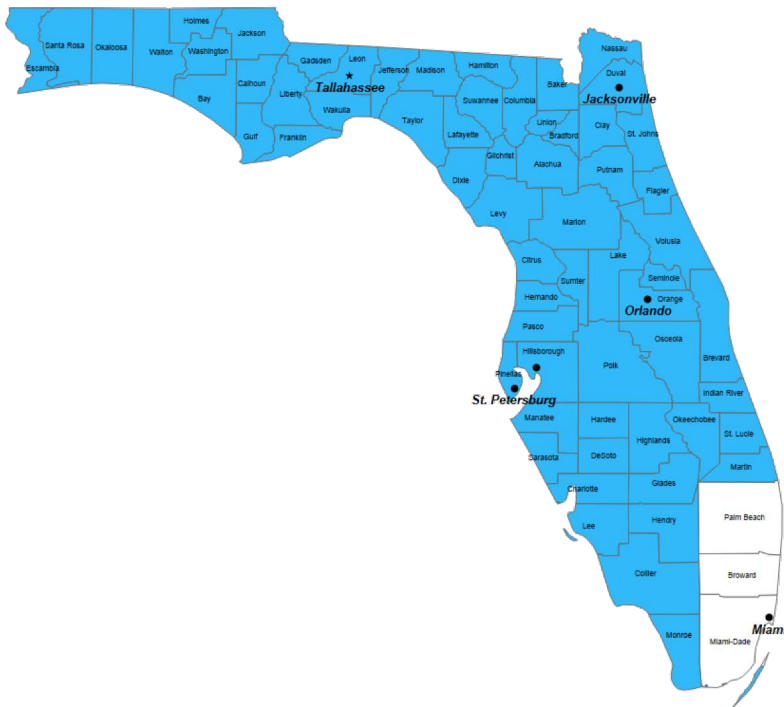


FL NORTH & CENTRAL

2019

Florida North and Central

Medicare Advantage 2019 Service Area



● Current Footprint

State Landscape

Eligibles ¹	3,449,593
<i>Estimated Dual Eligibles²</i>	804,920
YOY Eligible Growth ¹	7.9%
MA Penetration ¹	34.4%
YOY MA Enrollment Growth ¹	7.5%
UHC Market Share ¹	27.6%

¹May 2018 CMS.gov MA Ind State/County Enrollment within UHC 2019 MA Ind Footprint

²CMS.gov Data (Jun 2017). Includes partial duals who may or may not qualify



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Flagler** and **Orange** counties, in addition to Osceola, Seminole and Volusia counties with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Enhanced benefits on H1045-030 includes \$0 Rx deductible, \$0 PCP copay, lower specialist copay and eyewear
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- **NEW:** H1045-035 (Flagler county only) changed to H1045-026
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with the HMO, or open access with PPO
- Access to statewide hospital and specialist networks for all plans in Florida Central



Rx Highlights

- **NEW:** \$0 Rx deductible on H1045-030
- **NEW:** \$0 Rx deductible for Tiers 1 & 2 on new LPPO plan
- **NEW:** Reduced Rx deductible from \$315 to \$150, Tier 4 & 5 on H1045-026 (Rx deductible decreased from \$245 on H1045-035 to \$150)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- No Rx deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Florida Hospital System, Orlando Health/Physician Associates, Orlando Family Physicians and others
- Major physician groups and hospital systems are contracted in Florida
- Consult the online Provider Directory for the full list of providers

