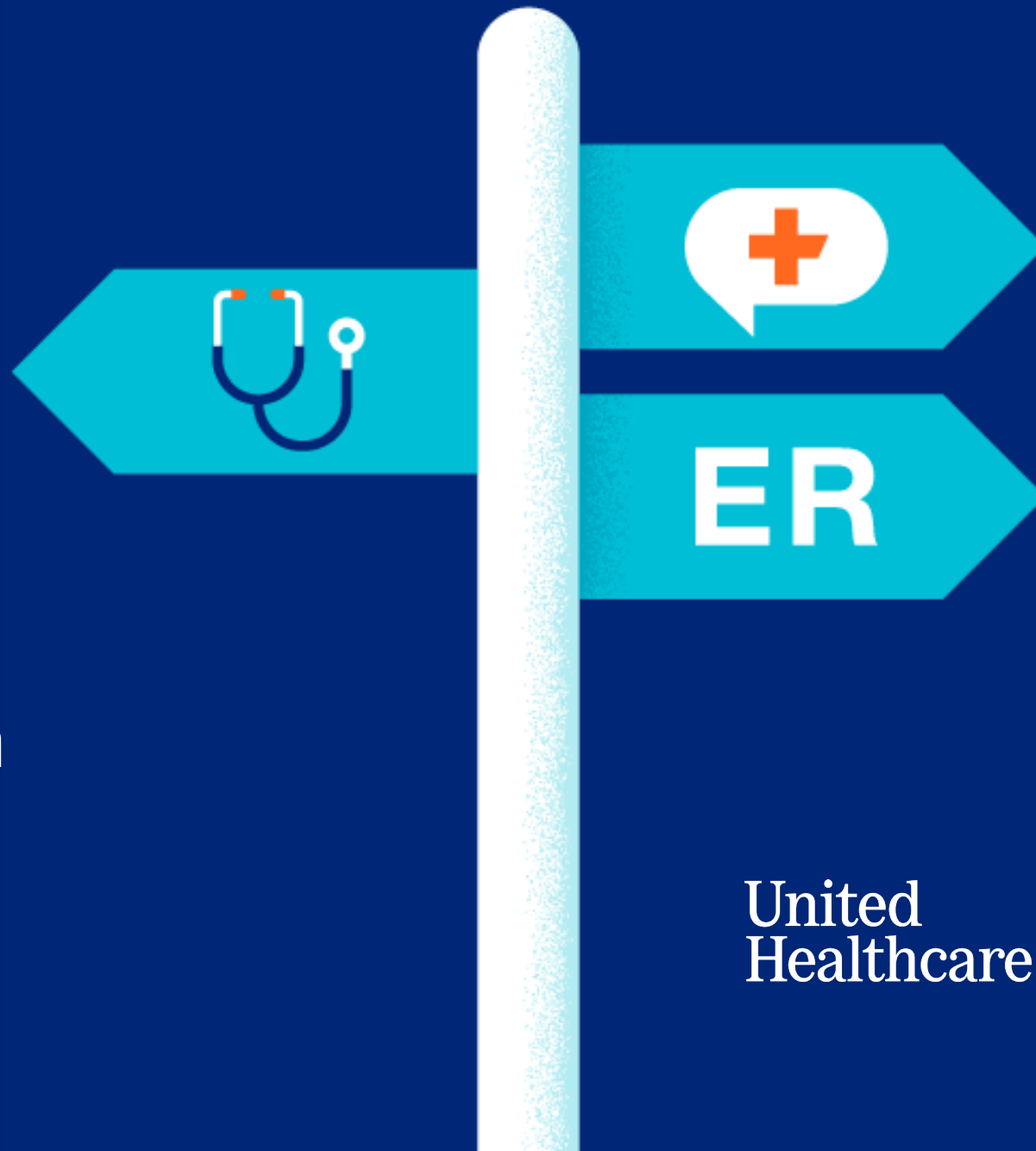




2022 Medicare Advantage

First Look – West 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



West Region

2022 Medicare Advantage Plans

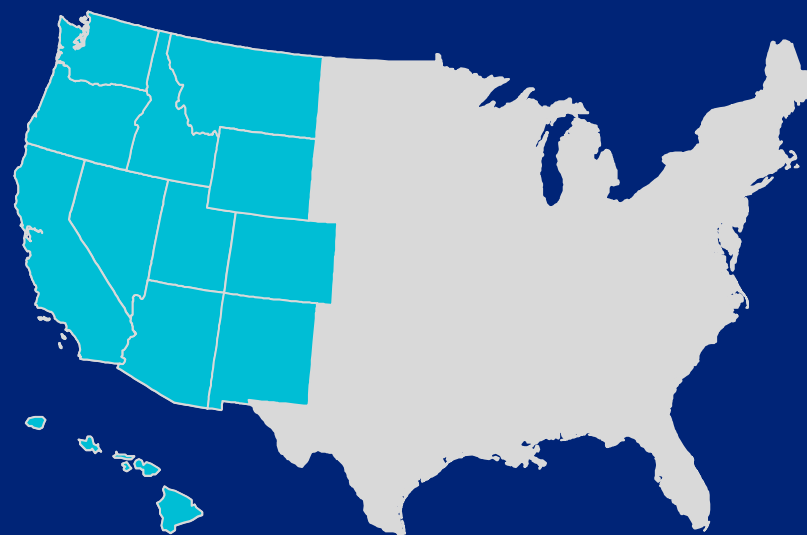


