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Platinum Dental Rider Available

● **New Plan**

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

- Strong UnitedHealthcare® and AARP® brand recognition
- MA leader with approximately 50% market share
- Two \$0 premium plans offer competitive benefits to meet consumer needs
- Comprehensive dental on HMO plan
- Fixed outpatient copay now available on both plans
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer
- 4.5 and 5.0 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

- All hospitals including key partners Tenet and HCA
- WellMed (HMO)
- WellMed and Texas Tech Physician group (PPO)
- 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 H2228-023
- 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 on H2228-023
- 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

El Paso Market Landscape

Eligibles (as of 5/1/17)	178,150
YOY Eligible Growth	3.0%
MA Penetration	45.1%
YOY MA Enrollment Growth	7.1%
UHC Market Share	49.0%

El Paso Product Overview

2018

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete® Focus
H-PBP	H2228-023	H4527-005
Plan Highlights	\$0 premium PPO plan designed for consumers interested in broad access and comfortable with higher out-of-pocket costs	\$0 premium HMO designed for consumers looking for low out-of-pocket costs and additional ancillary benefits
Plan Type	Local PPO	HMO
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra Texas: El Paso	Texas: El Paso
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$45	\$35
Referral Required	N	Y
Inpatient Hospital	\$295 days 1-5	\$125 days 1-5
Outpatient Surgery	\$225	\$125
Max Out-of-Pocket	\$3,900	\$3,400
Lab Copay	\$0	\$0
Rx Copays	\$2/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$255 (T4 & T5 only)	\$355 (T4 & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Transportation, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation

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

- Strong UnitedHealthcare® and AARP® brand recognition
- 5.0 Star Plan (H4527-037) includes: \$0 PCP, fixed copays for inpatient and outpatient services, fitness benefit, low Rx deductible, low-cost hearing aids, and preventive dental
- Expansion into Polk, San Jacinto, Tyler and Walker counties providing a new HMO option in the area
- UnitedHealthcare is committed to a broad network of physicians and hospitals to meet market needs
- Comprehensive network is a differentiator in the market and is not restricted by a POD system
- HMO plans utilize primary care providers to coordinate care for consistency and improved health
- Large multicultural opportunities including Hispanic, Vietnamese, Chinese, and African-American



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

- One of the largest, most established provider networks in the Greater Houston area
- 75 key hospitals and over 11,000 participating providers including Memorial Herman, Methodist, CHI St. Luke's, Kindred, UT Physicians, and more
- 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 ore effectively



● Current Footprint ● HMO Expansion

Houston Market Landscape

Eligibles (as of 5/1/17)	820,709
YOY Eligible Growth	3.8%
MA Penetration	34.7%
YOY MA Enrollment Growth	8.1%
UHC Market Share	20.0%

Houston Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®
H-PBP	H4527-037	H4514-007	H4590-042
Plan Highlights	\$0 premium plan with rich benefits designed to meet a wide variety of consumers needs	Legacy \$0 premium plan for those seeking value	New \$0 premium plan for consumers shopping on value. Available in expansion area
Plan Type	HMO	HMO	HMO
Service Area	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery	Texas: Angelina, Gregg, Henderson, Houston, Nacogdoches, Navarro, Panola, Polk, Rusk, San Augustine, San Jacinto, Shelby, Smith, Trinity, Tyler, Walker
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$5	\$5
Specialist Copay	\$40	\$50	\$45
Referral Required	Y	Y	N
Inpatient Hospital	\$350 per admit	\$335 days 1-5	\$295 days 1-5
Outpatient Surgery	\$150	20%	\$295
Max Out-of-Pocket	\$3,400	\$6,700	\$5,900
Lab Copay	\$10	\$10	\$10
Rx Copays	\$3/\$14/\$47/\$100/31%	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/29%
Rx Deductible	\$75 (T4 & T5 only)	\$225 (T4 & T5 only)	\$200 (T4 & T5 only)
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, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Essentials Catalog, NurseLine, Platinum Dental Rider Available

 New Plan

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

- Strong UnitedHealthcare® and AARP® brand recognition
- HMO Plan partners with WellMed, a Senior focused physician group designed to coordinate care for consistency and better outcomes
- HMO plan with rich benefits including \$0 PCP copay, eyewear credit, transportation, low cost hearing aids, and comprehensive dental
- Strong partnerships and focus on the local community — hosting senior focused educational events and participation in senior communities and organizations throughout the year
- Large Hispanic opportunities supported by Hispanic marketing campaigns
- Key alliances with WellMed and HEB to support dynamic agent opportunities
- Essentials Plan (H4527-024) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer
- 5.0 Star Plan



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



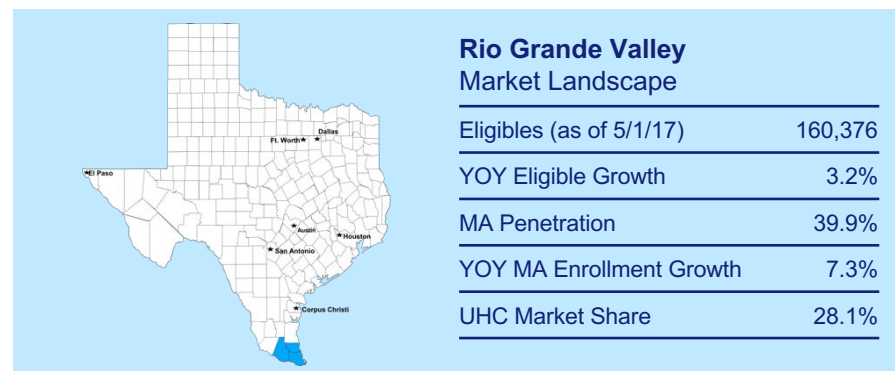
Provider

- WellMed
- Contracted with all major hospitals including Valley Baptist, McAllen Medical Center, Harlingen Medical Center, Valley Regional, McAllen Heart, Edinburg Regional, and more
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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™
- 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