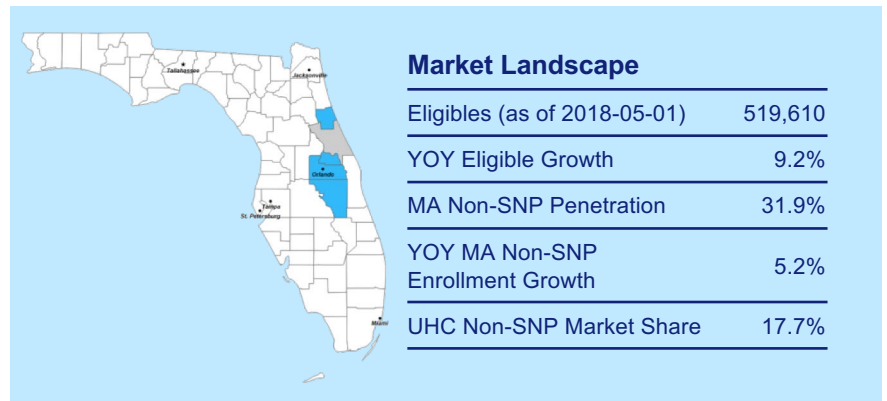


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner 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 UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-030	H1045-026
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits
Plan Type	HMO	HMO
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$25	\$30
Referral Required	Y	Y
Inpatient Hospital	\$250 days 1-5	\$250 days 1-6
Outpatient Surgery	\$100 / \$200	\$150 / \$250
Max Out-of-Pocket	\$5,500	\$4,500
Lab Copay	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/30%
Rx Deductible	\$0	\$150 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA CENTRAL - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-010	H2406-013	R7444-003
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Brevard, Orange, Osceola, Seminole	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	\$150 / \$275	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/29%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Indian River, Martin, Okeechobee** and **St. Lucie** counties, in addition to Brevard county, with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Adding Epic Hearing for a broad selection of hearing aids
- **NEW:** Expanded PCP network on H1045-036 Focus HMO plan
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Focus HMO plan (H1045-036) offers the highest consumer and maximum out-of-pocket value by utilizing a select primary care network while providing access to the statewide UHC hospital and specialty networks



Rx Highlights

- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- **NEW:** \$0 Rx deductible on most HMO plans (excludes H1045-028)
- **NEW:** Lowered Rx deductible on H1045-028
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Indian River Medical Center, Martin Memorial Hospitals, Parrish Health Systems, St. Lucie Medical Center/Lawnwood Hospital, Steward Hospitals
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

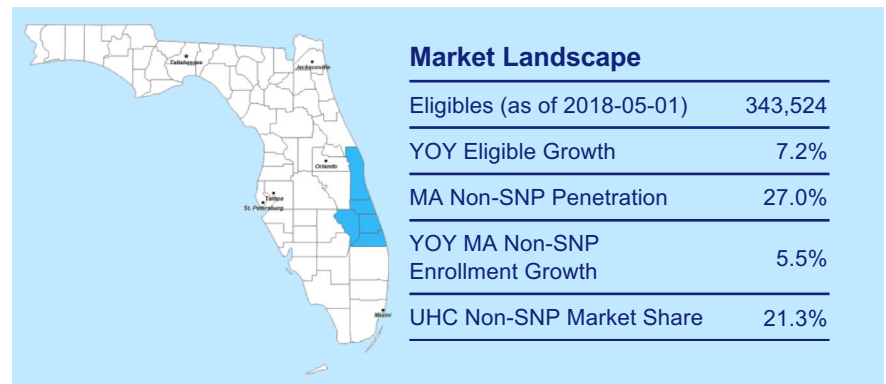


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner 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 UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



● Current Non-SNP Footprint



FLORIDA EAST - HMO

2019

Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-036	H1045-028	H1045-030
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Florida: Indian River, Martin, St. Lucie	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: Brevard, Orange, Osceola, Seminole
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$30	\$45	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$275 days 1-5	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$150 / \$250	\$195 / \$295	\$100 / \$200
Max Out-of-Pocket	\$3,900	\$4,900	\$5,500
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/33%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$195 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA EAST - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-017	H2406-010	R7444-003
Plan Highlights	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Indian River, Martin, Okeechobee, St. Lucie	Florida: Brevard, Orange, Osceola, Seminole	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	\$150 / \$275	20%
Max Out-of-Pocket	\$5,500	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Alachua, Citrus, Hernando, Levy** and **Putnam** counties with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** H1045-035 (Putnam county only) changed to H1045-026
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with PPO
- Access to statewide hospital and specialist networks for all plans in Florida Gulf