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2022 State Landscape¹

Arizona

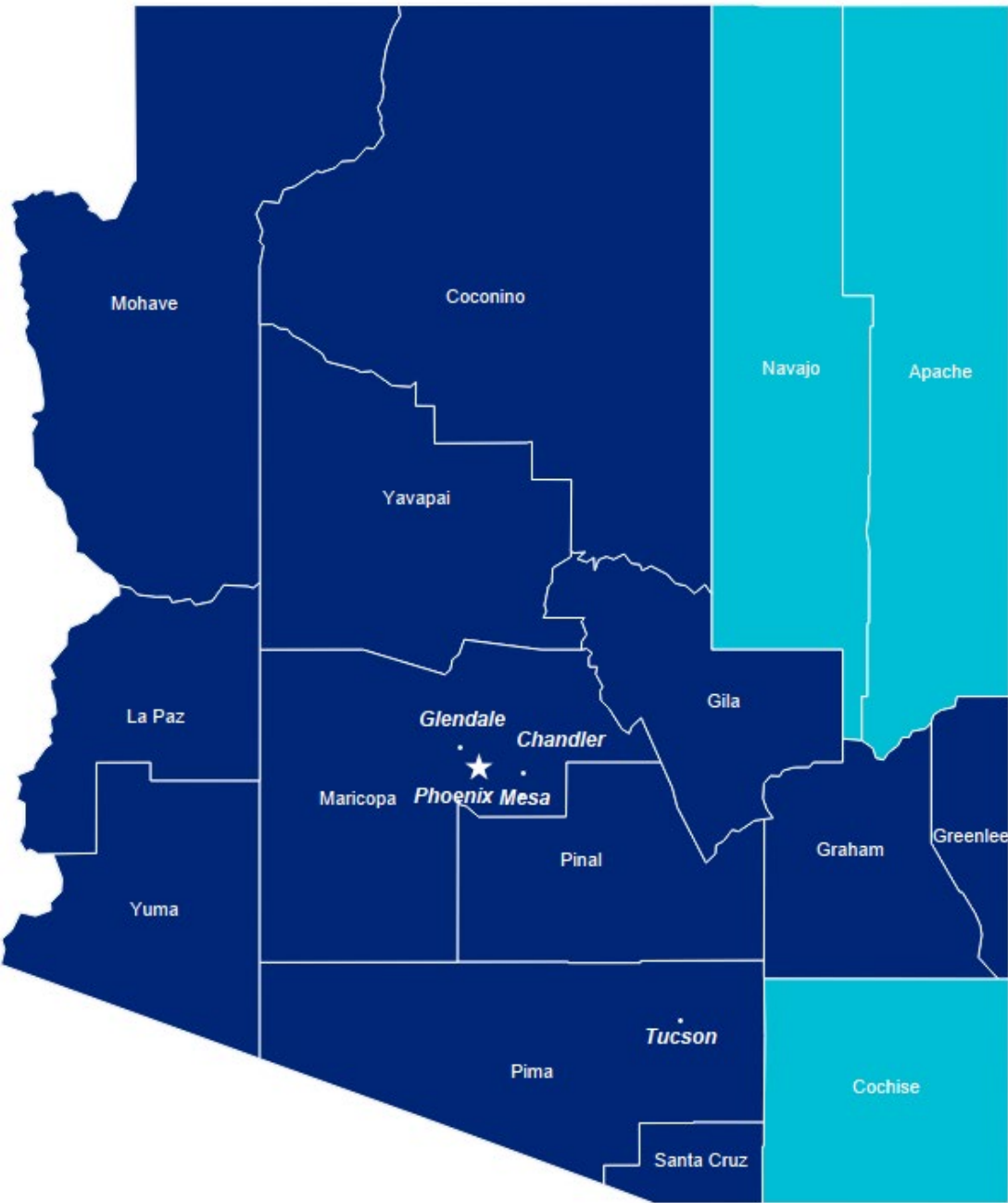
Eligibles (as of May 2021)	1,383,206
Estimated Dual Eligibles ²	238,970
YOY Eligible Growth	2.7%
MA Penetration	45.5%
YOY MA Enrollment Growth	9.0%
UHC Market Share	41.3%

