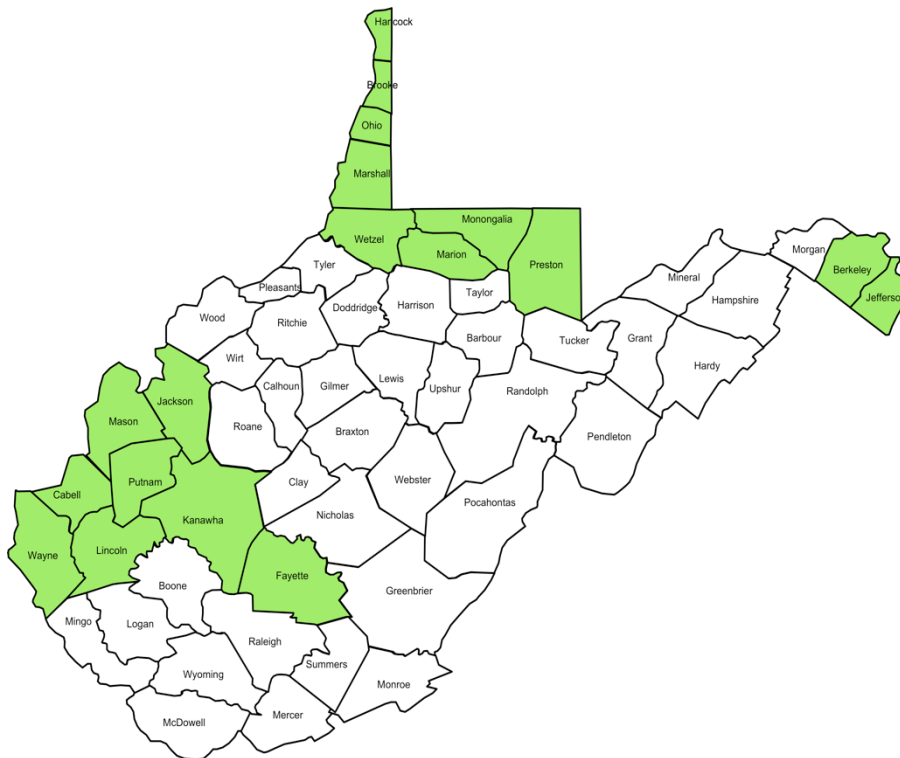


West Virginia Market Overview

2018

West Virginia

Medicare Advantage 2018 Service Area



● Expansion

Market Landscape (UHC 2018 Footprint)

Eligibles (as of 5/1/17)	218,507
YOY Eligible Growth	1.5%
MA Penetration	13.2%
YOY MA Enrollment Growth	3.9%
UHC Market Share	0.0%

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

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Charleston/Huntington Market Overview

2018



Market Highlights

- New to the market!
- Eight county expansion to Cabell, Fayette, Jackson, Kanawha, Lincoln, Mason, Putnam and Wayne
- Portfolio includes two affordable PPO options for those seeking open network access
 - Moderate premium LPPO plan for those comfortable with higher out-of-pocket costs
 - High premium LPPO plan for those looking for richer benefits, including fitness
- No referral required to see specialists
- 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



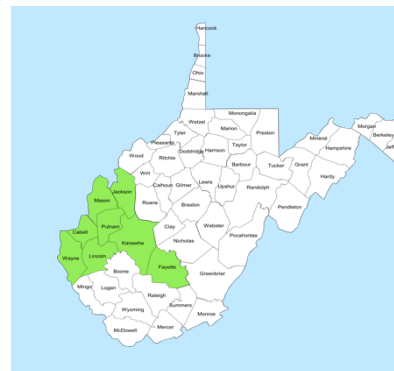
Provider

- Key hospitals: Charleston Area Medical Center (Kanawha County), and Cabell Huntington Hospital (Cabell County)
- Key physician groups: Charleston Area Medical Center/Integrated HealthCare Providers (Kanawha County), Huntington Internal Medicine (Cabell County), and University Physicians and Surgeons (Cabell County)
- 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 on higher premium plan
- Diabetes Navigator helps qualified members manage diabetes more effectively



Expansion

Charleston/Huntington Market Landscape

Eligibles (as of 5/1/17)	118,903
YOY Eligible Growth	1.1%
MA Penetration	14.0%
YOY MA Enrollment Growth	3.6%
UHC Market Share	0.0%

Charleston/Huntington Product Overview

2018

Plan Name	AARP® MedicareComplete® Choice Plan 1	AARP® MedicareComplete® Choice Plan 2
H-PBP	H8211-003	H8211-004
Plan Highlights	Moderate premium plan with open access out-of-network coverage	Higher premium plan with open access out-of-network coverage plus additional ancillaries
Plan Type	Local PPO	Local PPO
Service Area	West Virginia: Cabell, Fayette, Jackson, Kanawha, Lincoln, Mason, Putnam, Wayne	West Virginia: Cabell, Fayette, Jackson, Kanawha, Lincoln, Mason, Putnam, Wayne
Premium	\$29	\$69
PCP Copay	\$15	\$5
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$335 days 1-5	\$265 days 1-6
Outpatient Surgery	\$335	\$265
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$12/\$45/\$95/33%
Rx Deductible	\$300 (T3, T4, & T5 only)	\$0 All Tiers
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine

 **New Plan**

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Morgantown Product Overview

2018

Plan Name	AARP® MedicareComplete® Choice Plan 1	AARP® MedicareComplete® Choice Plan 2
H-PBP	H8211-001	H8211-002
Plan Highlights	Moderate premium plan with open access out-of-network coverage	Higher premium plan with open access out-of-network coverage plus additional ancillaries
Plan Type	Local PPO	Local PPO
Service Area	West Virginia: Berkeley, Brooke, Hancock, Jefferson, Marion, Marshall, Monongalia, Ohio, Preston, Wetzel	West Virginia: Berkeley, Brooke, Hancock, Jefferson, Marion, Marshall, Monongalia, Ohio, Preston, Wetzel
Premium	\$45	\$85
PCP Copay	\$15	\$5
Specialist Copay	\$45	\$35
Referral Required	N	N
Inpatient Hospital	\$295 days 1-6	\$265 days 1-6
Outpatient Surgery	\$295	\$265
Max Out-of-Pocket	\$6,700	\$5,900
Lab Copay	\$10	\$10
Rx Copays	\$3/\$12/\$45/\$95/27%	\$3/\$12/\$45/\$95/31%
Rx Deductible	\$300 (T3, T4, & T5 only)	\$100 (T3, T4, & T5 only)
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, Passport, OTC Essentials Catalog, NurseLine

 New Plan

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