Rx Highlights

- **NEW:** \$0 Rx deductible on H1045-033 across all tiers
- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plans
- **NEW:** Lower Rx deductible on H1045-028
- **NEW:** Reduced Rx deductible from \$245 to \$150, Tiers 4 & 5, on H1045-026 (previously H1045-035)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Southeastern Integrated Medical (SIMED) and West Florida Medical Associates
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

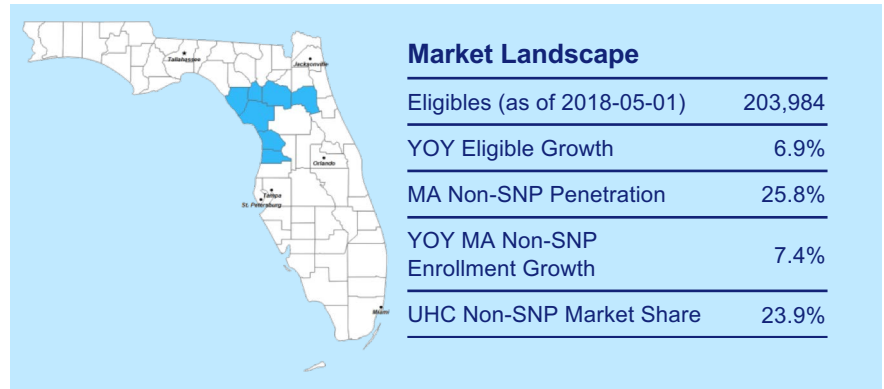


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner 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 UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



Current Non-SNP Footprint



FLORIDA GULF - HMO

2019

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-033	H1045-043	H1045-026	H1045-028
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits
Plan Type	HMO	HMO	HMO	HMO
Service Area	Florida: Alachua, Columbia, Gilchrist, Suwannee	Florida: Citrus, Levy	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie
Premium	\$0	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0	\$0
Specialist Copay	\$30	\$40	\$30	\$45
Referral Required	Y	Y	Y	Y
Inpatient Hospital	\$250 days 1-7	\$250 days 1-5	\$250 days 1-6	\$295 days 1-6
Outpatient Surgery	\$125 / \$225	\$125 / \$225	\$150 / \$250	\$195 / \$295
Max Out-of-Pocket	\$4,900	\$4,900	\$4,500	\$4,900
Lab Copay	\$0	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%	\$3/\$12/\$47/\$100/30%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$0	\$0	\$150 Tier(s) 4,5	\$195 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support

FLORIDA GULF - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®
H-PBP	H2406-011	H2406-014	H2406-015
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare
Plan Type	Local PPO	Local PPO	Local PPO
Service Area	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk	Florida: Alachua, Baker, Bradford, Columbia, Suwannee, Union	Florida: Citrus, Levy
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$10
Specialist Copay	\$35	\$35	\$35
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$295 days 1-4
Outpatient Surgery	\$150 / \$295	\$150 / \$275	\$150 / \$275
Max Out-of-Pocket	\$5,500	\$5,900	\$5,500
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%
Rx Deductible	\$150 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA GULF - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-013	R7444-003
Plan Highlights	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Regional PPO
Service Area	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Statewide
Premium	\$0	\$0
PCP Copay	\$10	\$15
Specialist Copay	\$35	\$50
Referral Required	N	N
Inpatient Hospital	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	20%
Max Out-of-Pocket	\$5,900	\$6,700
Lab Copay	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/29%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$175 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in Baker, Bradford, Clay, Columbia, Duval, Nassau, St. Johns, Suwannee, and Union counties with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- **NEW:** H1045-035 (St. Johns county only) changed to H1045-026
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Access to statewide hospital and specialist networks for all plans in Florida North



