



2022 Medicare Advantage

First Look – Northeast Region



United
Healthcare



2022 Medicare Advantage Plans

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 and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

For final 2022 plan details, refer to the 2022 Summary of Benefits.

United
Healthcare

Unmatched and industry leading

#1

Medicare Advantage
insurer by enrollment

12.6M

Proud to serve over 12.6M
Medicare beneficiaries, more
than any other insurer

FORTUNE
500

Ranked 5th on Fortune's 2021 ranking
of the 500 largest U.S. companies

AARP®

The only company to offer Medicare
plans with the AARP® name

FORTUNE
WORLD'S MOST
ADMIRED
COMPANIES

Recognized by Fortune as one of the
world's most admired companies for
the eleventh consecutive year





**Robust
Portfolio**



**Valued
Benefits**



**Special
Needs**



UnitedHealthcare offers a robust portfolio of Medicare products with affordable Medicare Advantage plans designed to fit different needs.



Robust Portfolio



Take advantage of our large footprint – reaching 94% of eligibles, more than any other carrier – with more plans to sell in 2022.



Growing D-SNP footprint – reaching more than three quarters of dual eligibles.



Adding more than 90 new plans to our expansive product portfolio.



All Patriot MA Only plans offer a monthly Part B premium rebate, with many giving more back than last year.

Now, there's even more opportunity to grow your book of business.



Valued Benefits

Our plans are designed to be affordable and easy to use with a focus on providing benefits members want.



The largest Medicare Advantage network gives members seamless access to over one million providers in our national network at network costs.



Prescription drug coverage that's more comprehensive than many stand-alone Part D plans with an improved formulary, \$35 or less for insulin, lower deductibles, more access to \$0 Tier 1 retail copays, and more access to \$0 Tier 2 copays at Walgreens retail pharmacies.



Lower specialist and PT/OT/ST copays on many plans. Plus, broad access to \$0 premiums, \$0 primary care, \$0 labs, \$0 virtual visits, \$0 diagnostic colonoscopies and mammograms, \$0 worldwide ER, and \$0 cardiac rehab.



And members have exclusive access to benefits and experiences only available through our UnitedHealth Group partners such as Renew Active, UnitedHealthcare Dental, UnitedHealthcare Hearing, UnitedHealthcare Vision, and UnitedHealthcare Global.



Special Needs

Industry leader serving those with special needs including dual eligibles and those with chronic conditions.



Nearly all D-SNP members will have access to a monthly credit to buy healthy food and over-the-counter products – giving more flexibility to meet important needs.



\$0 Rx copays across nearly all Dual special needs plans.



Additional formulary enhancements for Chronic special needs plans with insulin supplies available on Tier 2 – giving members access to \$0 supplies through mail order.



Personal navigator support to help duals with complex care needs – from answering questions to scheduling appointments and more.

UnitedHealthcare's vision is to deliver the most affordable coverage, simplest experience, and highest quality, supported care.

Differentiators that drive value



Walgreens Preferred

Access to **lower drug copays at Walgreens**, the preferred retail pharmacy for select plans



National Network

Members can **visit any provider** in our national Medicare network for network costs on select plans without the hassles of activation or time limits



\$35 Insulin

Affordable and stable insulin copays through the coverage gap on most non-SNP and Chronic plans to give peace of mind and lower member's Rx costs



\$0 Rx Costs

No annual deductible and \$0 Rx copays for **all covered drugs** on most D-SNPs





Now, what you've been waiting for

There's so much more to take advantage of



Northeast Region

2022 Medicare Advantage Plans

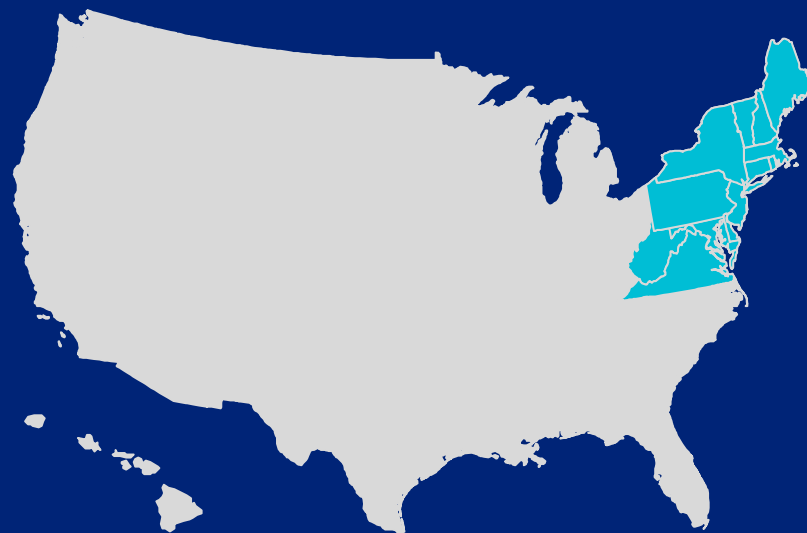


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2022 State Landscape¹

Connecticut

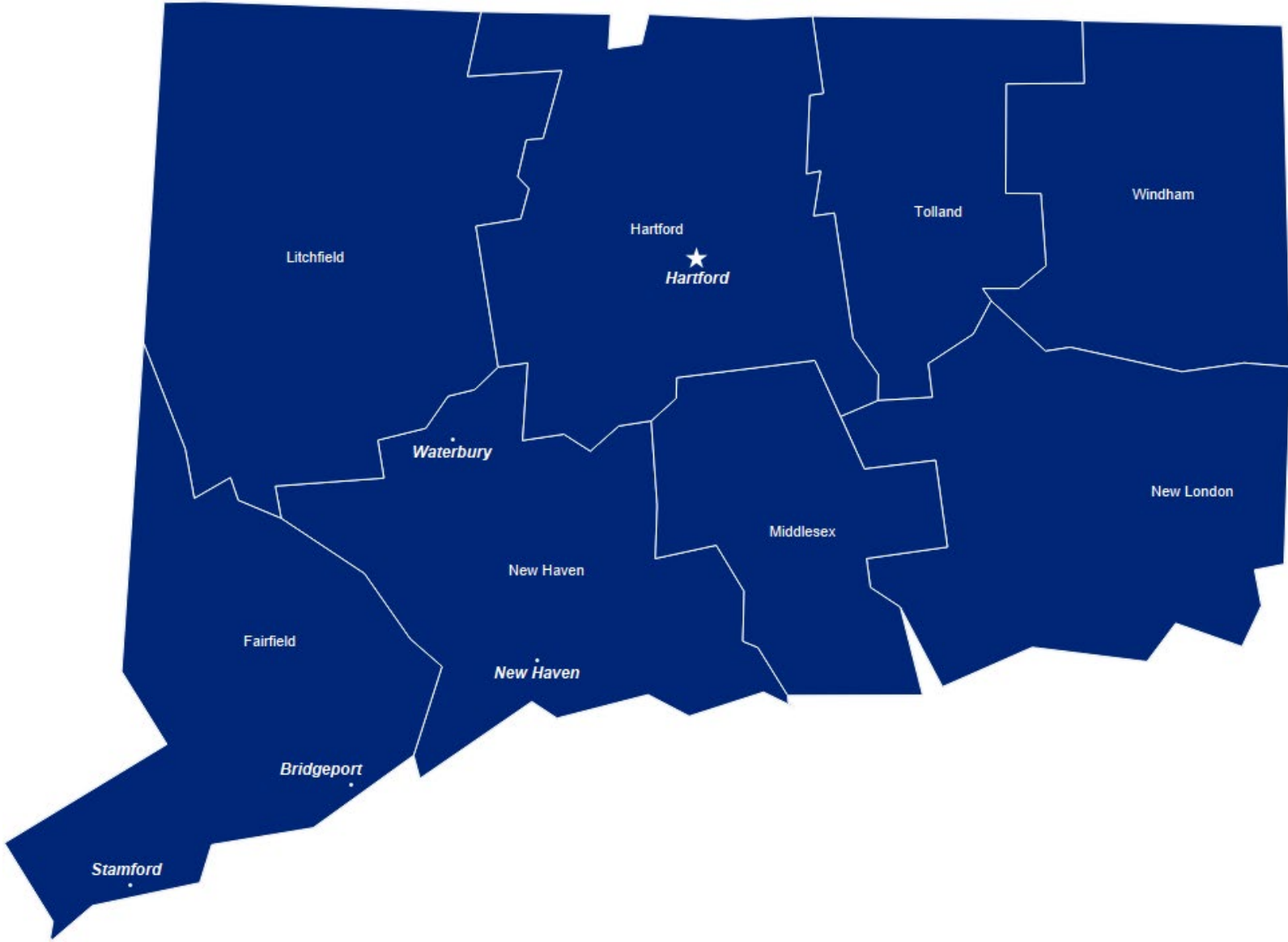
Eligibles (as of May 2021)	697,801
Estimated Dual Eligibles ²	185,767
YOY Eligible Growth	2.0%
MA Penetration	48.1%
YOY MA Enrollment Growth	9.3%
UHC Market Share	43.5%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 12,491 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state

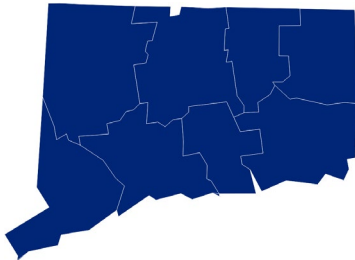


Connecticut

Current Footprint Expansion Footprint No Footprint

Connecticut

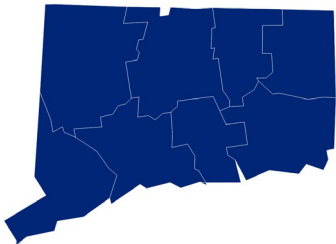
Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham



Market Landscape	
Eligibles (as of May 2021)	697,801
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	26.7%
YOY MA Non-SNP Enrollment Growth	6.5%
UHC Non-SNP Market Share	38.3%

Connecticut Dual

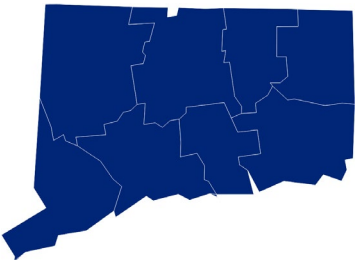
Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham



Market Landscape	
Est. D-SNP Eligibles	185,767
D-SNP Enrollees	57,037
D-SNP Penetration (All Plans)	30.7%
Total UHC D-SNP Enrollees	32,854
UHC D-SNP Market Share	57.6%

Connecticut MA Only

Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham



Market Landscape	
Eligibles (as of May 2021)	697,801
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	26.7%
YOY MA Non-SNP Enrollment Growth	6.5%
UHC Non-SNP Market Share	38.3%



Connecticut

Plan Name	AARP® Medicare Advantage Walgreens (PPO)		UnitedHealthcare® Medicare Advantage Plan 3 (HMO)		UnitedHealthcare® Medicare Advantage Plan 2 (HMO)	
Plan ID	H3442-001-000	  	H0755-033-000	 	H0755-031-000	 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		Low premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham		Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham		Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham	
Premium	\$0		\$0		\$29	
Medical Deductible	\$1,000		\$0		\$0	
Max OOP	\$6,700		\$6,700		\$6,000	
PCP / Specialist	\$0 / \$45; No Referral Required		\$15 / \$45; No Referral Required		\$10 / \$40; No Referral Required	
Inpatient Hospital	\$750 per admit		\$450 Days 1-4		\$395 Days 1-4	
ASC / Outpatient	\$0 or \$200 / \$0 or \$300		\$0 or \$350 / \$0 or \$400		\$0 or \$250 / \$0 or \$350	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tiers 1-2 Full Gap Coverage		\$175 Tiers 4-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage		\$150 Tiers 4-5; \$0/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	



Connecticut



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Choice (Regional PPO)	
Plan ID	H0755-030-000	 	R7444-001-000	 
Plan Highlights	Higher premium plan with low out-of-pocket costs and popular ancillaries		Open access plan for those seeking statewide provider choice	
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham		Connecticut: All counties in state	
Premium	\$91		\$55	
Medical Deductible	\$0		\$0	
Max OOP	\$4,700		\$7,550	
PCP / Specialist	\$0 / \$30; No Referral Required		\$15 / \$45; No Referral Required	
Inpatient Hospital	\$345 Days 1-5		\$395 Days 1-5	
ASC / Outpatient	\$0 or \$200 / \$0 or \$300		\$0 or \$295 / \$0 or \$395	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	



Connecticut MA Only




Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Patriot (HMO)		
Plan ID	H0755-032-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham		
Premium	\$0; Part B Rebate: up to \$30		
Medical Deductible	\$0		
Max OOP	\$6,000		
PCP / Specialist	\$0 / \$35; No Referral Required		
Inpatient Hospital	\$395 Days 1-4		
ASC / Outpatient	\$0 or \$200 / \$0 or \$250		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		



Connecticut Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)		
Plan ID	H0271-014-000		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham		
Premium	\$0		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS		



2022 State Landscape¹

Delaware

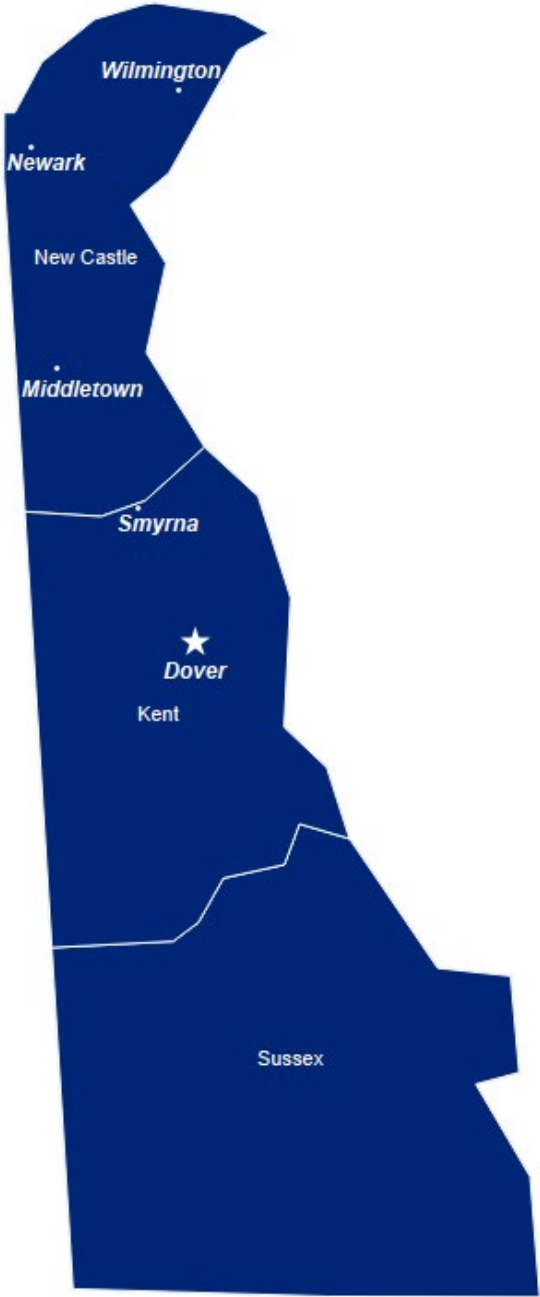
Eligibles (as of May 2021)	218,980
Estimated Dual Eligibles ²	32,597
YOY Eligible Growth	3.4%
MA Penetration	23.0%
YOY MA Enrollment Growth	26.6%
UHC Market Share	31.0%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 8,005 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state



