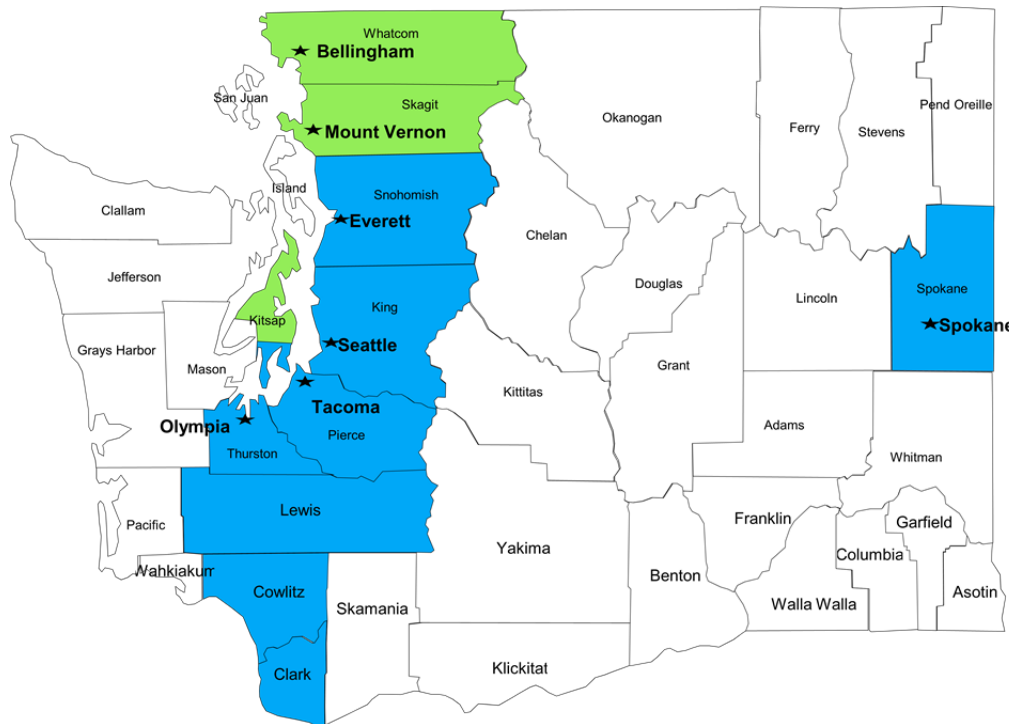


Washington Market Overview

2018

Washington

Medicare Advantage 2018 Service Area



- Current Footprint
- Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	964,244
YOY Eligible Growth	3.5%
MA Penetration	32.4%
YOY MA Enrollment Growth	7.4%
UHC Market Share	37.7%

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

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Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 30% market share in the Seattle area
- Strong UnitedHealthcare and AARP® Brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- Introducing new low premium HMO plan (H3805-021) for those looking for value in Skagit and Whatcom counties
- Expanding to Kitsap county providing new options in the market with existing low premium plan H3805-019
- 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



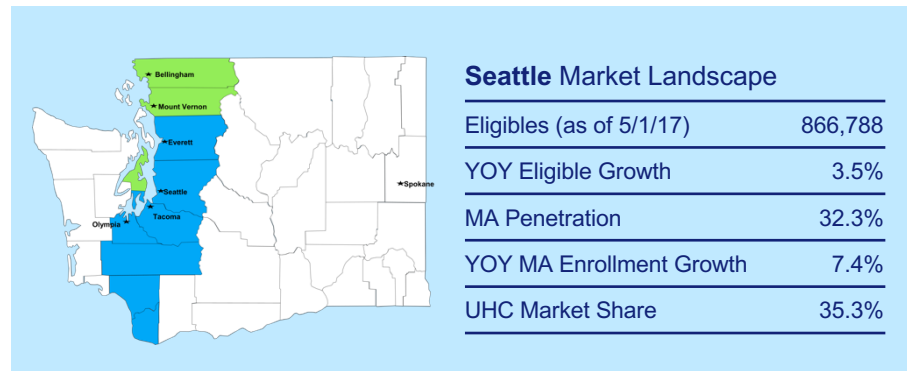
Provider

- Providence
- Swedish
- Multicare
- Franciscan
- Consult the Provider Directory for the full list of providers
- PeaceHealth
- Everett Clinic
- Polyclinic