Rx Highlights

- **NEW:** \$0 Rx deductible on H1045-033 across all Tiers
- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plans
- **NEW:** Reduced Rx deductible from \$315 to \$150, Tiers 4 & 5, on H1045-026
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Baptist Health Systems, Flagler Hospital, Memorial Hospital (HCA), Orange Park Medical Center (HCA), St. Vincent's Medical Center
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

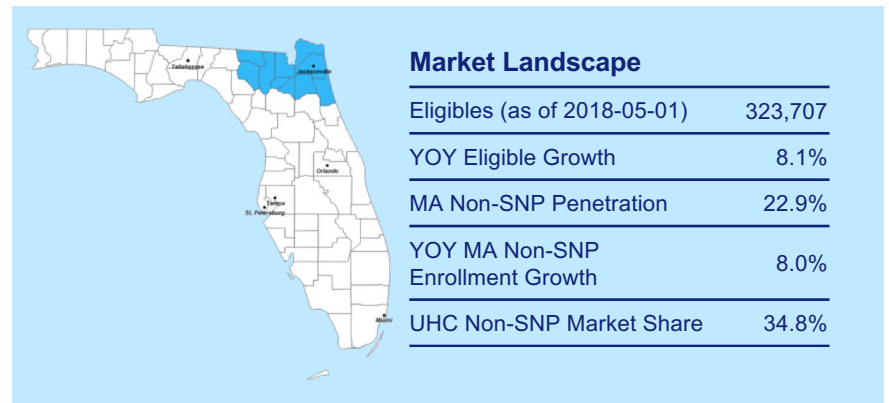


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner 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 UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



Current Non-SNP Footprint



FLORIDA NORTH - HMO

2019

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-026	H1045-033
Plan Highlights	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO
Service Area	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Alachua, Columbia, Gilchrist, Suwannee
Premium	\$0	\$0
PCP Copay	\$0	\$0
Specialist Copay	\$30	\$30
Referral Required	Y	Y
Inpatient Hospital	\$250 days 1-6	\$250 days 1-7
Outpatient Surgery	\$150 / \$250	\$125 / \$225
Max Out-of-Pocket	\$4,500	\$4,900
Lab Copay	\$0	\$0
Rx Copays	\$3/\$12/\$47/\$100/ 30%	\$3/\$10/\$45/\$95/ 33%
Rx Deductible	\$150 Tier(s) 4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA NORTH - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-013	H2406-014	R7444-003
Plan Highlights	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Clay, Duval, Flagler, Nassau, Putnam, St. Johns, Volusia	Florida: Alachua, Baker, Bradford, Columbia, Suwannee, Union	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	\$150 / \$275	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/29%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$175 Tier(s) 3,4,5	\$175 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Gadsden, Holmes, Jackson, Leon** and **Washington** counties, in addition to Bay, Escambia, Okaloosa, Santa Rosa and Walton counties with low copays, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** H1045-041 (HMO) removed POS benefit and offering in Gadsden, Holmes, Jackson, **Leon** and Washington counties with eyewear included
- **NEW:** Transportation and PERS offered on H1045-031 & H1045-041
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Access to statewide hospital and specialist networks for all plans in Florida Northwest



Rx Highlights

- **NEW:** \$0 Rx deductible on all HMO plans
- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery, on HMO and LPPO plans
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- Baptist (Pensacola), Bay Medical Center, Fort Walton Beach Medical Center (HCA), Gulf Coast Medical Center, Sacred Heart, Santa Rosa Medical Center, West Florida Hospital, White-Wilson Medical Center
- In-network access to participating providers in Houston County, Alabama
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