Delaware

Current Footprint Expansion Footprint No Footprint

Delaware

Kent, New Castle, Sussex



Market Landscape

Eligibles (as of May 2021)	218,980
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	13.7%
YOY MA Non-SNP Enrollment Growth	38.5%
UHC Non-SNP Market Share	23.3%

Delaware Dual

Kent, New Castle, Sussex



Market Landscape

Est. D-SNP Eligibles	32,597
D-SNP Enrollees	5,929
D-SNP Penetration (All Plans)	18.2%
Total UHC D-SNP Enrollees	3,902
UHC D-SNP Market Share	65.8%

Delaware MA Only

Kent, New Castle, Sussex



Market Landscape

Eligibles (as of May 2021)	218,980
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	13.7%
YOY MA Non-SNP Enrollment Growth	38.5%
UHC Non-SNP Market Share	23.3%



Delaware



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO)		AARP® Medicare Advantage Choice (PPO)	
Plan ID	H7445-005-000	 	H2228-093-000	 
Plan Highlights	\$0 premium plan with rich ancillary benefits. Access includes Beebe Healthcare		\$0 premium plan for those who are cost conscious, but want provider choice. Provider network covers Beebe Healthcare	
Service Area	Delaware: Kent, New Castle, Sussex		Delaware: Kent, New Castle, Sussex	
Premium	\$0		\$0	
Medical Deductible	\$0		\$0	
Max OOP	\$4,500		\$5,900	
PCP / Specialist	\$0 / \$30; No Referral Required		\$0 / \$35; No Referral Required	
Inpatient Hospital	\$295 Days 1-6		\$295 Days 1-6	
ASC / Outpatient	\$0 or \$295 / \$0 or \$295		\$0 or \$295 / \$0 or \$295	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit		Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	



Delaware MA Only



Walgreens
Preferred



National
Network



\$35 Insulin



Plan Name	AARP® Medicare Advantage Patriot (HMO)		
Plan ID	H7445-006-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Access includes Beebe Healthcare		
Service Area	Delaware: Kent, New Castle, Sussex		
Premium	\$0; Part B Rebate: up to \$50		
Medical Deductible	\$0		
Max OOP	\$5,900		
PCP / Specialist	\$0 / \$35; No Referral Required		
Inpatient Hospital	\$295 Days 1-6		
ASC / Outpatient	\$0 or \$295 / \$0 or \$295		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit		



Delaware Dual

 \$0 Rx Copays

NEW PLAN

Plan Name		UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Select (HMO D-SNP)
Plan ID		H3113-011-000 	H3113-013-000 
Plan Highlights		Plan designed for those with both Medicare and Medicaid. Access includes Beebe Healthcare	New! Plan designed for those with both Medicare and partial Medicaid. Access includes Beebe Healthcare
Service Area		Delaware: Kent, New Castle, Sussex	Delaware: Kent, New Castle, Sussex
Premium		\$0	\$0
Other Benefits		Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 State Landscape¹

Maine

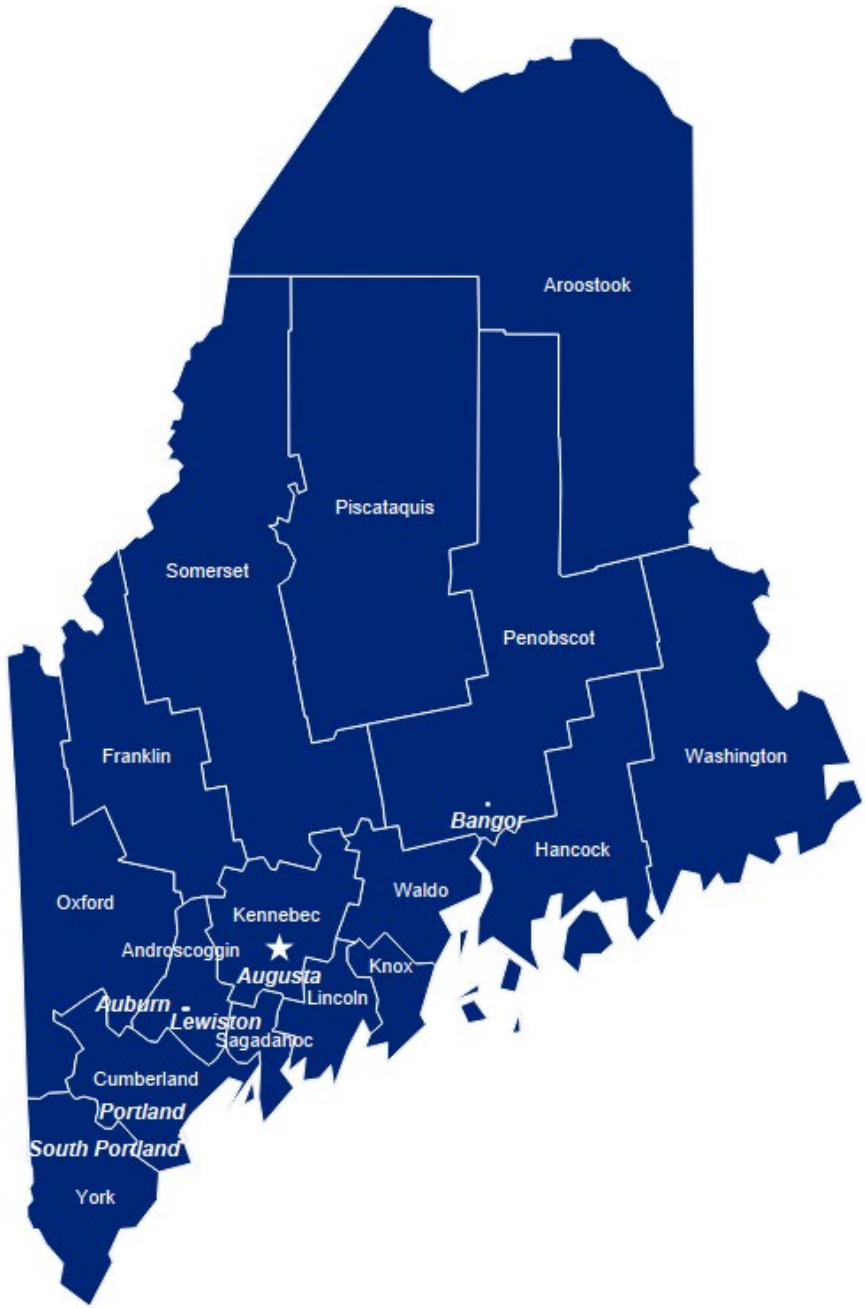
Eligibles (as of May 2021)	352,217
Estimated Dual Eligibles ²	92,797
YOY Eligible Growth	2.7%
MA Penetration	47.2%
YOY MA Enrollment Growth	20.4%
UHC Market Share	19.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 7,849 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state

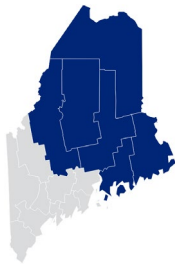


Maine

Current Footprint Expansion Footprint No Footprint

Northern Maine

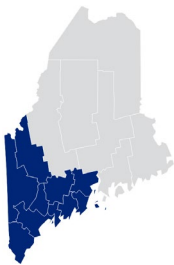
Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington



Market Landscape	
Eligibles (as of May 2021)	103,872
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	24.9%
YOY MA Non-SNP Enrollment Growth	17.5%
UHC Non-SNP Market Share	7.0%

Southern Maine

Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York



Market Landscape	
Eligibles (as of May 2021)	248,345
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	36.0%
YOY MA Non-SNP Enrollment Growth	10.7%
UHC Non-SNP Market Share	20.8%

Maine MA Only

Androscoggin, Aroostook, Cumberland, Franklin, Hancock, Kennebec, Knox, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Somerset, Waldo, Washington, York



Market Landscape	
Eligibles (as of May 2021)	352,217
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	32.7%
YOY MA Non-SNP Enrollment Growth	12.2%
UHC Non-SNP Market Share	17.7%

Northern Maine Dual

Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington



Market Landscape	
Est. D-SNP Eligibles	34,038
D-SNP Enrollees	7,962
D-SNP Penetration (All Plans)	23.4%
Total UHC D-SNP Enrollees	928
UHC D-SNP Market Share	11.7%

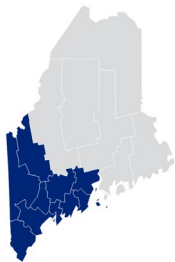


Maine

 Current Footprint  Expansion Footprint  No Footprint

Southern Maine Dual

Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York



Market Landscape	
Est. D-SNP Eligibles	58,759
D-SNP Enrollees	15,229
D-SNP Penetration (All Plans)	25.9%
Total UHC D-SNP Enrollees	5,837
UHC D-SNP Market Share	38.3%



Northern Maine



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)		
Plan ID	H2001-018-000		
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries		
Service Area	<i>Maine:</i> Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington		
Premium	\$19		
Medical Deductible	\$0		
Max OOP	\$5,900		
PCP / Specialist	\$0 / \$45; No Referral Required		
Inpatient Hospital	\$325 Days 1-5		
ASC / Outpatient	\$0 or \$225 / \$0 or \$325		
Lab	\$0		
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage		
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		









Southern Maine

Walgreens Preferred

National Network

\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 3 (PPO)		AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	
Plan ID	H2001-019-000  		H2001-001-000  	H2001-010-000  	
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		\$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries	
Service Area	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York		Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York	
Premium	\$0		\$0	\$59	
Medical Deductible	\$750		\$0	\$0	
Max OOP	\$6,700		\$5,900	\$5,500	
PCP / Specialist	\$0 / \$35; No Referral Required		\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	
Inpatient Hospital	\$280 Days 1-7		\$280 Days 1-7	\$275 Days 1-7	
ASC / Outpatient	\$0 or \$225 / \$0 or \$280		\$0 or \$225 / \$0 or \$280	\$0 or \$225 / \$0 or \$275	
Lab	\$0		\$0	\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	



Maine MA Only



Walgreens
Preferred



National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2001-021-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Maine: Androscoggin , Aroostook , Cumberland , Franklin , Hancock , Kennebec , Knox , Lincoln , Oxford , Penobscot , Piscataquis , Sagadahoc , Somerset , Waldo , Washington , York
Premium	\$0; Part B Rebate: up to \$40
Medical Deductible	\$0
Max OOP	\$4,500
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$370 Days 1-5
ASC / Outpatient	\$0 or \$270 / \$0 or \$370
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Northern Maine Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)		
Plan ID	H0271-020-000		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	Maine: Aroostook, Hancock, Penobscot, Piscataquis, Somerset, Washington		
Premium	\$0		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit		



Southern Maine Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)		
Plan ID	H0271-006-000		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	Maine: Androscoggin, Cumberland, Franklin, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, Waldo, York		
Premium	\$0		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit		



2022 State Landscape¹

Maryland

Eligibles (as of May 2021)	1,009,568
Estimated Dual Eligibles ²	143,252
YOY Eligible Growth	1.9%
MA Penetration	16.6%
YOY MA Enrollment Growth	27.3%
UHC Market Share	4.3%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 26,064 partial duals who may or may not be eligible).

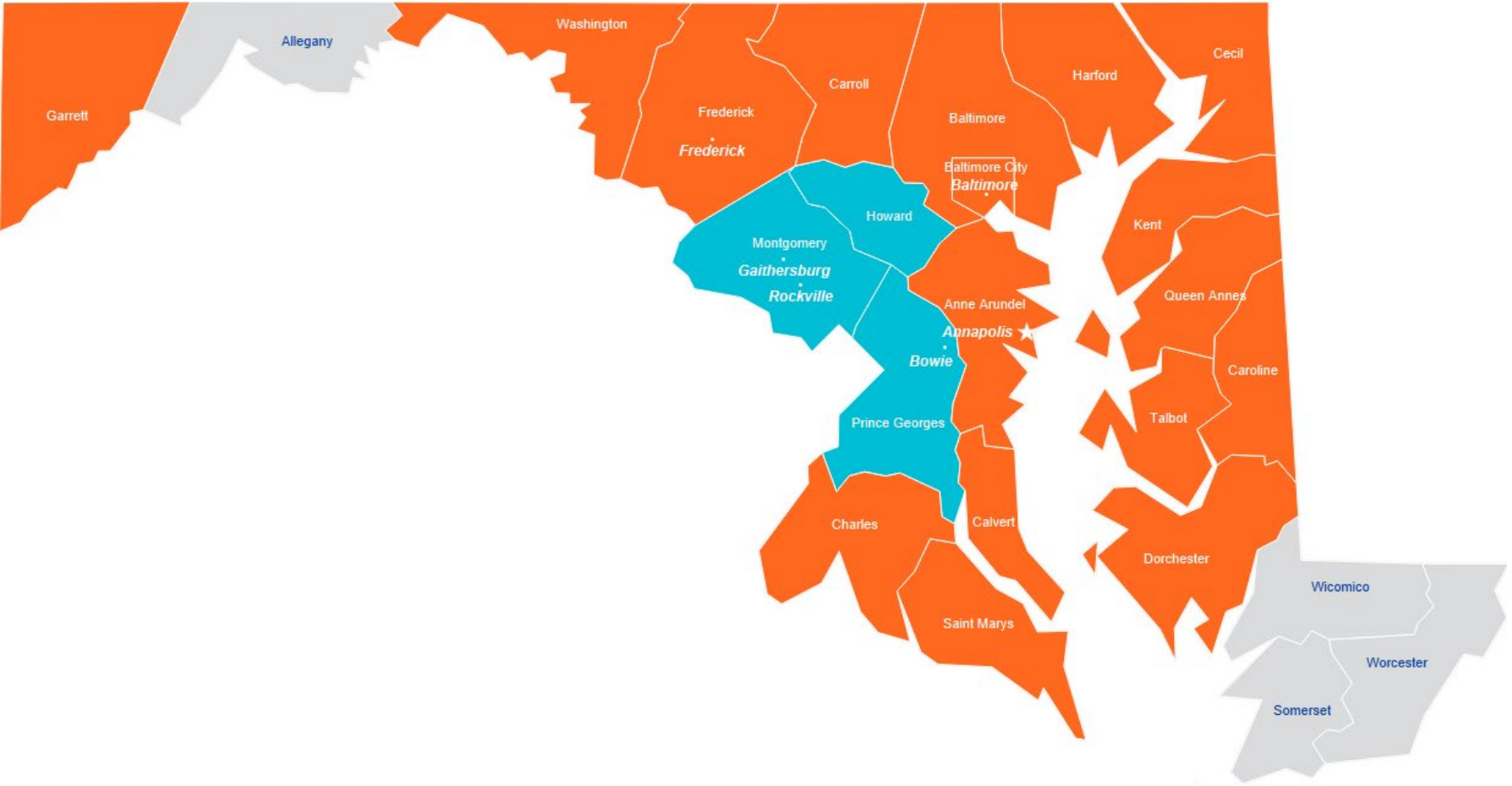
2022 Medicare Advantage Service Area

● Expansion Footprint

Howard, Montgomery, Prince George's

● Dual Only Expansion

Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Kent, Queen Anne's, St. Mary's, Talbot, Washington



Maryland

Current Footprint Expansion Footprint No Footprint

Maryland

Howard, Montgomery, Prince George's



Market Landscape	
Eligibles (as of May 2021)	359,445
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	10.2%
YOY MA Non-SNP Enrollment Growth	22.0%
UHC Non-SNP Market Share	0.5%