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 with plans H3805-014 and H3805-015
- Diabetes Navigator helps qualified members manage diabetes more effectively



Seattle Product Overview

2018

Plan name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 2
H-PBP	H3805-016	H3805-017	H3805-018	H3805-020
Plan Highlights	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value	\$0 premium plan for consumers looking for value
Plan Type	HMO	HMO	HMO	HMO
Service Area	Washington: Clark, Cowlitz	Washington: King	Washington: Lewis, Thurston	Washington: Snohomish
Premium	\$0	\$0	\$0	\$0
PCP Copay	\$15	\$15	\$15	\$15
Specialist Copay	\$50	\$50	\$50	\$50
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$440 days 1-4	\$440 days 1-4	\$440 days 1-4	\$440 days 1-4
Outpatient Surgery	20%	20%	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700	\$6,700	\$6,700
Lab Copay	\$10	\$10	\$10	\$10
Rx Copays	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/27%
Rx Deductible	\$275 (T3, T4, & T5 only)	\$275 (T3, T4, & T5 only)	\$275 (T3, T4, & T5 only)	\$275 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available

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Seattle Product Overview

2018

Plan name	AARP® MedicareComplete®	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete® Plan 3	AARP® MedicareComplete® Plan 1
H-PBP	H3805-021	H3805-019	H3805-015	H3805-014
Plan Highlights	New low premium plan for consumers looking for value	Low premium plan for consumers looking for value	Moderate premium plan with lower out-of-pocket costs and more ancillaries	Higher premium plan with lowest out-of-pocket costs, fixed outpatient copay and more ancillaries
Plan Type	HMO	HMO	HMO	HMO
Service Area	Washington: Skagit, Whatcom	Washington: Kitsap, Pierce	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston	Washington: Clark, Cowlitz, King, Lewis, Pierce, Snohomish, Thurston
Premium	\$19	\$22	\$57	\$88
PCP Copay	\$15	\$15	\$10	\$5
Specialist Copay	\$50	\$50	\$45	\$35
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$440 days 1-4	\$440 days 1-4	\$395 days 1-4	\$250 days 1-7
Outpatient Surgery	20%	20%	20%	\$245
Max Out-of-Pocket	\$6,700	\$6,700	\$5,900	\$4,200
Lab Copay	\$10	\$10	\$10	\$0
Rx Copays	\$3/\$12/\$47/\$100/27%	\$3/\$12/\$47/\$100/29%	\$3/\$12/\$45/\$95/28%	\$3/\$12/\$45/\$95/29%
Rx Deductible	\$275 (T3, T4, & T5 only)	\$200 (T3, T4, & T5 only)	\$225 (T3, T4, & T5 only)	\$185 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, OTC Essentials Catalog, NurseLine, Dental Rider Available	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Essentials Catalog, NurseLine, Dental Rider Available	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Acupuncture/Chiropractic, OTC Essentials Catalog, NurseLine, Dental Rider Available

 **New Plan**

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Market Highlights

- UnitedHealthcare® is the largest Medicare Advantage provider with over 50% market share in the Spokane area
- Strong UnitedHealthcare and AARP® Brand recognition
- Portfolio approach with choice of MA plans to meet a variety of different needs
- New for 2018 – no referral required to see a specialist
- Fitness benefit included with both plans
- Having both Providence and Deaconess is a differentiator
- 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

- Providence Hospital and Medical Group
- Deaconess Hospital and Medical Group (Rockwood Clinic)
- 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



Spokane Market Landscape

Eligibles (as of 5/1/17)	97,456
YOY Eligible Growth	4.1%
MA Penetration	33.1%
YOY MA Enrollment Growth	7.9%
UHC Market Share	58.0%

Current Footprint

Spokane Product Overview

2018

Plan Name	AARP® MedicareComplete® Plan 1	AARP® MedicareComplete® Plan 2
H-PBP	H1286-002	H1286-009
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	Washington: Spokane	Washington: Spokane
Premium	\$19	\$57
PCP Copay	\$10	\$0
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$395 days 1-4	\$320 days 1-5
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$5,500	\$4,200
Lab Copay	\$5	\$5
Rx Copays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$180 (T3, T4, & T5 only)	\$180 (T3, T4, & T5 only)
Extra Benefits	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Passport, OTC Essentials Catalog, NurseLine	Eyewear Credit, Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine

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