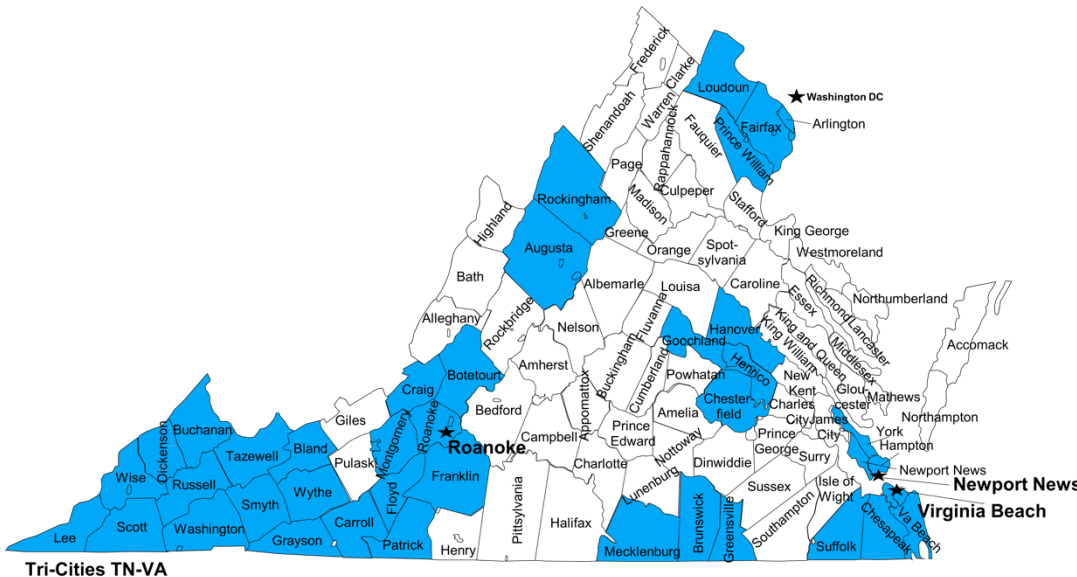


Virginia Market Overview

2018

Virginia

Medicare Advantage 2018 Service Area



Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	949,361
YOY Eligible Growth	2.9%
MA Penetration	17.6%
YOY MA Enrollment Growth	6.8%
UHC Market Share	17.2%
May 2017 CMS.gov MA Ind State/County Enrollment within UHC 2018 Non-SNP Footprint	

● Current Footprint (includes PFFS)

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Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- Choice of products with \$0 premium for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- New for 2018: No referral required to see a specialist
- New benefits: Platinum Dental Rider option and Telemental Health benefit now available
- Open access PFFS plans available in select counties
- 4.5 Star HMO 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 H5253-085
- Deductible removed from all tiers on H5253-086



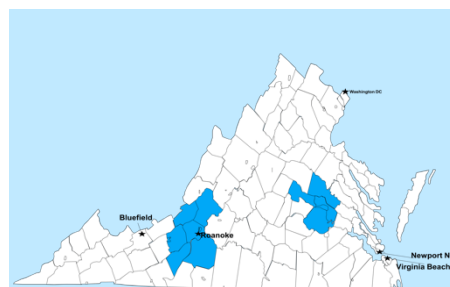
Provider

- Stable provider network throughout service area including largest provider systems such as Carilion, Bon Secour and HCA
- Providers engaged with UHC due to recent investment in practice based support
- High performing network, pro-UHC due to best in class pay for performance program
- 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
- Telemental Health: Members can see and talk to a doctor from the comfort of home



Richmond/Roanoke Market Landscape

Eligibles (as of 5/1/17)	262,623
YOY Eligible Growth	2.8%
MA Penetration	21.0%
YOY MA Enrollment Growth	5.9%
UHC Market Share	18.6%

Current Footprint

Richmond/Roanoke Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-085	H5253-086
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City
Premium	\$0	\$56
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$40
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$3/\$13/\$47/\$95/28%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$260 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Telemental Health, NurseLine, Platinum Dental Rider Available

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Market Highlights

- Strong UnitedHealthcare® and AARP® Brand recognition
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- Choice of products with \$0 premium for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- New for 2018: No referral required to see a specialist
- New benefits: Platinum Dental Rider option and Telemental Health benefit now available
- Open access PFFS plans available in select counties
- 4.5 Star HMO 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
- Removed the deductible from Tier 3 on H5253-087
- Removed the deductible from all tiers on H5253-088