Maryland MA Only

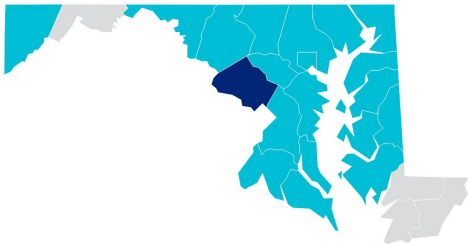
Howard, Montgomery, Prince George's



Market Landscape	
Eligibles (as of May 2021)	359,445
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	10.2%
YOY MA Non-SNP Enrollment Growth	22.0%
UHC Non-SNP Market Share	0.5%

Maryland Dual

Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Montgomery, Prince George's, Queen Anne's, St. Mary's, Talbot, Washington



Market Landscape	
Est. D-SNP Eligibles	143,252
D-SNP Enrollees	12,926
D-SNP Penetration (All Plans)	9.0%
Total UHC D-SNP Enrollees	1,729
UHC D-SNP Market Share	13.4%







Maryland



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-101-000  	H2228-102-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! \$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs
Service Area	Maryland: Howard, Montgomery, Prince George's	Maryland: Howard, Montgomery, Prince George's
Premium	\$0	\$35 (Varies by LIS level)
Medical Deductible	\$800	\$0
Max OOP	\$7,550	\$7,550
PCP / Specialist	\$0 / \$50; No Referral Required	\$0 / \$50; No Referral Required
Inpatient Hospital	\$375 Days 1-4	\$375 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$375	\$0 or \$275 / \$0 or \$375
Lab	\$0	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$0/\$20/\$47/\$100/28%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Maryland MA Only




NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-103-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Maryland: Howard, Montgomery, Prince George's; Washington D.C.: District of Columbia
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Maryland Dual

 \$0 Rx Copays

NEW PLAN		NEW PLAN	
Plan Name	UnitedHealthcare Dual Complete® Plan 2 (HMO-POS D-SNP)	UnitedHealthcare Dual Complete® Plan 1 (HMO-POS D-SNP)	UnitedHealthcare Dual Complete® Plan 1 (HMO-POS D-SNP)
Plan ID	H4094-001-000 	H7464-008-001 	H7464-008-002 
Plan Highlights	Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid. POS for dental only	New! Plan designed for those with both Medicare and Medicaid. POS for dental only
Service Area	Maryland: Montgomery	Maryland: Anne Arundel, Calvert, Caroline, Charles, Dorchester, Frederick, Garrett, Howard, Kent, Montgomery, Prince George's, Queen Anne's, St. Mary's, Talbot, Washington	Maryland: Baltimore, Baltimore City, Carroll, Cecil, Harford
Premium	\$0	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <Transportation	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



2022 State Landscape¹

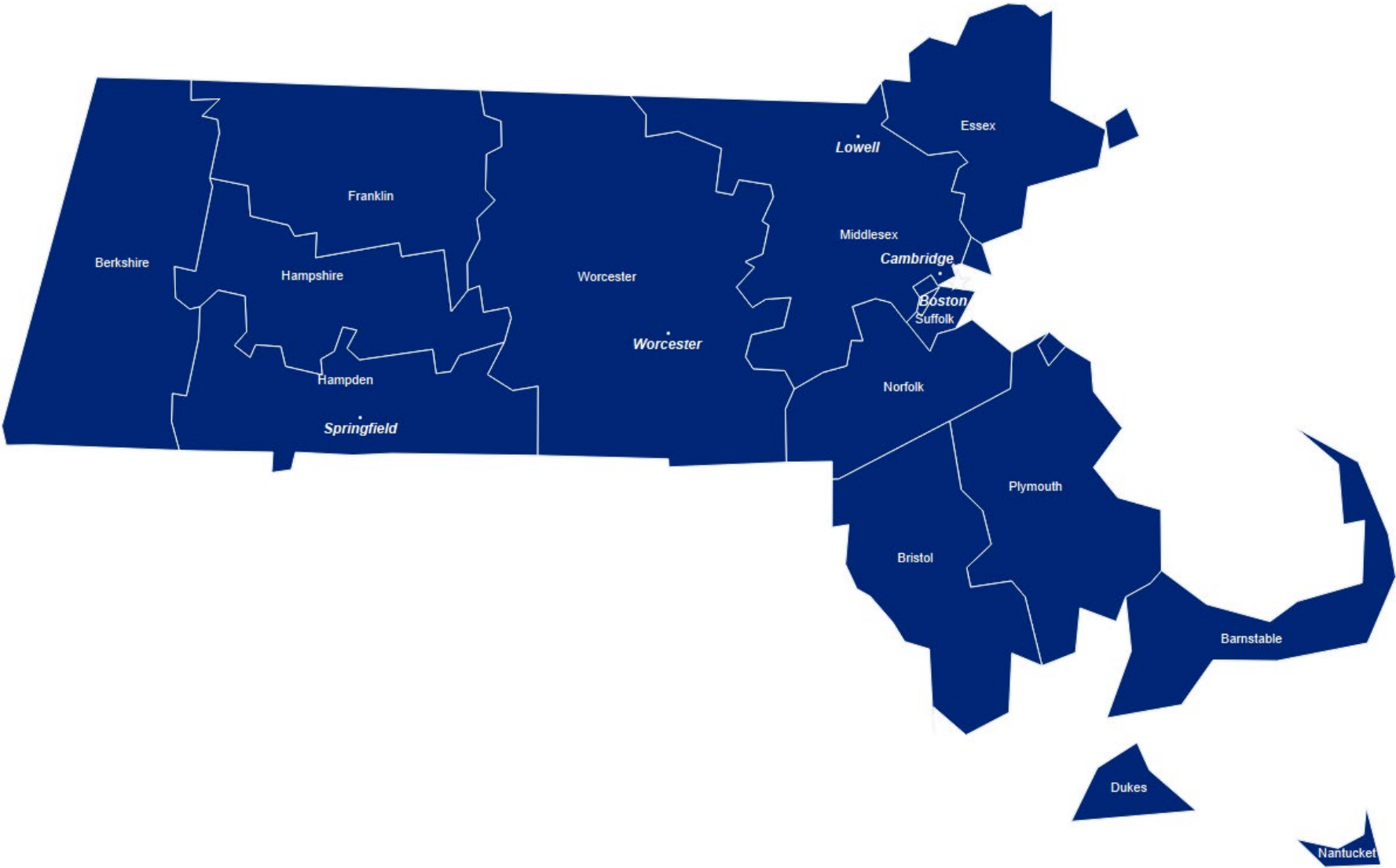
Massachusetts

Eligibles (as of May 2021)	1,366,287
YOY Eligible Growth	2.0%
MA Penetration	29.1%
YOY MA Enrollment Growth	10.4%
UHC Market Share	21.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state

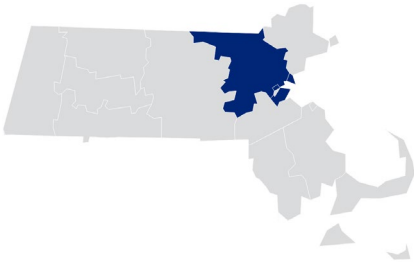


Massachusetts

Current Footprint Expansion Footprint No Footprint

Greater Boston

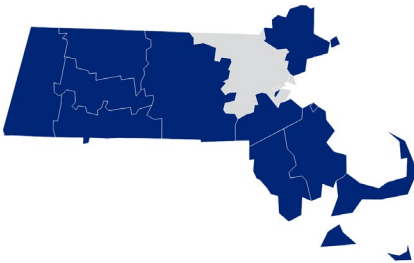
Middlesex, Suffolk



Market Landscape	
Eligibles (as of May 2021)	385,459
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	19.0%
YOY MA Non-SNP Enrollment Growth	11.8%
UHC Non-SNP Market Share	23.7%

Outside of Greater Boston

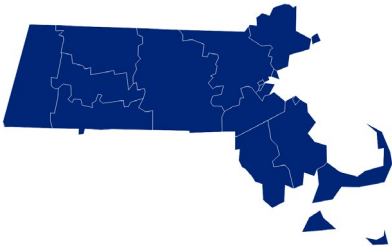
Barnstable, Berkshire, Bristol, Dukes, Essex, Franklin, Hampden, Hampshire, Nantucket, Norfolk, Plymouth, Worcester



Market Landscape	
Eligibles (as of May 2021)	980,828
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	18.7%
YOY MA Non-SNP Enrollment Growth	13.8%
UHC Non-SNP Market Share	21.3%

Massachusetts RPPO

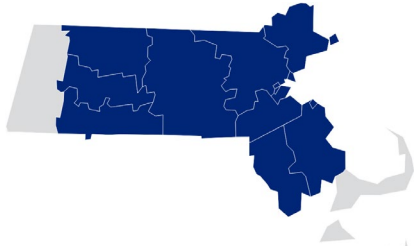
All counties in state



Market Landscape	
Eligibles (as of May 2021)	1,366,287
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	18.8%
YOY MA Non-SNP Enrollment Growth	13.2%
UHC Non-SNP Market Share	22.0%

Massachusetts MA Only

Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester



Market Landscape	
Eligibles (as of May 2021)	1,244,597
YOY Eligible Growth	1.9%
MA Non-SNP Penetration	19.6%
YOY MA Non-SNP Enrollment Growth	13.0%
UHC Non-SNP Market Share	22.2%

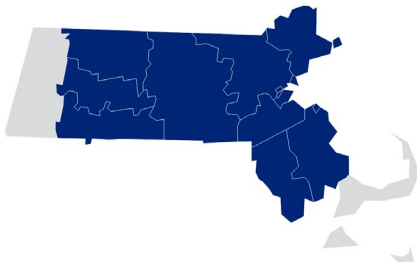


Massachusetts

 Current Footprint  Expansion Footprint  No Footprint

Massachusetts Dual

Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester



Market Landscape	
D-SNP Enrollees	60,044
Total UHC D-SNP Enrollees	19,625
UHC D-SNP Market Share	32.7%



Greater Boston










Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H3442-003-000	  	H1944-001-000	 	H1944-004-000	 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		Mid premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	Massachusetts: Middlesex, Suffolk		Massachusetts: Middlesex, Suffolk		Massachusetts: Middlesex, Suffolk	
Premium	\$0		\$0		\$45	
Medical Deductible	\$0		\$0		\$0	
Max OOP	\$6,700		\$5,700		\$4,500	
PCP / Specialist	\$0 / \$45; No Referral Required		\$0 / \$45; No Referral Required		\$10 / \$40; No Referral Required	
Inpatient Hospital	\$370 Days 1-5		\$350 Days 1-5		\$295 Days 1-6	
ASC / Outpatient	\$0 or \$270 / \$0 or \$370		\$0 or \$250 / \$0 or \$350		\$0 or \$195 / \$0 or \$295	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage		\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	



Outside of Greater Boston

Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H3442-004-000	  	H1944-005-000	 	H1944-006-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		Mid premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Norfolk, Plymouth, Worcester		Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Norfolk, Plymouth, Worcester		Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Norfolk, Plymouth, Worcester
Premium	\$0		\$0		\$49
Medical Deductible	\$0		\$0		\$0
Max OOP	\$6,700		\$5,700		\$4,900
PCP / Specialist	\$0 / \$45; No Referral Required		\$0 / \$45; No Referral Required		\$10 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-5		\$350 Days 1-5		\$325 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$395		\$0 or \$250 / \$0 or \$350		\$0 or \$225 / \$0 or \$325
Lab	\$0		\$0		\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$5/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage		\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		\$225 Tiers 3-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Massachusetts RPP0

Walgreens Preferred

National Network

\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (Regional PPO)		
Plan ID	R7444-001-000		
Plan Highlights	Open access plan for those seeking statewide provider choice		
Service Area	<i>Massachusetts</i> : All counties in state		
Premium	\$55		
Medical Deductible	\$0		
Max OOP	\$7,550		
PCP / Specialist	\$15 / \$45; No Referral Required		
Inpatient Hospital	\$395 Days 1-5		
ASC / Outpatient	\$0 or \$295 / \$0 or \$395		
Lab	\$0		
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		



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 and Dual eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply.
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Massachusetts MA Only

Plan Name	AARP® Medicare Advantage Patriot (PPO)		
Plan ID	H3442-005-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		
Service Area	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester		
Premium	\$0; Part B Rebate: up to \$30		
Medical Deductible	\$0		
Max OOP	\$6,700		
PCP / Specialist	\$0 / \$40; No Referral Required		
Inpatient Hospital	\$370 Days 1-5		
ASC / Outpatient	\$0 or \$270 / \$0 or \$370		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		



Massachusetts Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare® Senior Care Options (HMO D-SNP)	UnitedHealthcare® Senior Care Options NHC (HMO D-SNP)
Plan ID	H2226-001-000	H2226-003-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid	Plan designed for nursing home certified population with both Medicare and Medicaid
Service Area	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester	Massachusetts: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Premium	\$0	\$0
Other Benefits	Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Adult Day Care	Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, Adult Day Care



2022 State Landscape¹

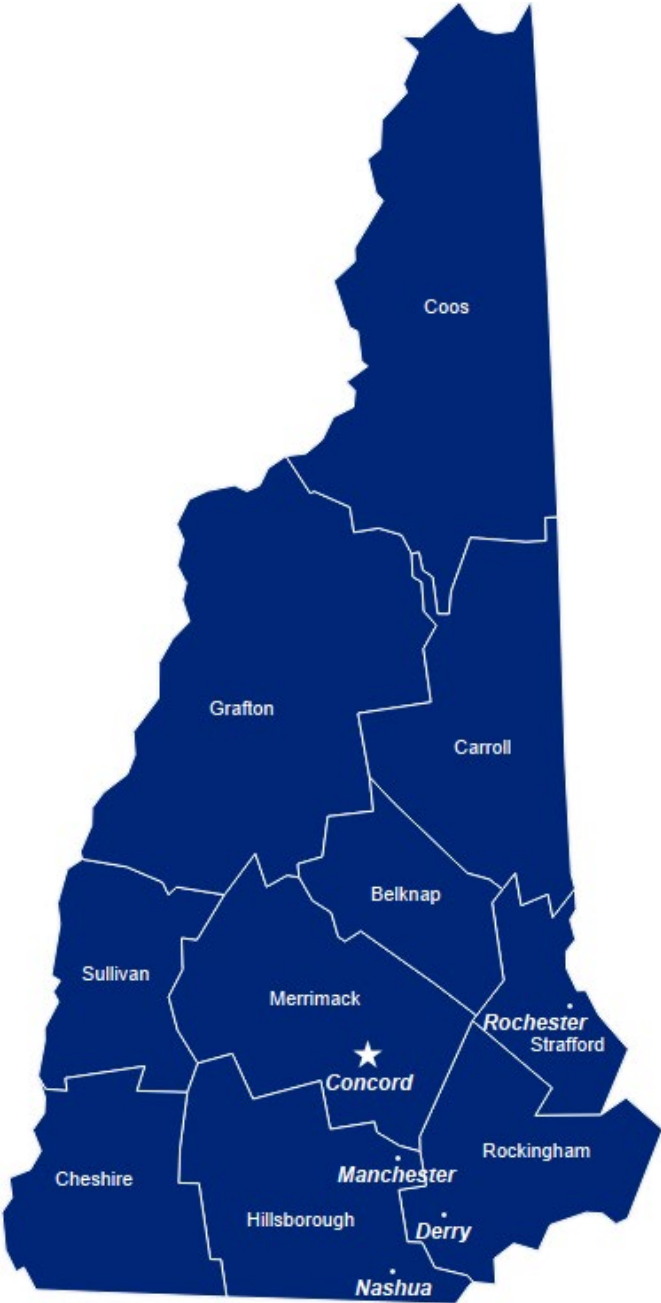
New Hampshire

Eligibles (as of May 2021)	312,708
YOY Eligible Growth	3.0%
MA Penetration	25.5%
YOY MA Enrollment Growth	21.7%
UHC Market Share	41.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state