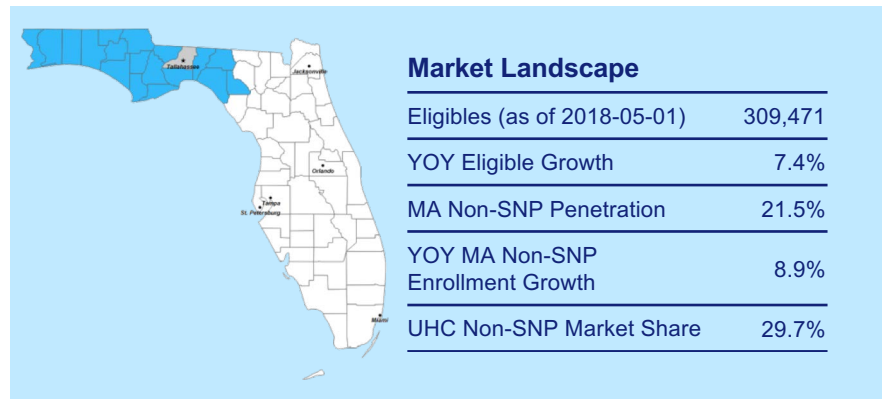


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner 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 UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™ 2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



FLORIDA NORTHWEST - HMO

2019

Plan Name	AARP® MedicareComplete®	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-031	H1045-032	H1045-041
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Florida: Escambia, Okaloosa, Santa Rosa	Florida: Bay, Walton	Florida: Gadsden, Holmes, Jackson, Leon, Washington
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$25	\$30	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$225 days 1-7	\$225 days 1-7	\$225 days 1-7
Outpatient Surgery	\$125 / \$200	\$125 / \$200	\$125 / \$200
Max Out-of-Pocket	\$4,900	\$4,900	\$3,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$0	\$0
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, Transportation, NurseLine, Caregiver Support, Personal Emergency Response System

FLORIDA NORTHWEST - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-008	H2406-012	R7444-003
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Bay, Escambia, Okaloosa, Santa Rosa, Walton	Florida: Gadsden, Holmes, Jackson, Leon, Washington	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$5	\$5	\$15
Specialist Copay	\$40	\$40	\$50
Referral Required	N	N	N
Inpatient Hospital	\$275 days 1-7	\$275 days 1-7	\$395 days 1-4
Outpatient Surgery	\$150 / \$250	\$150 / \$250	20%
Max Out-of-Pocket	\$5,500	\$5,500	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Competitive \$0 premium LPPO plans now offered in **Charlotte, DeSoto, Glades, Hardee, Hendry, Manatee** and **Sarasota** counties, in addition to Collier and Lee counties, with low copays, flat outpatient copay, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPOs
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new LPPO plans
- **NEW:** OTC catalog available on all new LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Access to statewide hospital and specialist networks for all plans in Florida Southwest



Rx Highlights

- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- H1045-034 offers coverage through the gap for Tiers 1 & 2
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- \$0 Rx deductible on most HMO plans (excludes H1045-028)
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 65,000 retail pharmacies

Provider



- Collier, Gulf Coast, IMA, IMG, Lee Health, Millennium, Naples Community, Sarasota Memorial
- Major physicians and hospital systems contracted in Florida
- Consult the online Provider Directory for the full list of providers

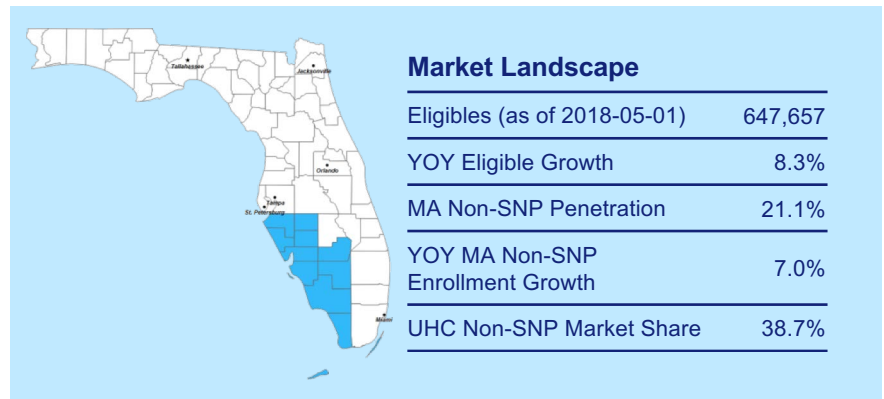


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner 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 UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



