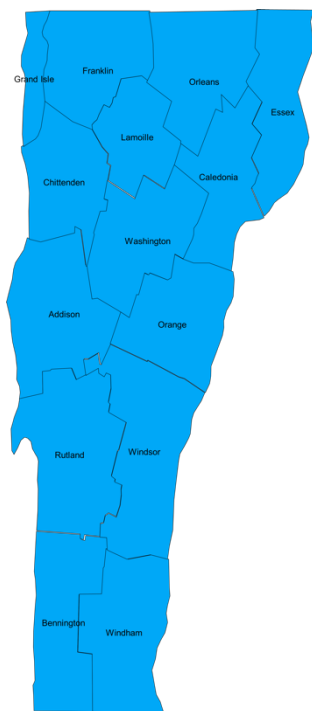


Vermont

Medicare Advantage 2018 Service Area



● Current Footprint (includes PFFS)

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	138,350
YOY Eligible Growth	2.9%
MA Penetration	7.1%
YOY MA Enrollment Growth	15.0%
UHC Market Share	87.6%

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



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealthcare is the only plan focused on growing across all of New England (contiguous service area), and investing in this market to accelerate growth rate
- Proud leader with over 85% market share
- Longest tenured MA plan in the market
- Introducing new HMO premium plan with rich benefits designed to be attractive to those looking for lower out-of-pocket costs and more predictability
- Platinum Dental Rider is now an option on both HMO plans
- New for 2018 – no referral required to see a specialist with HMOs
- HMO plans have fixed outpatient copay



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



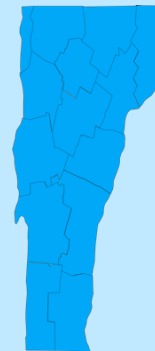
Provider

- Key providers include University of Vermont Medicare Center, Dartmouth Hitchcock (NH), Southwest VT Health Center and Rutland Hospital
- Stable provider network throughout the service area and across New England
- 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 with HMO plans
- Diabetes Navigator helps qualified members manage diabetes more effectively



● Current Footprint

Vermont Market Landscape

Eligibles (as of 5/1/17)	138,350
YOY Eligible Growth	2.9%
MA Penetration	7.1%
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Vermont Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete Choice®
H-PBP	H1944-018	H1944-028	R7444-001
Plan Highlights	\$0 premium plan for consumers focused on value and comfortable with higher out-of-pocket costs	Higher-premium plan offering more robust benefits. Includes Fitness, Passport, and Preventive Dental	Premium plan designed for consumers looking for broad access. Fitness rider available
Plan Type	HMO	HMO	Regional PPO
Service Area	Vermont: Addison, Bennington, Chittenden, Lamoille, Orange, Rutland, Washington, Windham, Windsor	Vermont: Addison, Bennington, Chittenden, Lamoille, Orange, Rutland, Washington, Windham, Windsor	Connecticut: Statewide Massachusetts: Statewide Rhode Island: Statewide Vermont: Statewide
Premium	\$0	\$65	\$50
PCP Copay	\$20	\$5	\$20
Specialist Copay	\$45	\$30	\$45
Referral Required	N	N	N
Inpatient Hospital	\$395 days 1-4	\$295 days 1-5	\$395 days 1-4
Outpatient Surgery	\$375	\$295	20%
Max Out-of-Pocket	\$6,700	\$3,400	\$5,500
Lab Copay	\$10	\$5	\$10
Rx Copays	\$3/\$10/\$47/\$95/27%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$275 (T3, T4, & T5 only)	\$0 All Tiers	\$295 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Passport, NurseLine, Fitness 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.