New Hampshire

Current Footprint Expansion Footprint No Footprint

New Hampshire

Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan



Market Landscape	
Eligibles (as of May 2021)	312,708
YOY Eligible Growth	3.0%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	28.9%
UHC Non-SNP Market Share	41.4%

New Hampshire MA Only







Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan



Market Landscape	
Eligibles (as of May 2021)	312,708
YOY Eligible Growth	3.0%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	28.9%
UHC Non-SNP Market Share	41.4%



New Hampshire

Plan Name	AARP® Medicare Advantage Plan 4 (HMO)		AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H1944-031-000	 	H3442-007-000	  	H1944-017-000	 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes popular ancillaries		Open access plan with low out-of-pocket costs and additional ancillaries		Mid premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan		New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan		New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan	
Premium	\$0		\$29		\$42	
Medical Deductible	\$750		\$0		\$0	
Max OOP	\$6,700		\$6,700		\$6,700	
PCP / Specialist	\$0 / \$30; No Referral Required		\$0 / \$40; No Referral Required		\$0 / \$45; No Referral Required	
Inpatient Hospital	\$695 per admit		\$395 Days 1-5		\$350 Days 1-5	
ASC / Outpatient	\$0 or \$250 / \$0 or \$350		\$0 or \$295 / \$0 or \$395		\$0 or \$295 / \$0 or \$350	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$195 Tiers 3-5; \$0/\$5/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage		\$350 Tiers 4-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	



New Hampshire



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-007-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>New Hampshire:</i> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



New Hampshire MA Only

Walgreens Preferred

National Network

\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)		
Plan ID	H3442-008-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		
Service Area	New Hampshire: Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan; Vermont: Addison , Bennington , Caledonia , Chittenden , Essex , Franklin , Grand Isle , Lamoille , Orange , Orleans , Rutland , Washington , Windham , Windsor		
Premium	\$0; Part B Rebate : up to \$40		
Medical Deductible	\$0		
Max OOP	\$4,500		
PCP / Specialist	\$0 / \$40; No Referral Required		
Inpatient Hospital	\$370 Days 1-5		
ASC / Outpatient	\$0 or \$270 / \$0 or \$370		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		



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2022 State Landscape¹

New Jersey

Eligibles (as of May 2021)	1,647,506
Estimated Dual Eligibles ²	218,664
YOY Eligible Growth	1.7%
MA Penetration	35.0%
YOY MA Enrollment Growth	9.9%
UHC Market Share	38.9%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 26,580 partial duals who may or may not be eligible).

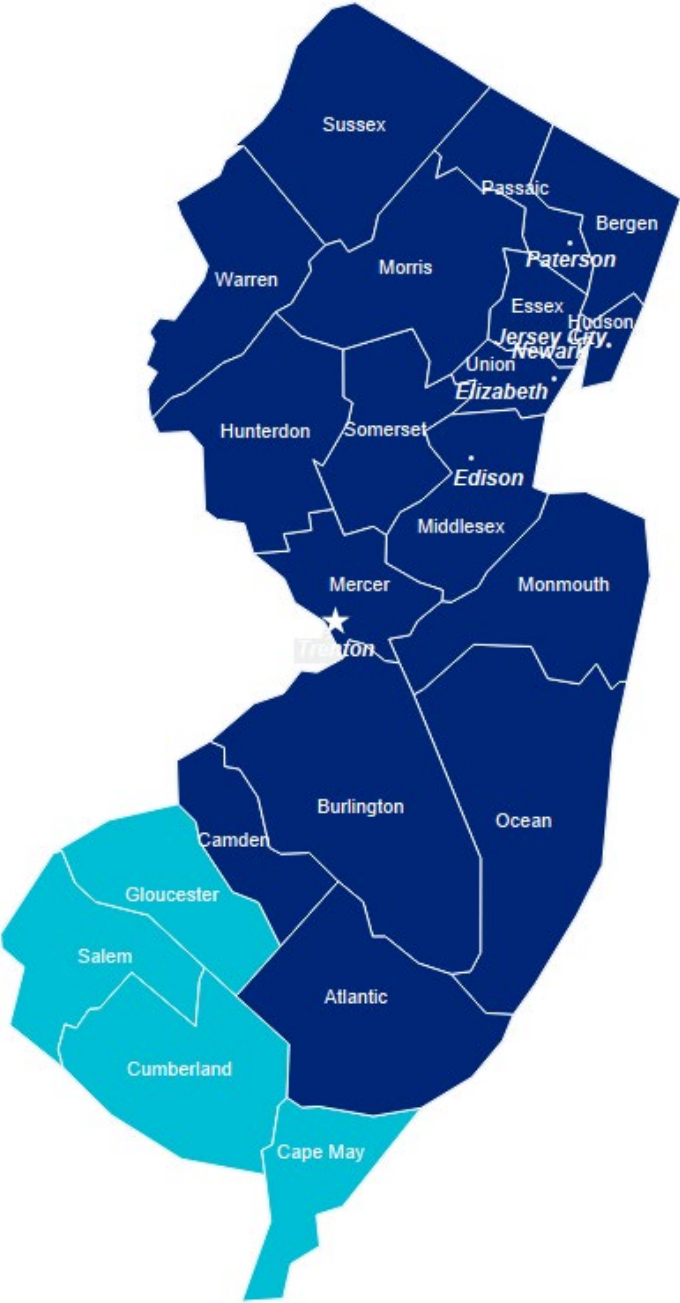
2022 Medicare Advantage Service Area

● Current Footprint

Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren

● Expansion Footprint

Cape May, Cumberland, Gloucester, Salem



New Jersey

● Current Footprint ● Expansion Footprint ● No Footprint

New Jersey

Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren



Market Landscape	
Eligibles (as of May 2021)	1,647,506
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	17.9%
YOY MA Non-SNP Enrollment Growth	14.8%
UHC Non-SNP Market Share	37.2%

New Jersey Dual

Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren



Market Landscape	
Est. D-SNP Eligibles	218,664
D-SNP Enrollees	61,677
D-SNP Penetration (All Plans)	28.2%
Total UHC D-SNP Enrollees	27,450
UHC D-SNP Market Share	44.5%

New Jersey MA Only




Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren



Market Landscape	
Eligibles (as of May 2021)	1,518,746
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	18.2%
YOY MA Non-SNP Enrollment Growth	14.4%
UHC Non-SNP Market Share	39.7%



New Jersey

Plan Name	AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H8768-022-000	 	H0755-038-000	 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	
Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Cape May , Cumberland , Essex, Gloucester , Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem , Somerset, Sussex, Union, Warren		New Jersey: Essex, Ocean	
Premium	\$0		\$0	
Medical Deductible	\$0		\$0	
Max OOP	\$7,550		\$6,900	
PCP / Specialist	\$0 / \$35 ; No Referral Required		\$5 / \$30; No Referral Required	
Inpatient Hospital	\$390 Days 1-5		\$345 Days 1-5	
ASC / Outpatient	\$0 or \$345 / \$0 or \$345		\$0 or \$295 / \$0 or \$295	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers ; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage		\$200 Tiers 3-5; \$0/\$12/\$47/\$100/29% ; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	



New Jersey









Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Plan 3 (HMO)		AARP® Medicare Advantage Plan 4 (HMO)	
Plan ID	H0755-043-000	 	H0755-044-000	 	H0755-045-000	 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		Mid premium plan for those shopping on value and lower out-of-pocket costs		Higher premium plan with low out-of-pocket costs and rich ancillaries	
Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren		New Jersey: Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren		New Jersey: Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren	
Premium	\$0		\$39		\$81	
Medical Deductible	\$0		\$0		\$0	
Max OOP	\$6,900		\$6,900		\$6,900	
PCP / Specialist	\$5 / \$45; No Referral Required		\$0 / \$25; No Referral Required		\$0 / \$20; No Referral Required	
Inpatient Hospital	\$335 Days 1-6		\$295 Days 1-5		\$225 Days 1-5	
ASC / Outpatient	\$0 or \$295 / \$0 or \$295		\$0 or \$250 / \$0 or \$250		\$0 or \$225 / \$0 or \$225	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$240 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage		\$200 Tiers 3-5; \$0/\$10/\$47/\$95/29%; Tier 1 Full Gap Coverage		\$150 Tiers 3-5; \$0/\$10/\$47/\$95/30%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available		Dental Level 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available		Dental Level 2, Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available	



New Jersey MA Only



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO)		
Plan ID	H0755-037-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		
Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren		
Premium	\$0; Part B Rebate: up to \$35		
Medical Deductible	\$0		
Max OOP	\$6,700		
PCP / Specialist	\$5 / \$30; No Referral Required		
Inpatient Hospital	\$390 Days 1-5		
ASC / Outpatient	\$0 or \$325 / \$0 or \$325		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		



New Jersey Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)
Plan ID	H3113-005-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid
Service Area	New Jersey: Atlantic, Bergen, Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren
Premium	\$0
Other Benefits	Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit



New York

² UHC Dual SNP service area only, Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 86,427 partial duals who may or may not be eligible).

● **Current Footprint**



New York

Current Footprint Expansion Footprint No Footprint

New York City HMO

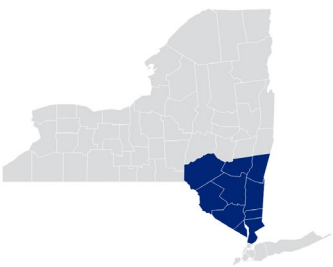
Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk



Market Landscape	
Eligibles (as of May 2021)	1,912,375
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	3.1%
UHC Non-SNP Market Share	23.1%

New York Hudson Valley

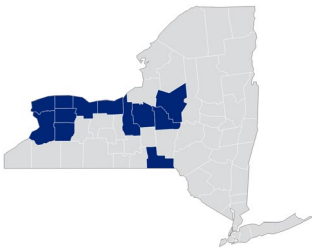
Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester



Market Landscape	
Eligibles (as of May 2021)	482,932
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	19.5%
YOY MA Non-SNP Enrollment Growth	9.9%
UHC Non-SNP Market Share	37.5%

New York Upstate HMO

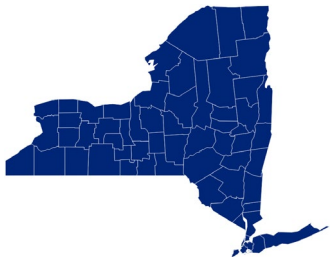
Broome, Cayuga, Erie, Genesee, Madison, Monroe, Niagara, Oneida, Onondaga, Orleans, Wayne, Wyoming



Market Landscape	
Eligibles (as of May 2021)	694,394
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	43.5%
YOY MA Non-SNP Enrollment Growth	4.5%
UHC Non-SNP Market Share	18.3%

New York Upstate RPPO

All counties in state



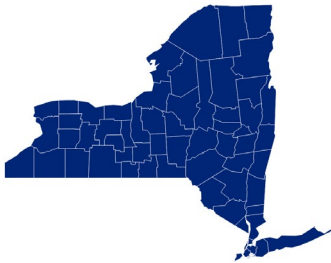
Market Landscape	
Eligibles (as of May 2021)	3,694,263
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	26.5%
YOY MA Non-SNP Enrollment Growth	4.8%
UHC Non-SNP Market Share	22.4%



New York

New York MA Only

Albany, Allegany, Bronx, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Kings, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, New York, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates



Market Landscape

Eligibles (as of May 2021)	3,694,263
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	26.5%
YOY MA Non-SNP Enrollment Growth	4.8%
UHC Non-SNP Market Share	22.4%

New York Downstate Dual

Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk

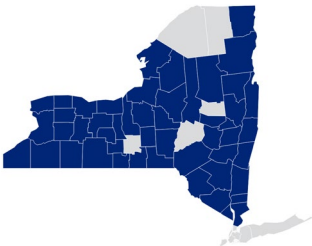


Market Landscape

Est. D-SNP Eligibles	601,343
D-SNP Enrollees	324,647
D-SNP Penetration (All Plans)	54.0%
Total UHC D-SNP Enrollees	71,369
UHC D-SNP Market Share	22.0%

New York Upstate Dual

Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates



Market Landscape

Est. D-SNP Eligibles	313,789
D-SNP Enrollees	79,766
D-SNP Penetration (All Plans)	25.4%
Total UHC D-SNP Enrollees	35,572
UHC D-SNP Market Share	44.6%



New York City HMO









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National
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\$35 Insulin

Plan Name	AARP® Medicare Advantage Prime (HMO)		AARP® Medicare Advantage Plan 2 (HMO)		AARP® Medicare Advantage Plan 1 (HMO)	
Plan ID	H3307-015-000	 	H3379-001-000	 	H3307-002-000	 
Plan Highlights	\$0 premium with popular ancillaries		Mid premium plan for those shopping on value and lower out-of-pocket costs		Mid premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	New York: Kings, New York, Queens		New York: Bronx, Kings, New York, Queens, Richmond		New York: Bronx, Kings, New York, Queens, Richmond	
Premium	\$0		\$34		\$54	
Medical Deductible	\$750		\$0		\$0	
Max OOP	\$7,550		\$7,550		\$7,550	
PCP / Specialist	\$5 / \$45; No Referral Required		\$20 / \$50; No Referral Required		\$10 / \$50; No Referral Required	
Inpatient Hospital	\$345 Days 1-5		\$390 Days 1-5		\$390 Days 1-5	
ASC / Outpatient	\$0 or \$325 / \$0 or \$345		\$0 or \$390 / \$0 or \$390		\$0 or \$390 / \$0 or \$390	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage		\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	



New York Hudson Valley HMO

Plan Name	AARP® Medicare Advantage (HMO)		AARP® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H3307-025-000  		H3307-012-000  		H3307-023-000  	
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		Higher premium plan with low out-of-pocket costs and rich ancillaries	
Service Area	New York: Dutchess, Putnam, Sullivan, Ulster		New York: Orange, Rockland, Westchester		New York: Orange, Rockland, Westchester	
Premium	\$0		\$0		\$75	
Medical Deductible	\$0		\$0		\$0	
Max OOP	\$7,550		\$7,550		\$7,550	
PCP / Specialist	\$10 / \$50; No Referral Required		\$20 / \$50; No Referral Required		\$0 / \$40; No Referral Required	
Inpatient Hospital	\$465 Days 1-4		\$390 Days 1-5		\$390 Days 1-5	
ASC / Outpatient	\$0 or \$465 / \$0 or \$465		\$0 or \$390 / \$0 or \$390		\$0 or \$350 / \$0 or \$390	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage		\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage		\$295 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	



New York Hudson Valley PPO



Walgreens
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National
Network









\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Value Care (PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)	UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)
Plan ID	H3418-002-000 	R5342-001-000  	R5342-005-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice. Passport included	Open access plan for those seeking statewide provider choice	
Service Area	New York: Dutchess, Putnam, Ulster, Westchester	New York: All counties in state	New York: All counties in state
Premium	\$0	\$16	\$46
Medical Deductible	\$1,000 (OON Only)	\$0	\$0
Max OOP	\$7,550	\$7,200	\$6,900
PCP / Specialist	Tier 1: \$0; Tier 2: \$20 / Tier 1: \$35; Tier 2: \$50; No Referral Required	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$375 Days 1-5	\$360 Days 1-5
ASC / Outpatient	Tier 1: \$0 or \$295; Tier 2: \$0 or \$350 / \$0 or \$350	\$0 or \$325 / \$0 or \$375	\$0 or \$295 / \$0 or \$340
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage	\$300 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