● Current Non-SNP Footprint



FLORIDA SOUTHWEST - HMO

2019

Plan Name	AARP® MedicareComplete® Plan 2	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-034	H1045-028	H1045-042
Plan Highlights	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Florida: Charlotte, Collier, Lee, Manatee, Sarasota	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$20	\$45	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$195 days 1-8	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$145 / \$175	\$195 / \$295	\$125 / \$250
Max Out-of-Pocket	\$4,900	\$4,900	\$4,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$195 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

FLORIDA SOUTHWEST - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-009	H2406-019	R7444-003
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Charlotte, Collier, Glades, Hendry, Lee, Manatee, Sarasota	Florida: DeSoto, Hardee, Highlands	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$175 / \$275	\$175 / \$275	20%
Max Out-of-Pocket	\$5,900	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** A competitive \$0 premium LPPO plan now offered in **Lake, Marion** and **Sumter** counties with low copays, flat outpatient copay, routine dental, fitness and catalog
- **NEW:** MOOP for H1045-025 lowered to \$3,400
- **NEW:** MOOP for H1045-027 lowered to \$7,500 for out-of-network (in-network remains at \$1,900)
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** Fitness benefit on LPPO plan
- **NEW:** OTC catalog available on LPPO plan
- UnitedHealthcare is the leader for market share and growth in Lake, Marion and Sumter counties
- H1045-027 offers POS benefits nationwide
- Comprehensive UHC portfolio with HMO, HMO-POS, LPPO and RPPO plans with no referral required and access to statewide network
- Local customer service



Rx Highlights

- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- No deductible and low copays for Tiers 1 & 2, most commonly used drugs, on HMO and HMO-POS
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

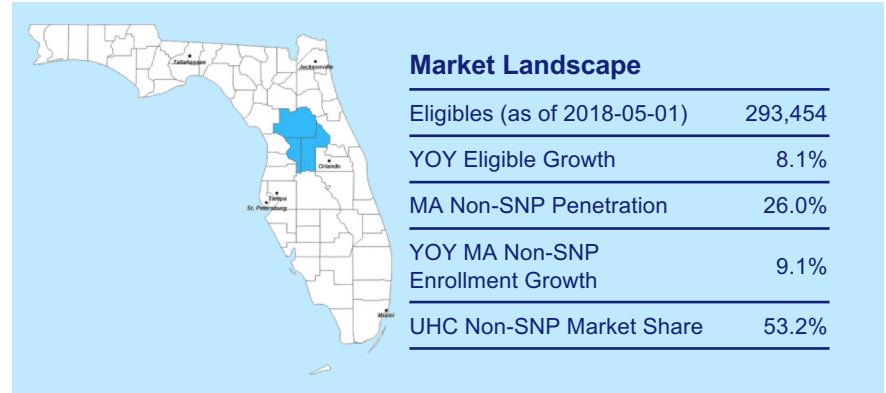
- Exclusive relationship with The Villages Health
- All major hospitals in Lake, Marion and Sumter counties, as well as Tampa and Orlando
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers



UnitedHealthcare Experience

- UnitedHealth Passport®: Coverage travels with members to approved service areas for up to nine straight months
- Renew by UnitedHealthcare: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active™2: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