Rio Grande Valley Product Overview

2018

Plan Name	AARP® MedicareComplete® Focus
H-PBP	H4527-013
Plan Highlights	\$0 premium plan designed to appeal to a wide variety of consumers looking for value in benefit offering
Plan Type	HMO
Service Area	Texas: Cameron, Hidalgo, Willacy
Premium	\$0
PCP Copay	\$0
Specialist Copay	\$30
Referral Required	Y
Inpatient Hospital	\$300 per admit
Outpatient Surgery	\$150
Max Out-of-Pocket	\$3,400
Lab Copay	\$0
Rx Copays	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$355 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation

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

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Serving San Antonio for over 30 years
- #1 Medicare Advantage Plan membership in San Antonio
- Key provider partnerships with WellMed and HealthTexas are an advantage in the market place
- Primary care physician provides consistency and accuracy in members' overall care
- Dedicated to investing in the local community. Committed to hosting open houses, educational events and participation in senior communities
- Essentials Plan (H4590-029) with no Rx coverage available in this market. Please ensure you select the correct plan application for the consumer
- 4.0 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



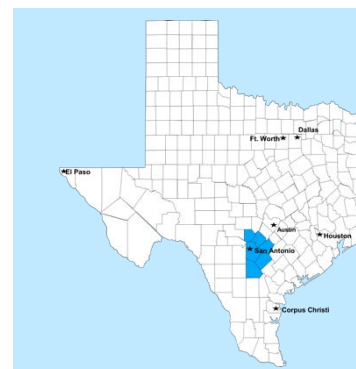
Provider

- WellMed specializes in senior care
- HealthTexas — Exclusive to UnitedHealthcare and does not participate in any other Medicare Advantage plans
- Gonzaba Physicians Group is premier physician group in the Hispanic community
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- 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

San Antonio Market Landscape

Eligibles (as of 5/1/17)	353,432
YOY Eligible Growth	3.4%
MA Penetration	36.2%
YOY MA Enrollment Growth	5.2%
UHC Market Share	52.6%

San Antonio Product Overview

2018

Plan Name	AARP® MedicareComplete® SecureHorizons®	UnitedHealthcare® Chronic Complete
H-PBP	H4590-010	H4590-037
Plan Highlights	\$0 premium plan with low copays, designed for the consumer seeking comprehensive network coverage focused on the senior population	San Antonio Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Plan Type	HMO	HMO
Service Area	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$40	\$40
Referral Required	Y	Y
Inpatient Hospital	\$100 days 1-7	\$100 days 1-7
Outpatient Surgery	\$95	\$95
Max Out-of-Pocket	\$3,900	\$3,400
Lab Copay	\$0	\$0
Rx Copays	\$3/\$14/\$47/\$100/28%	\$3/\$14/\$47/\$100/28%
Rx Deductible	\$255 (T4 & T5 only)	\$255 (T4 & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Essentials Catalog, Transportation, NurseLine

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.



Texas Care Improvement Plus Product Overview

2018

Plan name	Care Improvement Plus® Medicare Advantage	Care Improvement Plus® Gold Rx	Care Improvement Plus® Silver Rx	Care Improvement Plus® Dual Advantage
H-PBP	R6801-012	R6801-009	R6801-008	R6801-011
Plan Highlights	Statewide PPO for those looking for broad network coverage and comfortable with higher out-of-pocket costs	Chronic plan specially designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	Chronic plan specially designed for those who are dual eligible with Chronic Heart Failure or Diabetes	Specially designed plan for those who are dually eligible
Plan Type	Regional PPO	Regional PPO	Regional PPO	Regional PPO
Service Area	Texas: Statewide	Texas: Statewide	Texas: Statewide	Texas: Statewide
Premium	\$41	\$21	Varies by LIS Level	Varies by LIS Level
PCP Copay	\$15	\$15	Varies by LIS Level	Varies by LIS Level
Specialist Copay	\$45	\$45	Varies by LIS Level	Varies by LIS Level
Referral Required	N	N	N	N
Inpatient Hospital	\$395 days 1-4	\$264 days 1-7	Varies by LIS Level	Varies by LIS Level
Outpatient Surgery	20%	20%	Varies by LIS Level	Varies by LIS Level
Max Out-of-Pocket	\$6,700	\$6,700	Varies by LIS Level	Varies by LIS Level
Lab Copay	\$10	\$10	Varies by LIS Level	Varies by LIS Level
Rx Copays	\$4/\$12/\$47/\$100/27%	\$4/\$12/\$47/\$100/27%	Varies by LIS Level	Varies by LIS Level
Rx Deductible	\$290 (T3, T4, & T5 only)	\$295 (T4 & T5 only)	Varies by LIS Level	Varies by LIS Level
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Transportation, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, OTC Catalog, Transportation, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitbit, OTC Catalog, Transportation, NurseLine

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.