New York Upstate HMO

Plan Name	AARP® Medicare Advantage (HMO)		AARP® Medicare Advantage (HMO)		AARP® Medicare Advantage (HMO)	
Plan ID	H3379-039-000  		H3379-041-000  		H3379-040-000  	
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	
Service Area	New York: Broome, Cayuga, Madison, Oneida, Onondaga		New York: Monroe, Wayne		New York: Erie, Genesee, Niagara, Orleans, Wyoming	
Premium	\$0		\$0		\$0	
Medical Deductible	\$0		\$0		\$0	
Max OOP	\$7,550		\$7,550		\$7,550	
PCP / Specialist	\$0 / \$40; No Referral Required		\$15 / \$50; No Referral Required		\$5 / \$35; No Referral Required	
Inpatient Hospital	\$385 Days 1-5		\$390 Days 1-5		\$350 Days 1-5	
ASC / Outpatient	\$0 or \$335 / \$0 or \$385		\$0 or \$390 / \$0 or \$425		\$0 or \$350 / \$0 or \$395	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage		\$395 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage		\$250 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available		Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	







New York Upstate RPP0

Walgreens Preferred

National Network

\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 1 (Regional PPO)		UnitedHealthcare® Medicare Advantage Choice Plan 3 (Regional PPO)		UnitedHealthcare® Medicare Advantage Choice Plan 4 (Regional PPO)	
Plan ID	R5342-001-000  		R5342-005-000  		R5342-006-000  	
Plan Highlights	Open access plan for those seeking statewide provider choice		Open access plan for those seeking statewide provider choice		Open access plan for those seeking statewide provider choice	
Service Area	New York: All counties in state		New York: All counties in state		New York: All counties in state	
Premium	\$16		\$46		\$84	
Medical Deductible	\$0		\$0		\$0	
Max OOP	\$7,200		\$6,900		\$6,700	
PCP / Specialist	\$0 / \$40; No Referral Required		\$0 / \$40; No Referral Required		\$0 / \$30; No Referral Required	
Inpatient Hospital	\$375 Days 1-5		\$360 Days 1-5		\$315 Days 1-5	
ASC / Outpatient	\$0 or \$325 / \$0 or \$375		\$0 or \$295 / \$0 or \$340		\$0 or \$295 / \$0 or \$325	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$300 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		\$250 Tiers 3-5; \$0/\$14/\$47/\$100/28%; Tier 1 Full Gap Coverage		\$150 Tiers 3-5; \$0/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	



New York MA Only



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO)		UnitedHealthcare® Medicare Advantage Patriot (Regional PPO)	
Plan ID	H3307-018-000		R5342-002-000	
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans	
Service Area	New York: Bronx, Kings, New York, Orange, Queens, Richmond, Rockland, Westchester		New York: All counties in state	
Premium	\$0; Part B Rebate: up to \$20		\$0; Part B Rebate: up to \$40	
Medical Deductible	\$0		\$0	
Max OOP	\$6,700		\$6,700	
PCP / Specialist	\$20 / \$40; No Referral Required		\$0 / \$25; No Referral Required	
Inpatient Hospital	\$345 Days 1-5		\$345 Days 1-4	
ASC / Outpatient	\$0 or \$295 / \$0 or \$345		\$0 or \$250 / \$0 or \$250	
Lab	\$0		\$0	
Rx Ded.; Copays	Not Covered		Not Covered	
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	



New York Downstate Dual

 \$0 Rx Copays

NEW PLAN



Plan Name		UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID		H3387-014-002 	H3387-015-002 
Plan Highlights		Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and partial Medicaid
Service Area		New York: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk	New York: Bronx, Kings, Nassau, New York, Queens, Richmond, Suffolk
Premium		\$0	\$0
Other Benefits		Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, PERS, Meal Benefit



New York Upstate Dual

 \$0 Rx Copays

NEW PLAN

Plan Name		UnitedHealthcare Dual Complete® Plan 1 (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID		H3387-014-001 	H3387-015-001 
Plan Highlights		Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and partial Medicaid
Service Area		New York: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates	New York: Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, Steuben, Sullivan, Tioga, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates
Premium		\$0	\$0
Other Benefits		Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



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 and Dual eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply.
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2022 State Landscape¹

Pennsylvania

Eligibles (as of May 2021)	2,685,318
Estimated Dual Eligibles ²	452,623
YOY Eligible Growth	1.4%
MA Penetration	47.1%
YOY MA Enrollment Growth	5.9%
UHC Market Share	6.8%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 77,517 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

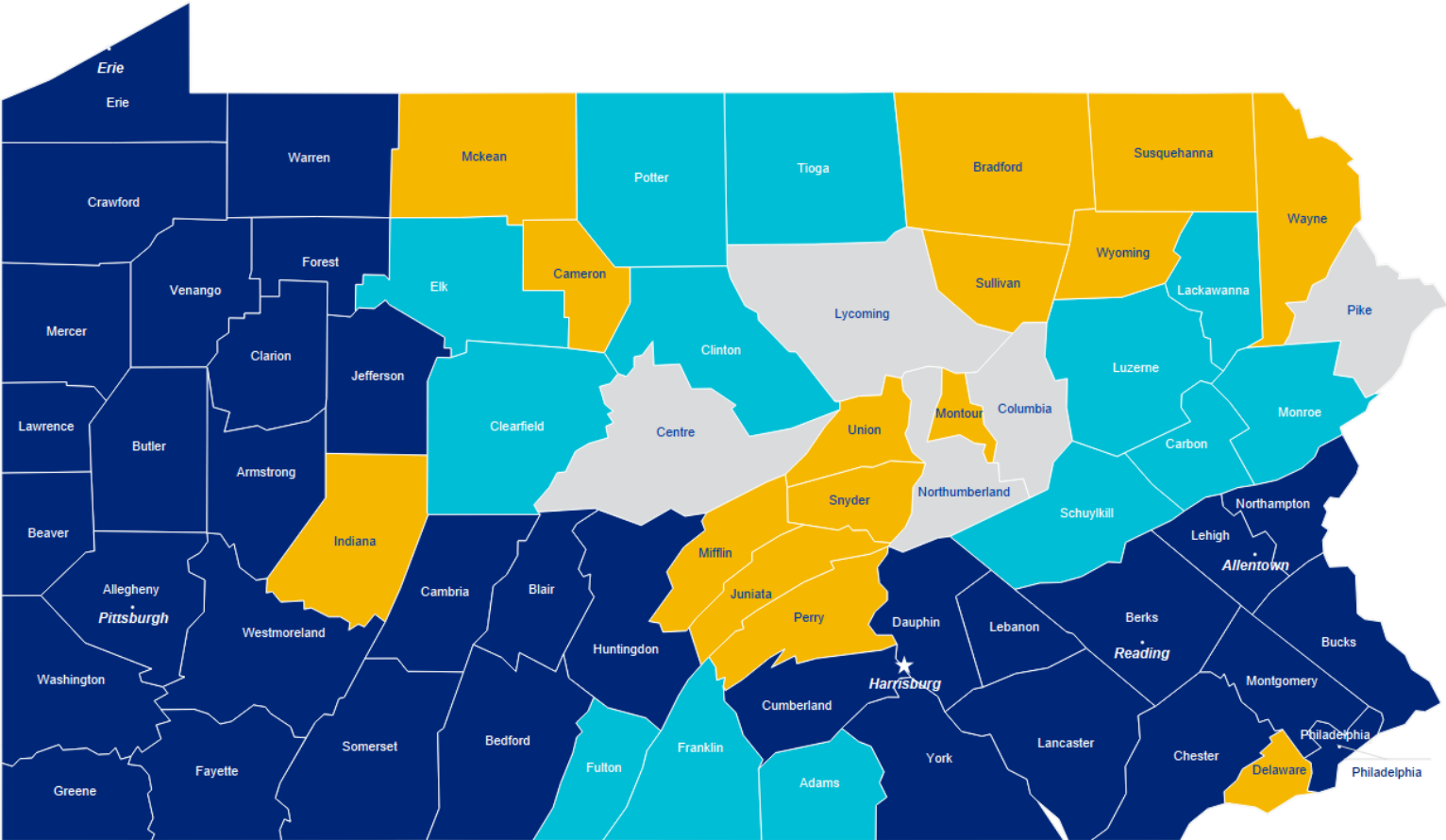
Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Somerset, Venango, Warren, Washington, Westmoreland, York

● Expansion Footprint

Adams, Carbon, Clearfield, Clinton, Elk, Franklin, Fulton, Lackawanna, Luzerne, Monroe, Potter, Schuylkill, Tioga

● Dual Only Footprint

Bradford, Cameron, Delaware, Indiana, Juniata, McKean, Mifflin, Montour, Perry, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming



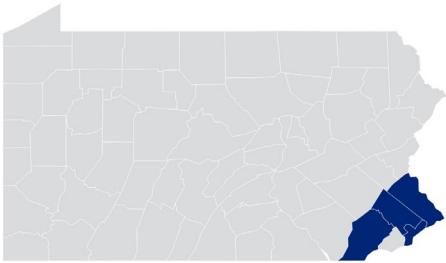
2022 Market Landscape

Pennsylvania

● Current Footprint ● Expansion Footprint ● No Footprint

Greater Philadelphia

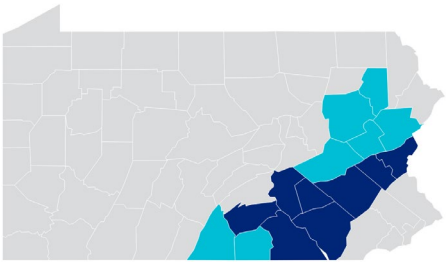
Bucks, Chester, Montgomery, Philadelphia



Market Landscape	
Eligibles (as of May 2021)	669,037
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	25.5%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	5.5%

Outside Philadelphia

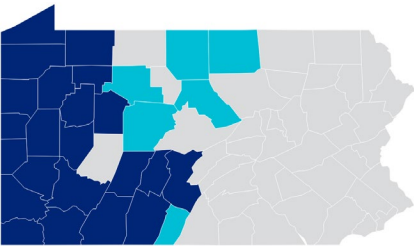
Adams, Berks, Carbon, Cumberland, Dauphin, Franklin, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Monroe, Northampton, Schuylkill, York



Market Landscape	
Eligibles (as of May 2021)	864,521
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	26.6%
YOY MA Non-SNP Enrollment Growth	8.7%
UHC Non-SNP Market Share	5.6%

Western Pennsylvania

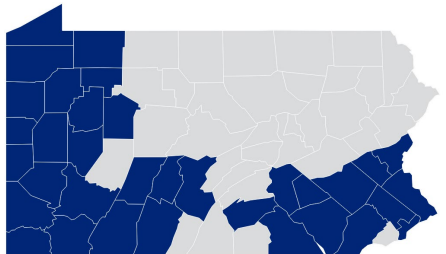
Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Fayette, Forest, Fulton, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Potter, Somerset, Tioga, Venango, Warren, Washington, Westmoreland



Market Landscape	
Eligibles (as of May 2021)	912,795
YOY Eligible Growth	1.1%
MA Non-SNP Penetration	42.0%
YOY MA Non-SNP Enrollment Growth	4.2%
UHC Non-SNP Market Share	5.2%

Pennsylvania MA Only

Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Somerset, Venango, Warren, Washington, Westmoreland, York



Market Landscape	
Eligibles (as of May 2021)	2,113,353
YOY Eligible Growth	1.4%
MA Non-SNP Penetration	33.2%
YOY MA Non-SNP Enrollment Growth	5.6%
UHC Non-SNP Market Share	6.0%



Pennsylvania

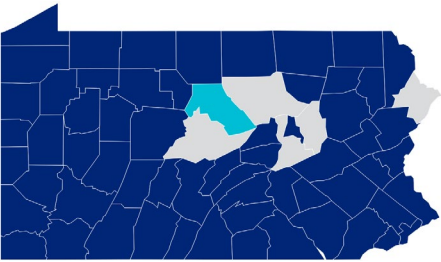
Current Footprint

Expansion Footprint

No Footprint

Pennsylvania Dual

Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, **Clinton**, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York







Market Landscape	
Est. D-SNP Eligibles	452,623
D-SNP Enrollees	177,181
D-SNP Penetration (All Plans)	39.1%
Total UHC D-SNP Enrollees	21,487
UHC D-SNP Market Share	12.1%







Greater Philadelphia

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1944-033-000  	H1944-009-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Pennsylvania: Bucks, Chester, Montgomery, Philadelphia	Pennsylvania: Bucks, Chester, Montgomery, Philadelphia
Premium	\$0	\$27
Medical Deductible	\$0	\$0
Max OOP	\$6,900	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$225 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$250	\$0 or \$175 / \$0 or \$225
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit







Greater Philadelphia

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)		AARP® Medicare Advantage Choice Plan 1 (PPO)	
Plan ID	H2228-085-000	 	H2228-037-000	 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		Open access plan with low out-of-pocket costs and additional ancillaries	
Service Area	<i>Pennsylvania:</i> Bucks, Chester, Montgomery, Philadelphia		<i>Pennsylvania:</i> Bucks, Chester, Montgomery, Philadelphia	
Premium	\$0		\$45	
Medical Deductible	\$500		\$0	
Max OOP	\$6,700		\$6,700	
PCP / Specialist	\$0 / \$35; No Referral Required		\$0 / \$35; No Referral Required	
Inpatient Hospital	\$750 per admit		\$475 per admit	
ASC / Outpatient	\$0 or \$275 / \$0 or \$350		\$0 or \$200 / \$0 or \$295	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit	



Outside Philadelphia

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice Plan 3 (PPO)
Plan ID	H2577-028-000  	H2228-086-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Pennsylvania: Adams, Carbon, Franklin, Lackawanna, Luzerne, Monroe, Schuylkill	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$0	\$0
Medical Deductible	\$500 (OON Only)	\$750
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$750 per admit	\$750 per admit
ASC / Outpatient	\$0 or \$275 / \$0 or \$350	\$0 or \$275 / \$0 or \$350
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline









Outside Philadelphia

Walgreens Preferred

National Network

\$35 Insulin





Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)		AARP® Medicare Advantage Choice Plan 2 (PPO)		AARP® Medicare Advantage (HMO)
Plan ID	H2228-035-000  		H2228-036-000  		H1944-024-000  
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries		Open access plan with low out-of-pocket costs and additional ancillaries		\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs
Service Area	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York		Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York		Pennsylvania: Berks, Cumberland, Dauphin, Lancaster, Lebanon, Lehigh, Northampton, York
Premium	\$21		\$46		\$0 (Varies by LIS level)
Medical Deductible	\$0		\$0		\$0
Max OOP	\$6,200		\$5,900		\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required		\$0 / \$30; No Referral Required		\$0 / \$35; No Referral Required
Inpatient Hospital	\$250 Days 1-5		\$400 per admit		\$250 Days 1-6
ASC / Outpatient	\$0 or \$200 / \$0 or \$250		\$0 or \$200 / \$0 or \$295		\$0 or \$200 / \$0 or \$250
Lab	\$0		\$0		\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage		Varies By LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation



Western Pennsylvania







NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H2577-029-000  	H2577-021-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield, Clinton, Crawford, Elk, Fayette, Forest, Fulton, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Potter, Somerset, Tioga, Venango, Warren, Washington, Westmoreland	Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Clearfield, Clinton, Crawford, Elk, Fayette, Forest, Fulton, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Potter, Somerset, Tioga, Venango, Warren, Washington, Westmoreland
Premium	\$0	\$35
Medical Deductible	\$500	\$500 (OON Only)
Max OOP	\$6,900	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$160 Days 1-5	\$390 per admit
ASC / Outpatient	\$0 or \$110 / \$0 or \$160	\$0 or \$200 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Western Pennsylvania