Renew by UnitedHealthcare and Renew Active are not available on all plans



● Current Non-SNP Footprint



THE VILLAGES

2019

Plan Name	UnitedHealthcare® The Villages® MedicareComplete® 1	UnitedHealthcare® The Villages® MedicareComplete® 2	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H1045-025	H1045-027	H2406-016	R7444-003
Plan Highlights	\$0 premium plan with no referral required, access to the statewide network, passport and rich ancillary benefits	Low premium plan for those shopping on value and lower out-of-pocket costs, with access to the statewide network, passport and out-of-network benefits available nationwide	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	HMO	HMO-POS	Local PPO	Regional PPO
Service Area	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: Lake, Marion, Sumter	Florida: Statewide
Premium	\$0	\$81	\$0	\$0
PCP Copay	\$0	\$0	\$5	\$15
Specialist Copay	\$40	\$15	\$40	\$50
Referral Required	N	N	N	N
Inpatient Hospital	\$295 days 1-6	\$150 days 1-7	\$325 days 1-5	\$395 days 1-4
Outpatient Surgery	\$150 / \$275	\$100 / \$150	\$125 / \$295	20%
Max Out-of-Pocket	\$3,400	\$1,900	\$5,900	\$6,700
Lab Copay	\$5	\$0	\$5	\$10
Rx Copays	\$3/\$7/\$45/\$95/33%	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$0	\$0	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support



Market Highlights

- **NEW:** Provider specific \$0 premium HMO plan now offered in **Hillsborough, Pasco, Pinellas** and **Polk** counties with lower specialist, inpatient, and outpatient copays includes eyewear and PERS plus Tier 1 & 2 Rx coverage in the gap; Access to statewide network of specialists and hospitals with a robust choice of select PCPs
- **NEW:** A competitive \$0 premium LPPO plan now offered in **Highlands, Hillsborough, Pasco** and **Pinellas** counties, in addition to Polk county, with low copays, flat outpatient copay, routine dental, fitness and catalog
- **NEW:** Flat outpatient and diagnostic copays on HMO and LPPO plans
- **NEW:** All HMOs offer \$0 PCP copay
- **NEW:** Fitness benefit on all new HMO and LPPO plans
- **NEW:** OTC catalog available on all new HMO and LPPO plans
- **NEW:** Added Epic Hearing for a broad selection of hearing aids
- Comprehensive portfolio offers choice of lower cost sharing and coordinated care with an HMO, or open access with a PPO
- Access to statewide hospital and specialist networks for all plans in Greater Tampa



Rx Highlights

- **NEW:** \$0 Rx deductible Tiers 1 & 2 on new LPPO Plan
- **NEW:** Tier 1 & 2 coverage through the gap on new Tampa HMO H1045-045
- **NEW:** \$0 Rx deductible on most HMO plans (excludes H1045-028)
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on HMO and LPPO plans
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Broad nationwide network of more than 65,000 retail pharmacies



Provider

- BayCare, Florida Hospital, HCA, Tampa General, Watson Clinic
- Major physicians and hospitals contracted in Florida
- Consult the online Provider Directory for the full list of providers

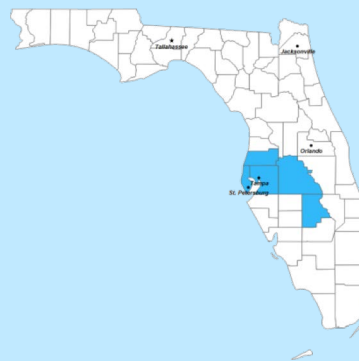


UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner 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 UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations[™] and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- **Rebranded for 2019** – Renew Active^{™2}: Stay active with a gym membership, personal training session, and access to brain health exercises for a healthy mind and body, all for no additional cost
- **NEW** – Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan

²Renew by UnitedHealthcare and Renew Active are not available on all plans



Market Landscape

Eligibles (as of 2018-05-01)	808,186
YOY Eligible Growth	7.4%
MA Non-SNP Penetration	32.7%
YOY MA Non-SNP Enrollment Growth	3.8%
UHC Non-SNP Market Share	26.3%