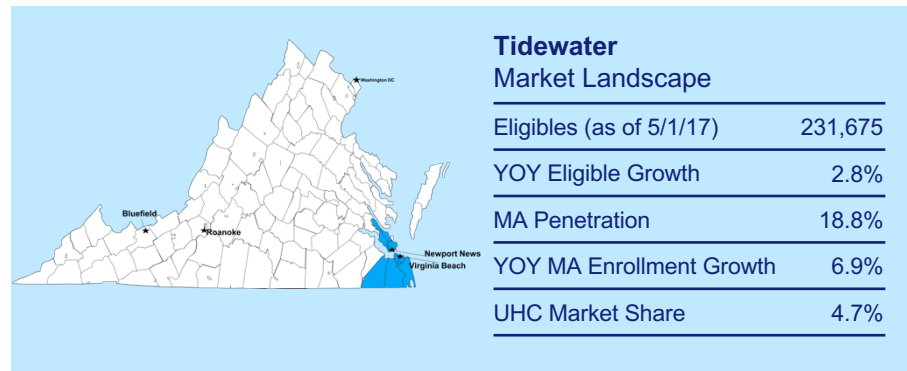
Provider

- Providers engaged with UHC due to recent investment in practice based support
- High performing network, pro-UHC due to best in class pay for performance program
- 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
- Telemental Health: Members can see and talk to a doctor from the comfort of home



Current Footprint

Tidewater Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-087	H5253-088
Plan Highlights	\$0 premium plan designed for the consumer comfortable with higher out-of-pocket costs	Premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Chesapeake City, Hampton City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, York	Virginia: Chesapeake City, Hampton City, Newport News City, Norfolk City, Portsmouth City, Suffolk City, Virginia Beach City, York
Premium	\$0	\$56
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$40
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$295	\$250
Max Out-of-Pocket	\$5,900	\$4,900
Lab Copay	\$10	\$5
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$14/\$47/\$95/33%
Rx Deductible	\$290 (T4 & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, Telemental Health, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Telemental Health, NurseLine, Platinum Dental Rider Available

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Market Highlights

- Market is underpenetrated for Medicare Advantage and provides a unique growth opportunity
- Stable benefits and network in the product line. UnitedHealthcare is invested in VA
- Choice of products with a low premium plan for those shopping for value and premium plans for those seeking lower copays and more ancillary benefits
- Broad network plans without referral requirements
- New benefits: Platinum Dental Rider option and Telemental Health benefit now available
- 4.5 Star HMO 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



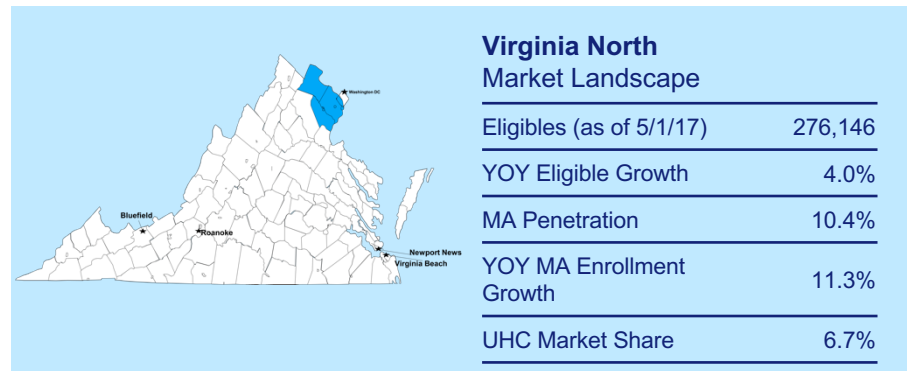
Provider

- Broad network access including: iNOVA, Privia, VA Hospital Center
- 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
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- 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
- Telemental Health: Members can see and talk to a doctor from the comfort of home



Current Footprint

Virginia North Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H5253-089	H5253-090
Plan Highlights	Low premium plan designed for the consumer comfortable with higher out-of-pocket costs	Higher premium plan designed for the consumer looking for lower out-of-pocket costs and richer ancillary benefits
Plan Type	HMO	HMO
Service Area	Virginia: Alexandria City, Arlington, Fairfax City, Fairfax, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William	Virginia: Alexandria City, Arlington, Fairfax City, Fairfax, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William
Premium	\$29	\$89
PCP Copay	\$10	\$0
Specialist Copay	\$40	\$25
Referral Required	N	N
Inpatient Hospital	\$250 days 1-5	\$195 days 1-4
Outpatient Surgery	\$250	\$150
Max Out-of-Pocket	\$6,700	\$3,400
Lab Copay	\$5	\$5
Rx Copays	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$235 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Telemental Health, NurseLine, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, Telemental Health, NurseLine, Dental Rider Available

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