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H1944-010-000	 	H1944-011-000	 
Plan Highlights	\$0 premium plan with no Rx deductible and popular ancillaries		Mid premium plan for those shopping on value and lower out-of-pocket costs with rich ancillaries	
Service Area	Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Crawford, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland		Pennsylvania: Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Clarion, Crawford, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland	
Premium	\$0		\$35	
Medical Deductible	\$0		\$0	
Max OOP	\$6,700		\$5,500	
PCP / Specialist	\$0 / \$40; No Referral Required		\$0 / \$30; No Referral Required	
Inpatient Hospital	\$295 Days 1-5		\$260 Days 1-5	
ASC / Outpatient	\$0 or \$200 / \$0 or \$295		\$0 or \$200 / \$0 or \$275	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	









Western Pennsylvania

Walgreens Preferred

National Network

\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 3 (PPO)		AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)	
Plan ID	H2228-086-000  		H2228-036-000  	H2228-035-000  	
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		Open access plan with low out-of-pocket costs and rich ancillaries	Open access plan with low out-of-pocket costs and popular ancillaries	
Service Area	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York		Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	Pennsylvania: Berks, Cumberland, Dauphin, Erie, Lancaster, Lebanon, Lehigh, Northampton, York	
Premium	\$0		\$46	\$21	
Medical Deductible	\$750		\$0	\$0	
Max OOP	\$6,700		\$5,900	\$6,200	
PCP / Specialist	\$0 / \$35; No Referral Required		\$0 / \$30; No Referral Required	\$0 / \$35; No Referral Required	
Inpatient Hospital	\$750 per admit		\$400 per admit	\$250 Days 1-5	
ASC / Outpatient	\$0 or \$275 / \$0 or \$350		\$0 or \$200 / \$0 or \$295	\$0 or \$200 / \$0 or \$250	
Lab	\$0		\$0	\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	



Pennsylvania MA Only




Walgreens
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National
Network



\$35 Insulin



Plan Name	AARP® Medicare Advantage Patriot (HMO)		
Plan ID	H1944-030-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		
Service Area	<i>Pennsylvania:</i> Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Chester, Clarion, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Greene, Huntingdon, Jefferson, Lancaster, Lawrence, Lebanon, Lehigh, Mercer, Montgomery, Northampton, Philadelphia, Somerset, Venango, Warren, Washington, Westmoreland, York		
Premium	\$0; Part B Rebate: up to \$50		
Medical Deductible	\$0		
Max OOP	\$5,500		
PCP / Specialist	\$0 / \$40; No Referral Required		
Inpatient Hospital	\$275 Days 1-6		
ASC / Outpatient	\$0 or \$200 / \$0 or \$275		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 4 , Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		



Pennsylvania Dual

 \$0 Rx Copays

NEW PLAN

Plan Name		UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Select (HMO D-SNP)
Plan ID		H3113-009-000 	H3113-014-000 
Plan Highlights		Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and partial Medicaid
Service Area		Pennsylvania: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Clinton , Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York	Pennsylvania: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Cameron, Carbon, Chester, Clarion, Clearfield, Clinton, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, McKean, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York
Premium		\$0	\$0
Other Benefits		Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



2022 State Landscape¹

Rhode Island

Eligibles (as of May 2021)	226,755
Estimated Dual Eligibles ²	44,476
YOY Eligible Growth	2.0%
MA Penetration	50.8%
YOY MA Enrollment Growth	7.8%
UHC Market Share	31.2%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 5,204 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state



2022 Market Landscape

Rhode Island

Current Footprint Expansion Footprint No Footprint

Rhode Island

Bristol, Kent, Newport, Providence, Washington



Market Landscape	
Eligibles (as of May 2021)	226,755
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	38.1%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	30.0%

Rhode Island Dual

Bristol, Kent, Newport, Providence, Washington



Market Landscape	
Est. D-SNP Eligibles	44,476
D-SNP Enrollees	5,990
D-SNP Penetration (All Plans)	13.5%
Total UHC D-SNP Enrollees	5,779
UHC D-SNP Market Share	96.5%

Rhode Island MA Only







Bristol, Kent, Newport, Providence, Washington



Market Landscape	
Eligibles (as of May 2021)	226,755
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	38.1%
YOY MA Non-SNP Enrollment Growth	8.9%
UHC Non-SNP Market Share	30.0%



Rhode Island

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)		AARP® Medicare Advantage Plan 2 (HMO-POS)		AARP® Medicare Advantage Choice Plan 1 (PPO)	
Plan ID	H1944-016-000  		H1944-014-000  		H3442-006-000  	
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. POS for dental only		Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only		\$0 premium plan for those who are cost conscious, but want provider choice	
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington		Rhode Island: Bristol, Kent, Newport, Providence, Washington		Rhode Island: Bristol, Kent, Newport, Providence, Washington	
Premium	\$0		\$19		\$0	
Medical Deductible	\$0		\$0		\$0	
Max OOP	\$5,100		\$4,500		\$5,900	
PCP / Specialist	\$0 / \$40; No Referral Required		\$0 / \$35; No Referral Required		\$0 / \$40; No Referral Required	
Inpatient Hospital	\$345 Days 1-5		\$310 Days 1-5		\$350 Days 1-5	
ASC / Outpatient	\$0 or \$245 / \$0 or \$345		\$0 or \$210 / \$0 or \$310		\$0 or \$250 / \$0 or \$350	
Lab	\$0		\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$9/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$9/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$5/\$47/\$100/33%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	



Rhode Island



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (Regional PPO)		
Plan ID	R7444-001-000		
Plan Highlights	Open access plan for those seeking statewide provider choice		
Service Area	<i>Rhode Island</i> : All counties in state		
Premium	\$55		
Medical Deductible	\$0		
Max OOP	\$7,550		
PCP / Specialist	\$15 / \$45; No Referral Required		
Inpatient Hospital	\$395 Days 1-5		
ASC / Outpatient	\$0 or \$295 / \$0 or \$395		
Lab	\$0		
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		



Rhode Island MA Only



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)		
Plan ID	H1944-015-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. POS for dental only		
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington		
Premium	\$0; Part B Rebate: up to \$45		
Medical Deductible	\$0		
Max OOP	\$4,500		
PCP / Specialist	\$0 / \$30; No Referral Required		
Inpatient Hospital	\$310 Days 1-5		
ASC / Outpatient	\$0 or \$210 / \$0 or \$310		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		



Rhode Island Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)		
Plan ID	H3113-010-000		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	Rhode Island: Bristol, Kent, Newport, Providence, Washington		
Premium	\$0		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit		



2022 State Landscape¹

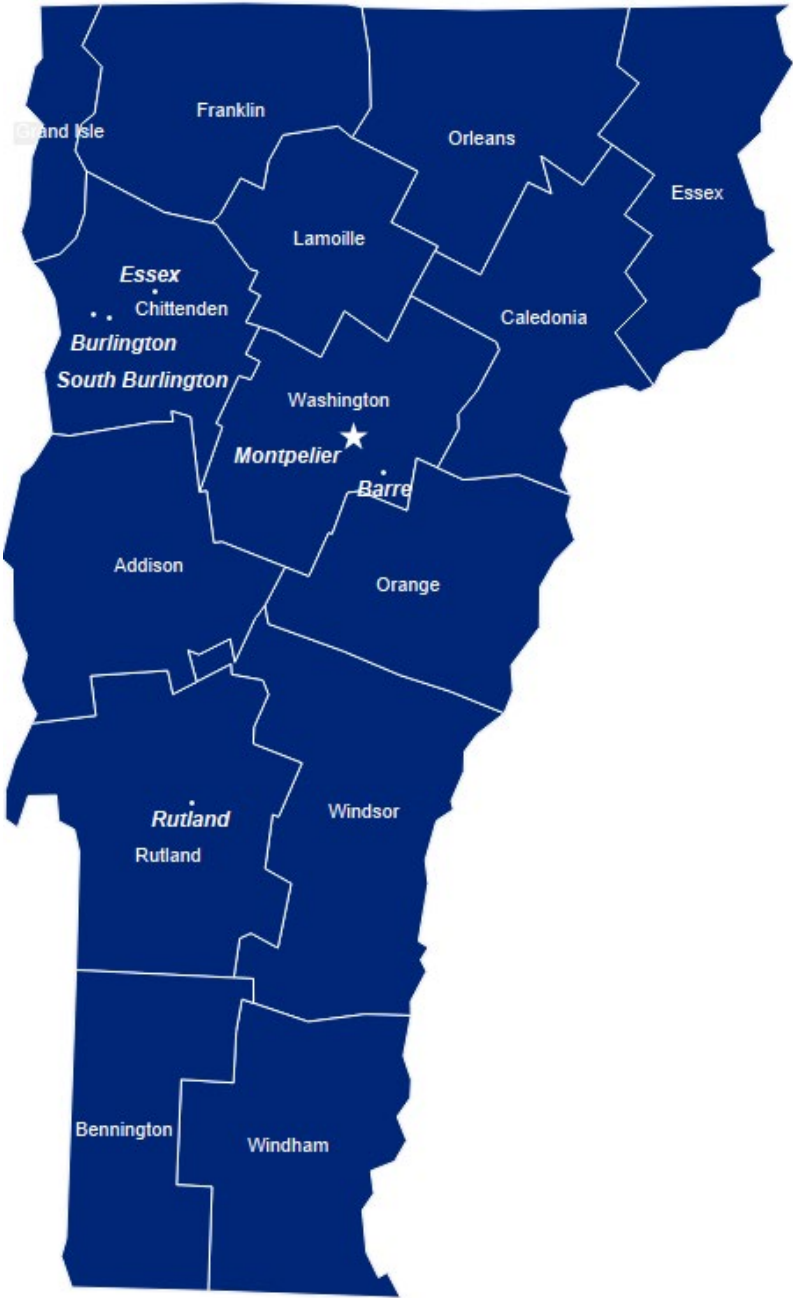
Vermont

Eligibles (as of May 2021)	153,559
YOY Eligible Growth	2.8%
MA Penetration	19.3%
YOY MA Enrollment Growth	41.5%
UHC Market Share	70.6%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

- Current Footprint
- All counties in state



Vermont

Current Footprint Expansion Footprint No Footprint

Vermont

Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor



Market Landscape	
Eligibles (as of May 2021)	153,559
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	15.7%
YOY MA Non-SNP Enrollment Growth	38.1%
UHC Non-SNP Market Share	70.6%

Vermont MA Only

Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor



Market Landscape	
Eligibles (as of May 2021)	153,559
YOY Eligible Growth	2.8%
MA Non-SNP Penetration	15.7%
YOY MA Non-SNP Enrollment Growth	38.1%
UHC Non-SNP Market Share	70.6%



Vermont



Walgreens
Preferred









National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3442-010-000  	H1944-032-000  	H1944-018-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$0	\$0	\$20
Medical Deductible	\$950	\$950	\$0
Max OOP	\$6,900	\$6,700	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$35; No Referral Required	\$10 / \$45; No Referral Required
Inpatient Hospital	\$450 Days 1-2	\$450 Days 1-2	\$450 Days 1-4
ASC / Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$295 / \$0 or \$395	\$0 or \$350 / \$0 or \$450
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Vermont







Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (Regional PPO)		AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	R7444-001-000	 	H1944-028-000	 
Plan Highlights	Open access plan for those seeking statewide provider choice		Higher premium plan with low out-of-pocket costs and rich ancillaries	
Service Area	Vermont: All counties in state		Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor	
Premium	\$55		\$62	
Medical Deductible	\$0		\$0	
Max OOP	\$7,550		\$5,900	
PCP / Specialist	\$15 / \$45; No Referral Required		\$0 / \$40; No Referral Required	
Inpatient Hospital	\$395 Days 1-5		\$390 Days 1-5	
ASC / Outpatient	\$0 or \$295 / \$0 or \$395		\$0 or \$295 / \$0 or \$395	
Lab	\$0		\$0	
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	



Vermont



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-012-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	Vermont: Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit



Vermont MA Only



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)		
Plan ID	H3442-008-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		
Service Area	<i>New Hampshire:</i> Belknap, Carroll, Cheshire, Coos, Grafton, Hillsborough, Merrimack, Rockingham, Strafford, Sullivan; <i>Vermont:</i> Addison , Bennington , Caledonia , Chittenden , Essex , Franklin , Grand Isle , Lamoille , Orange , Orleans , Rutland , Washington , Windham , Windsor		
Premium	\$0; Part B Rebate : up to \$40		
Medical Deductible	\$0		
Max OOP	\$4,500		
PCP / Specialist	\$0 / \$40; No Referral Required		
Inpatient Hospital	\$370 Days 1-5		
ASC / Outpatient	\$0 or \$270 / \$0 or \$370		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		



2022 State Landscape¹

Virginia

Eligibles (as of May 2021)	1,562,679
Estimated Dual Eligibles ²	202,287
YOY Eligible Growth	2.2%
MA Penetration	29.2%
YOY MA Enrollment Growth	19.5%
UHC Market Share	26.7%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 31,313 QMB partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

Current Footprint

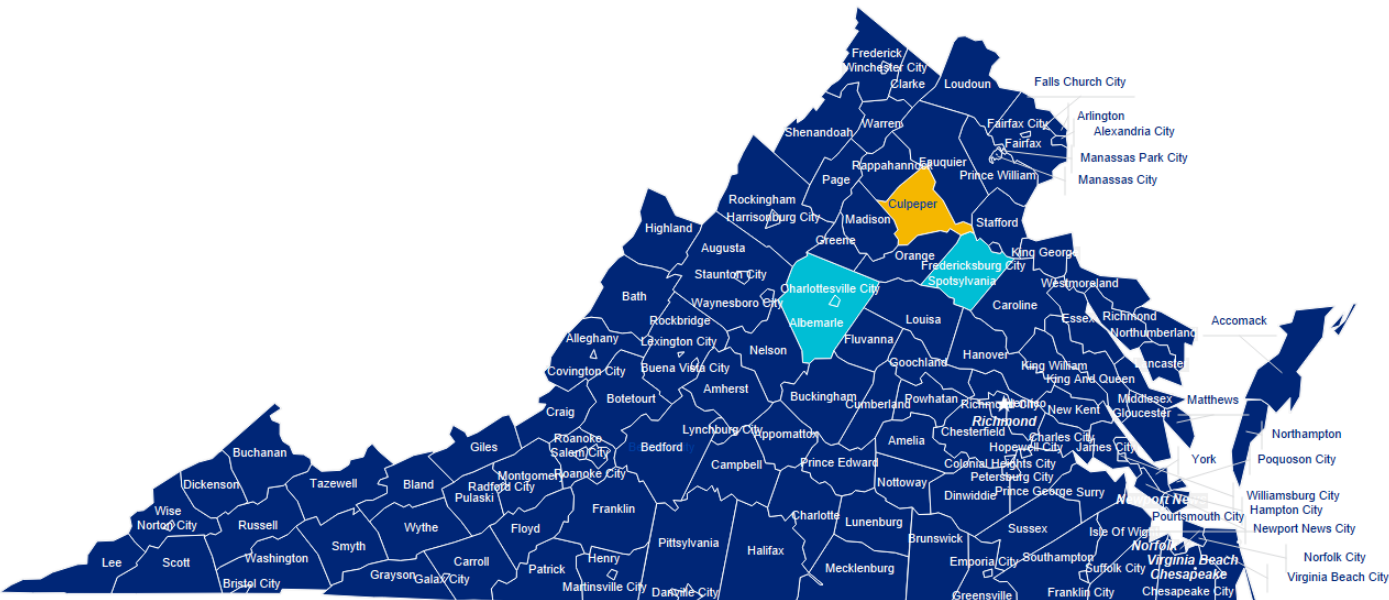
Accomack, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Bland, Botetourt, Bristol City, Brunswick, Buchanan, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dickenson, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greenville, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Russell, Salem City, Scott, Shenandoah, Smyth, Southampton, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York