Current Non-SNP Footprint



GREATER TAMPA - HMO

2019

Plan Name	AARP® MedicareComplete® Focus	AARP® MedicareComplete®	AARP® MedicareComplete®
H-PBP	H1045-045	H1045-028	H1045-042
Plan Highlights	New! \$0 Premium plan designed around a select PCP network for coordinated care, lower out-of-pocket costs and access to statewide network of hospitals and specialists	\$0 Premium plan with low out-of-pocket costs and additional ancillary benefits	\$0 premium plan with low out-of-pocket costs, \$0 RX deductible and rich ancillary benefits
Plan Type	HMO	HMO	HMO
Service Area	Florida: Hillsborough, Pasco, Pinellas, Polk	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota, St. Lucie	Florida: DeSoto, Hardee, Highlands
Premium	\$0	\$0	\$0
PCP Copay	\$0	\$0	\$0
Specialist Copay	\$20	\$45	\$25
Referral Required	Y	Y	Y
Inpatient Hospital	\$195 days 1-8	\$295 days 1-6	\$250 days 1-5
Outpatient Surgery	\$145 / \$175	\$195 / \$295	\$125 / \$250
Max Out-of-Pocket	\$4,700	\$4,900	\$4,900
Lab Copay	\$0	\$0	\$0
Rx Copays	\$3/\$10/\$45/\$95/33%	\$3/\$10/\$45/\$95/29%	\$3/\$10/\$45/\$95/33%
Rx Deductible	\$0	\$195 Tier(s) 3,4,5	\$0
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support

GREATER TAMPA - PPO

2019

Plan Name	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice®	AARP® MedicareComplete Choice® Plan 2
H-PBP	H2406-011	H2406-019	R7444-003
Plan Highlights	\$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	New! \$0 Premium, open access plan for those consumers who are cost conscious and want low copays along with a broader provider choice and additional ancillary benefits beyond original Medicare	\$0 premium plan for those who are cost conscious, but want provider choice and like to travel
Plan Type	Local PPO	Local PPO	Regional PPO
Service Area	Florida: Hernando, Hillsborough, Pasco, Pinellas, Polk	Florida: DeSoto, Hardee, Highland	Florida: Statewide
Premium	\$0	\$0	\$0
PCP Copay	\$10	\$10	\$15
Specialist Copay	\$35	\$35	\$50
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-4	\$295 days 1-4	\$395 days 1-4
Outpatient Surgery	\$150 / \$295	\$175 / \$275	20%
Max Out-of-Pocket	\$5,500	\$5,900	\$6,700
Lab Copay	\$5	\$5	\$10
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/30%	\$3/\$14/\$47/\$100/25%
Rx Deductible	\$150 Tier(s) 3,4,5	\$150 Tier(s) 3,4,5	\$395 Tier(s) 3,4,5
Extra Benefits	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Caregiver Support	Routine Eye & Hearing Exam, Hearing Aids, NurseLine, Caregiver Support

Plan Name	UnitedHealthcare Dual Complete® LP	UnitedHealthcare Dual Complete® RP
H-PBP	H1045-039	R7444-012
Plan Highlights	<ul style="list-style-type: none"> Increased Chiropractic and Acupuncture combined visits to 20 per year Increased hearing benefit up to \$2500 for unlimited hearing aid(s) every 2 years 	
Plan Type	HMO	Regional PPO
Service Area	Florida: Brevard, Charlotte, Clay, Duval, Flagler, Hernando, Hillsborough, Indian River, Lee, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Sarasota, Seminole, St. Johns	Florida: Statewide
Premium	\$0 for Full Duals	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System & Foot Care	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Debit Card, Transportation Assistance, NurseLine, Meal Benefit, Virtual Doctor Visits, Personal Emergency Response System, Foot Care & No Referrals Needed