Expansion Footprint

Albemarle, Charlottesville City, Spotsylvania

Dual Only Footprint

Culpeper

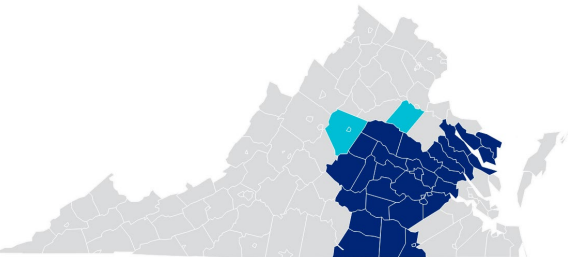


Virginia

Current Footprint Expansion Footprint No Footprint

Richmond

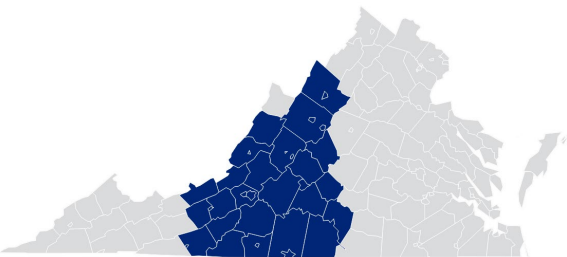
Albemarle, Amelia, Brunswick, Buckingham, Charles City, Charlottesville City, Chesterfield, Colonial Heights City, Cumberland, Dinwiddie, Emporia City, Essex, Fluvanna, Goochland, Greenville, Hanover, Henrico, Hopewell City, King and Queen, King William, Lancaster, Louisa, Lunenburg, Mecklenburg, Middlesex, New Kent, Northumberland, Nottoway, Petersburg City, Powhatan, Prince Edward, Prince George, Richmond, Richmond City, Spotsylvania



Market Landscape	
Eligibles (as of May 2021)	360,262
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	20.9%
YOY MA Non-SNP Enrollment Growth	19.3%
UHC Non-SNP Market Share	18.1%

Roanoke

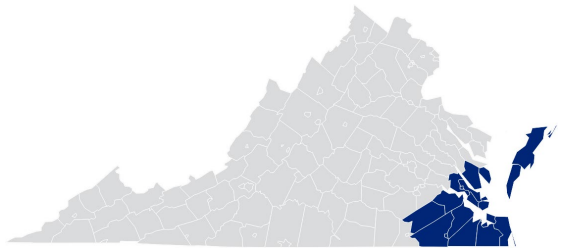
Alleghany, Amherst, Appomattox, Augusta, Bath, Bedford, Botetourt, Buena Vista City, Campbell, Carroll, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Galax City, Giles, Halifax, Harrisonburg City, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Nelson, Patrick, Pittsylvania, Pulaski, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City



Market Landscape	
Eligibles (as of May 2021)	325,031
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	22.1%
YOY MA Non-SNP Enrollment Growth	19.4%
UHC Non-SNP Market Share	30.4%

Tidewater

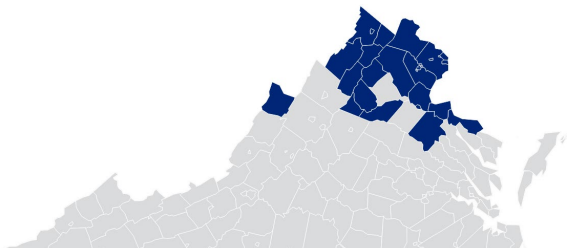
Accomack, Chesapeake City, Franklin City, Gloucester, Hampton City, Isle of Wight, James City, Mathews, Newport News City, Norfolk City, Northampton, Poquoson City, Portsmouth City, Southampton, Suffolk City, Surry, Sussex, Virginia Beach City, Williamsburg City, York



Market Landscape	
Eligibles (as of May 2021)	329,556
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	21.6%
YOY MA Non-SNP Enrollment Growth	17.0%
UHC Non-SNP Market Share	13.5%

Virginia North

Alexandria City, Arlington, Caroline, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Frederick, Fredericksburg City, Greene, Highland, King George, Loudoun, Madison, Manassas City, Manassas Park City, Orange, Page, Prince William, Rappahannock, Shenandoah, Stafford, Warren, Westmoreland, Winchester City



Market Landscape	
Eligibles (as of May 2021)	437,589
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	15.5%
YOY MA Non-SNP Enrollment Growth	23.6%
UHC Non-SNP Market Share	23.6%

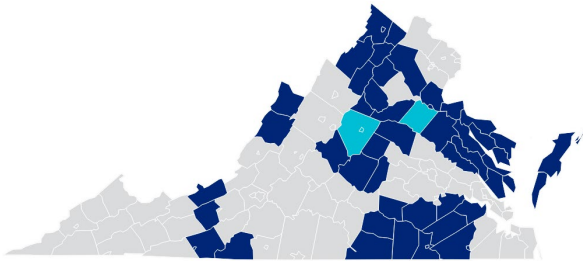


Virginia

Current Footprint Expansion Footprint No Footprint

Virginia Rural

Accomack, Albemarle, Bath, Brunswick, Buckingham, Caroline, Carroll, Charlottesville City, Clarke, Cumberland, Dinwiddie, Emporia City, Essex, Fauquier, Fluvanna, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Greene, Greenville, Highland, King and Queen, King George, King William, Lancaster, Louisa, Lunenburg, Madison, Mathews, Mecklenburg, Middlesex, Nelson, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Prince George, Pulaski, Rappahannock, Richmond, Shenandoah, Southampton, Spotsylvania, Stafford, Surry, Sussex, Warren, Westmoreland, Winchester City

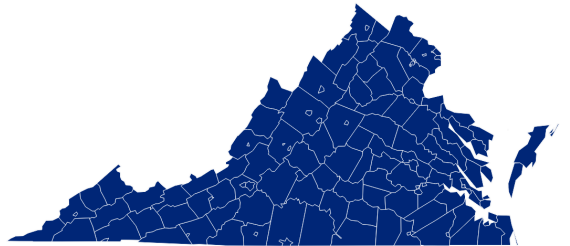


Market Landscape

Eligibles (as of May 2021)	329,579
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	16.6%
YOY MA Non-SNP Enrollment Growth	28.7%
UHC Non-SNP Market Share	12.0%

Virginia Dual

All counties in state

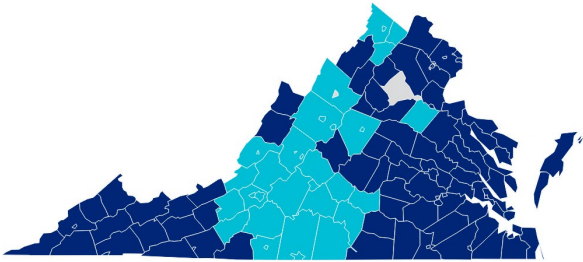


Market Landscape

Est. D-SNP Eligibles	202,287
D-SNP Enrollees	51,976
D-SNP Penetration (All Plans)	25.7%
Total UHC D-SNP Enrollees	20,826
UHC D-SNP Market Share	40.1%

Virginia MA Only

Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Botetourt, Brunswick, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Greene, Greenville, Halifax, Hampton City, Hanover, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Shenandoah, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Virginia Beach City, Warren, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, York



Market Landscape

Eligibles (as of May 2021)	1,446,772
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	19.7%
UHC Non-SNP Market Share	21.3%



Richmond









Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)		AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	
Plan ID	H5253-111-002	 	H5253-112-002	 	H2577-013-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only		Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only		\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Virginia: Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City		Virginia: Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City		Virginia: Amelia, Charles City, Chesterfield, Colonial Heights City, Goochland, Hanover, Henrico, Hopewell City, New Kent, Petersburg City, Powhatan, Richmond City
Premium	\$0		\$23		\$0
Medical Deductible	\$0		\$0		\$0
Max OOP	\$4,900		\$3,900		\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required		\$0 / \$25; No Referral Required		\$0 / \$40 ; No Referral Required
Inpatient Hospital	\$295 Days 1-6		\$250 Days 1-5		\$295 Days 1-6
ASC / Outpatient	\$0 or \$295 / \$0 or \$295		\$0 or \$250 / \$0 or \$250		\$0 or \$295 / \$0 or \$295
Lab	\$0		\$0		\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit		Dental Level 4 , Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit









Roanoke

Walgreens Preferred

National Network

\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)		AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-111-001  		H5253-112-001  	H2577-027-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only		Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	New! \$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Virginia: Alleghany, Amherst, Appomattox, Augusta, Bedford, Botetourt, Buena Vista City, Campbell, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Halifax, Harrisonburg City, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Pittsylvania, Prince Edward, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City		Virginia: Alleghany, Amherst, Appomattox, Augusta, Bedford, Botetourt, Buena Vista City, Campbell, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Halifax, Harrisonburg City, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Pittsylvania, Prince Edward, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City	Virginia: Alleghany, Amherst, Appomattox, Augusta, Bedford, Botetourt, Buena Vista City, Campbell, Charlotte, Covington City, Craig, Danville City, Floyd, Franklin, Halifax, Henry, Lexington City, Lynchburg City, Martinsville City, Montgomery, Pittsylvania, Prince Edward, Radford City, Roanoke, Roanoke City, Rockbridge, Rockingham, Salem City, Staunton City, Waynesboro City
Premium	\$0		\$26	\$0
Medical Deductible	\$0		\$0	\$0
Max OOP	\$5,900		\$4,900	\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required		\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$295 Days 1-6		\$250 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$295 / \$0 or \$295		\$0 or \$250 / \$0 or \$250	\$0 or \$295 / \$0 or \$295
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit, Platinum Dental Rider Available		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



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 and Dual eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2021 United HealthCare Services, Inc. All rights reserved. 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.

Roanoke



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Choice Plan 2 (PPO)		
Plan ID	H1659-003-000		
Plan Highlights	\$0 premium plan for those who are cost conscious		
Service Area	<i>Virginia:</i> Amherst, Appomattox, Bedford, Campbell, Charlotte, Danville City, Halifax, Lynchburg City, Pittsylvania, Prince Edward		
Premium	\$0		
Medical Deductible	\$0		
Max OOP	\$6,700		
PCP / Specialist	\$0 / \$50; No Referral Required		
Inpatient Hospital	\$350 Days 1-5		
ASC / Outpatient	\$0 or \$350 / \$0 or \$350		
Lab	\$0		
Rx Ded.; Copays	\$405 Tiers 3-5; \$3/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage		
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		



Tidewater









Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO-POS)		AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)	
Plan ID	H5253-087-000	 	H5253-088-000	 	H2577-011-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. POS for dental only		Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only		\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	Virginia: Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York		Virginia: Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York		Virginia: Chesapeake City, Hampton City, Isle of Wight, James City, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, York
Premium	\$0		\$26		\$0
Medical Deductible	\$0		\$0		\$0
Max OOP	\$4,500		\$3,900		\$6,700
PCP / Specialist	\$0 / \$25; No Referral Required		\$0 / \$20; No Referral Required		\$0 / \$35; No Referral Required
Inpatient Hospital	\$245 Days 1-6		\$200 Days 1-5		\$345 Days 1-4
ASC / Outpatient	\$0 or \$245 / \$0 or \$245		\$0 or \$200 / \$0 or \$200		\$0 or \$345 / \$0 or \$345
Lab	\$0		\$0		\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Virginia North








Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage (HMO-POS)	
Plan ID	H2577-009-000	  	H5253-089-000	 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	
Service Area	Virginia: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William		Virginia: Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Frederick, Loudoun, Manassas City, Manassas Park City, Prince William, Shenandoah , Warren, Winchester City	
Premium	\$0		\$19	
Medical Deductible	\$750		\$0	
Max OOP	\$6,700		\$5,900	
PCP / Specialist	\$0 / \$35; No Referral Required		\$0 / \$30; No Referral Required	
Inpatient Hospital	\$395 Days 1-4		\$250 Days 1-5	
ASC / Outpatient	\$0 or \$345 / \$0 or \$345		\$0 or \$250 / \$0 or \$250	
Lab	\$0		\$0	
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/ \$0 /\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage		\$0 All Tiers ; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit		Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, Meal Benefit	



Virginia Rural



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)		
Plan ID	H2577-014-000		
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		
Service Area	Virginia: Accomack, Albemarle , Bath, Brunswick, Buckingham, Caroline, Carroll, Charlottesville City , Clarke , Cumberland, Dinwiddie, Emporia City, Essex, Fauquier, Fluvanna, Franklin City, Frederick , Fredericksburg City, Galax City, Giles, Gloucester, Greene, Greenville, Highland, King and Queen, King George, King William, Lancaster, Louisa, Lunenburg, Madison, Mathews, Mecklenburg, Middlesex, Nelson, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Prince George, Pulaski, Rappahannock, Richmond, Shenandoah, Southampton, Spotsylvania , Stafford, Surry, Sussex, Warren , Westmoreland, Winchester City		
Premium	\$0		
Medical Deductible	\$0		
Max OOP	\$6,700		
PCP / Specialist	\$0 / \$40; No Referral Required		
Inpatient Hospital	\$345 Days 1-5		
ASC / Outpatient	\$0 or \$345 / \$0 or \$345		
Lab	\$0		
Rx Ded.; Copays	\$0 All Tiers ; \$0/\$14/\$47/\$100/33% ; Tier 1 Full Gap Coverage		
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available		



Virginia MA Only




Walgreens Preferred



National Network






\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)		
Plan ID	H2577-015-000 		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		
Service Area	Virginia: Accomack, Albemarle , Alexandria City, Alleghany , Amelia, Amherst , Appomattox , Arlington, Augusta , Bath, Bedford , Botetourt , Brunswick, Buckingham, Buena Vista City , Campbell , Caroline, Carroll, Charles City, Charlotte , Charlottesville City , Chesapeake City, Chesterfield, Clarke , Colonial Heights City, Covington City , Craig , Cumberland, Danville City , Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd , Fluvanna, Franklin , Franklin City, Frederick , Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Greene, Greenville, Halifax , Hampton City, Hanover, Henrico, Henry , Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lexington City , Loudoun, Louisa, Lunenburg, Lynchburg City , Madison, Manassas City, Manassas Park City, Martinsville City , Mathews, Mecklenburg, Middlesex, Montgomery , Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania , Poquoson City, Portsmouth City, Powhatan, Prince Edward , Prince George, Prince William, Pulaski, Radford City , Rappahannock, Richmond, Richmond City, Roanoke , Roanoke City , Rockbridge , Rockingham , Salem City , Shenandoah, Southampton, Spotsylvania , Stafford, Staunton City , Suffolk City, Surry, Sussex, Virginia Beach City, Warren , Waynesboro City , Westmoreland, Williamsburg City, Winchester City , York		
Premium	\$0; Part B Rebate : up to \$60		
Medical Deductible	\$0		
Max OOP	\$6,700		
PCP / Specialist	\$0 / \$40; No Referral Required		
Inpatient Hospital	\$345 Days 1-5		
ASC / Outpatient	\$0 or \$345 / \$0 or \$345		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available		



Virginia Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)		UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)	UnitedHealthcare Dual Complete® ONE (HMO D-SNP)	
Plan ID	H7464-001-000 		R1548-001-000 	H7464-005-000 	
Plan Highlights	Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only		Plan designed for those with both Medicare and Medicaid	Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only. Applicants must have UHC for CCC+ program and they must have an approved CCC+ Waiver at time of application	
Service Area	Virginia: All counties in state, except Culpeper		All counties in state	Virginia: All counties in state, except Culpeper	
Premium	\$0		\$0	\$0	
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit		Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Adult Day Care, Respite Care	





Virginia Dual

 \$0 Rx Copays

NEW PLAN

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® ONE Plus (HMO D-SNP)	UnitedHealthcare Dual Complete® Plan 2 (HMO D-SNP)
Plan ID	H7464-007-000 	H7464-006-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid. Eligibility limited to Full Duals only. Applicants must have UHC for CCC+ program	New! Plan designed for those with both Medicare and Medicaid. Applicants must be QMB level Medicaid
Service Area	Virginia: Expanding to all counties in state, except Culpeper	Virginia: Expanding to all counties in state, except Culpeper
Premium	\$0	\$0
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS, Meal Benefit



2022 State Landscape¹

Washington, D.C.

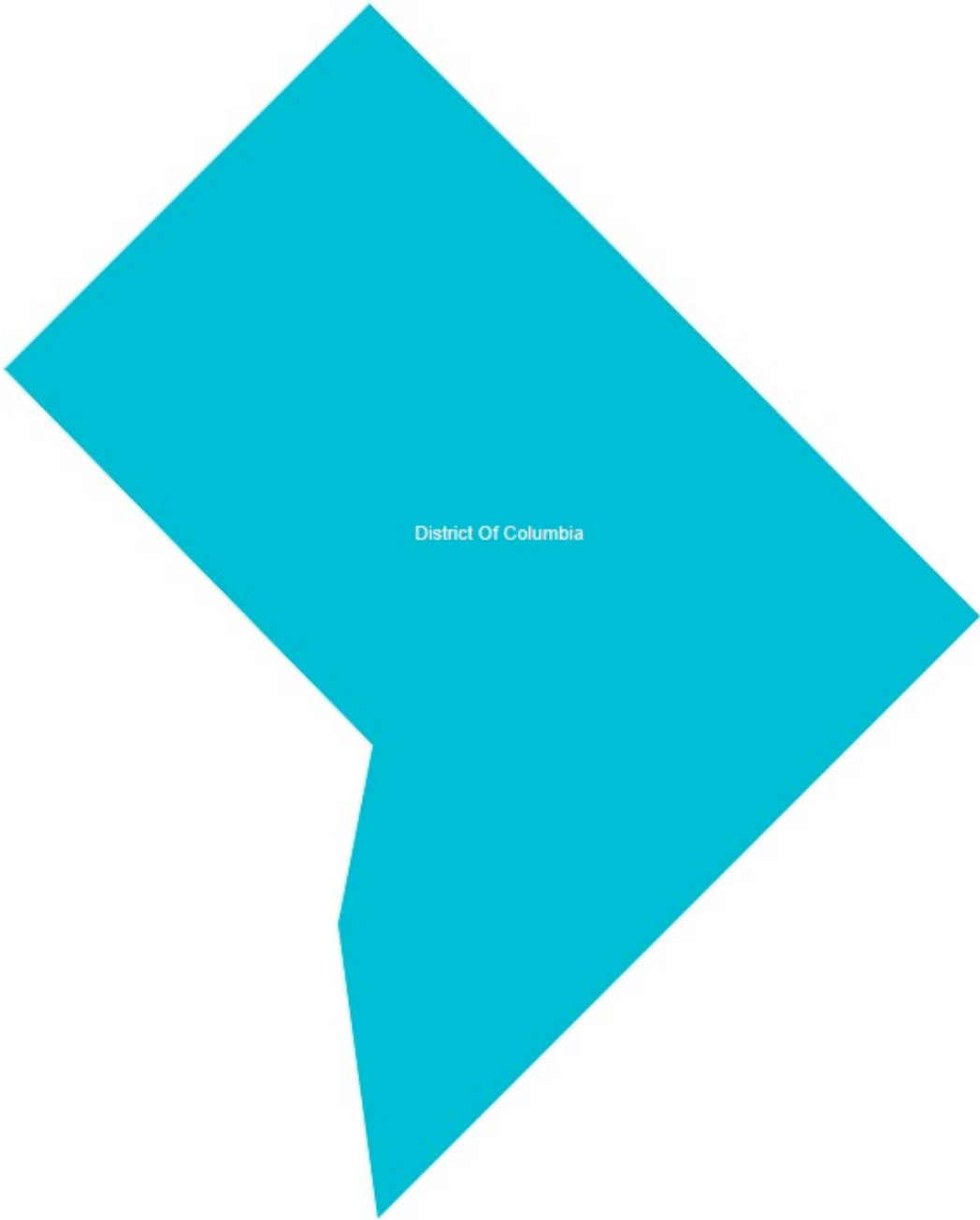
Eligibles (as of May 2021)	94,535
Estimated Dual Eligibles ²	33,613
YOY Eligible Growth	0.3%
MA Penetration	25.0%
YOY MA Enrollment Growth	13.7%
UHC Market Share	62.1%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 74 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Expansion Footprint
- District of Columbia



Washington, D.C.

Current Footprint Expansion Footprint No Footprint

Washington, D.C.

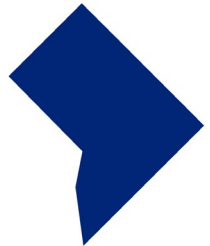
District of Columbia



Market Landscape	
Eligibles (as of May 2021)	94,535
YOY Eligible Growth	0.3%
MA Non-SNP Penetration	7.3%
YOY MA Non-SNP Enrollment Growth	28.1%
UHC Non-SNP Market Share	0.0%

Washington, D.C. Dual

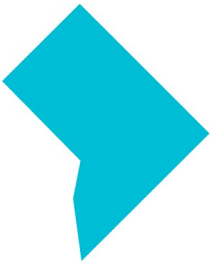
District of Columbia



Market Landscape	
Est. D-SNP Eligibles	33,613
D-SNP Enrollees	12,654
D-SNP Penetration (All Plans)	37.6%
Total UHC D-SNP Enrollees	12,146
UHC D-SNP Market Share	96.0%

Washington, D.C. MA Only

District of Columbia



Market Landscape	
Eligibles (as of May 2021)	94,535
YOY Eligible Growth	0.3%
MA Non-SNP Penetration	7.3%
YOY MA Non-SNP Enrollment Growth	28.1%
UHC Non-SNP Market Share	0.0%







Washington, D.C.



NEW PLAN

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2228-099-000  	H2228-100-000  
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice	New! \$0 premium plan for Full Low Income Subsidy (LIS) members with rich ancillary benefits with low out-of-pocket costs
Service Area	Washington D.C.: District of Columbia	Washington D.C.: District of Columbia
Premium	\$0	\$29 (Varies by LIS level)
Medical Deductible	\$750	\$0
Max OOP	\$6,900	\$6,500
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$350 Days 1-4	\$295 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350	\$0 or \$195 / \$0 or \$295
Lab	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies By LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS



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 and Dual eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2021 United HealthCare Services, Inc. All rights reserved. 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.

Washington, D.C. MA Only

NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-103-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans
Service Area	Maryland: Howard, Montgomery, Prince George's; Washington D.C.: District of Columbia
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$0 or \$350
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline



Washington, D.C. Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)		
Plan ID	H2228-045-000		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	Washington D.C.: District of Columbia		
Premium	\$0		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance, Combined OTC and Healthy Food Benefit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit		



2022 State Landscape¹

West Virginia

Eligibles (as of May 2021)	423,242
Estimated Dual Eligibles ²	80,294
YOY Eligible Growth	0.8%
MA Penetration	42.8%
YOY MA Enrollment Growth	12.1%
UHC Market Share	15.6%

¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

² UHC Dual SNP service area only; Estimated D-SNP Eligibles are projected based on June 2020 CMS.gov data (includes approx. 16,127 partial duals who may or may not be eligible).

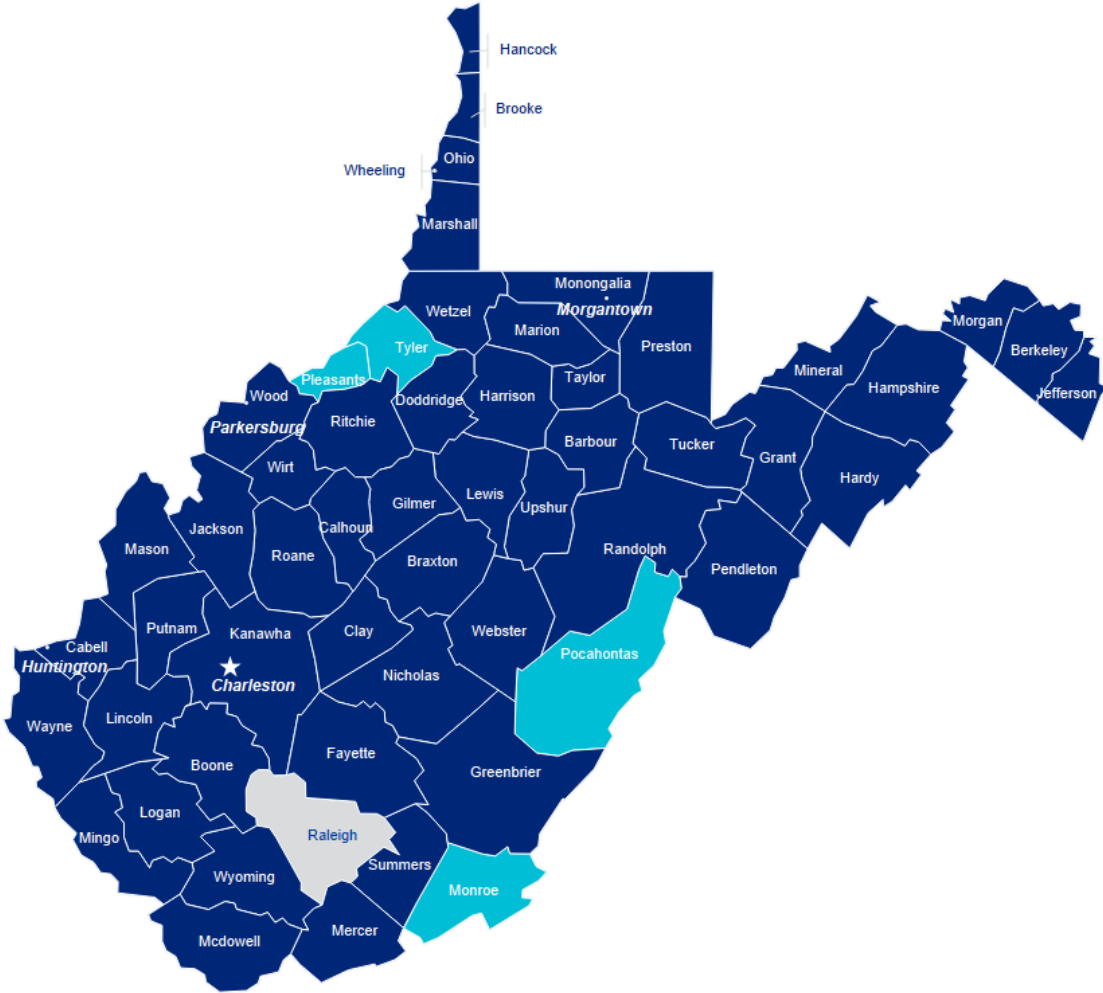
2022 Medicare Advantage Service Area

Current Footprint

Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Morgan, Nicholas, Ohio, Pendleton, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming

Expansion Footprint

Monroe, Pleasants, Pocahontas, Tyler

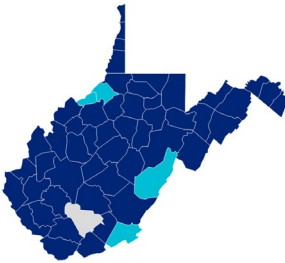


West Virginia

Current Footprint Expansion Footprint No Footprint

West Virginia

Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming

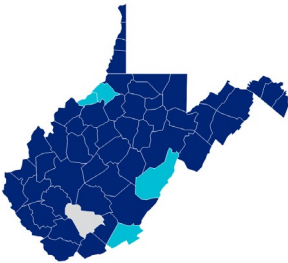


Market Landscape

Eligibles (as of May 2021)	423,242
YOY Eligible Growth	0.8%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	11.8%

West Virginia MA Only

Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming

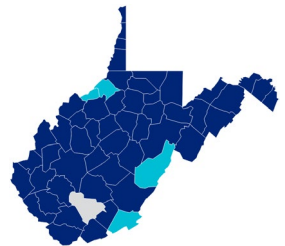


Market Landscape

Eligibles (as of May 2021)	423,242
YOY Eligible Growth	0.8%
MA Non-SNP Penetration	19.2%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	11.8%

West Virginia Dual

Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe, Morgan, Nicholas, Ohio, Pendleton, Pleasants, Pocahontas, Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming









Market Landscape

Est. D-SNP Eligibles	80,294
D-SNP Enrollees	18,914
D-SNP Penetration (All Plans)	23.6%
Total UHC D-SNP Enrollees	6,161
UHC D-SNP Market Share	32.6%



West Virginia

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)		AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 3 (PPO)	
Plan ID	H8211-001-000  		H8211-002-000  	H8211-006-000  	
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries		Open access plan for those seeking maximum coverage		\$0 premium plan for those who are cost conscious, but want provider choice
Service Area	West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming		West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming		West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming
Premium	\$34		\$49		\$0
Medical Deductible	\$0		\$0		\$950
Max OOP	\$5,900		\$5,400		\$6,700
PCP / Specialist	\$0 / \$40; No Referral Required		\$0 / \$35; No Referral Required		\$5 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6		\$265 Days 1-6		\$325 Days 1-5
ASC / Outpatient	\$0 or \$295 / \$0 or \$295		\$0 or \$265 / \$0 or \$265		\$0 or \$325 / \$0 or \$325
Lab	\$0		\$0		\$0
Rx Ded.; Copays	\$200 Tiers 3-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage		\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage		\$150 Tiers 3-5; \$3/\$12/\$47/\$100/30%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit , Platinum Dental Rider Available		Dental Level 2 , Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available		Dental Level 1, Routine Eye Exam, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit , Platinum Dental Rider Available



West Virginia MA Only




Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)		
Plan ID	H8211-005-000		
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans		
Service Area	West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming		
Premium	\$0; Part B Rebate: up to \$40		
Medical Deductible	\$0		
Max OOP	\$5,400		
PCP / Specialist	\$0 / \$35; No Referral Required		
Inpatient Hospital	\$265 Days 1-6		
ASC / Outpatient	\$0 or \$265 / \$0 or \$265		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
Other Benefits	Dental Level 1, Routine Eye Exam, Eyewear Allowance , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, PERS, Meal Benefit , Platinum Dental Rider Available		



West Virginia Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)		
Plan ID	H0271-013-000		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	West Virginia: Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, McDowell, Mercer, Mineral, Mingo, Monongalia, Monroe , Morgan, Nicholas, Ohio, Pendleton, Pleasants , Pocahontas , Preston, Putnam, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler , Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming		
Premium	\$0		
Other Benefits	Dental Level 4, Routine Eye Exam, Eyewear Allowance , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, Meal Benefit		