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. 51,756 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- **Current Footprint**
Coconino, Gila, Graham, Greenlee, La Paz, Maricopa, Mohave, Pima, Pinal, Santa Cruz, Yavapai, Yuma
- **Expansion Footprint**
Apache, Cochise, Navajo

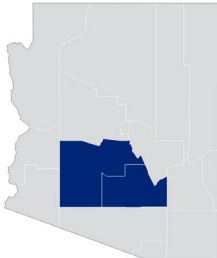


Arizona

● Current Footprint ● Expansion Footprint ● No Footprint

Phoenix

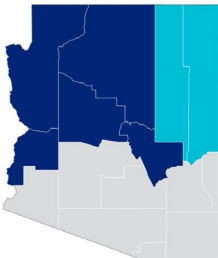
Maricopa, Pinal



Market Landscape	
Eligibles (as of May 2021)	819,379
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	32.4%
YOY MA Non-SNP Enrollment Growth	7.7%
UHC Non-SNP Market Share	36.6%

Rural Arizona

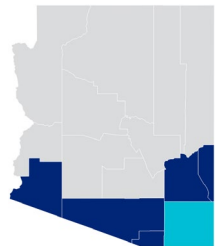
Apache, Coconino, Gila, La Paz, Mohave, Navajo, Yavapai



Market Landscape	
Eligibles (as of May 2021)	239,342
YOY Eligible Growth	3.1%
MA Non-SNP Penetration	22.6%
YOY MA Non-SNP Enrollment Growth	21.7%
UHC Non-SNP Market Share	29.6%

Tucson

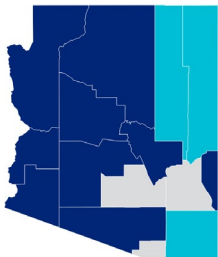
Cochise, Graham, Greenlee, Pima, Santa Cruz, Yuma



Market Landscape	
Eligibles (as of May 2021)	324,485
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	31.0%
YOY MA Non-SNP Enrollment Growth	9.9%
UHC Non-SNP Market Share	55.2%

Arizona MA Only

Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Yavapai, Yuma



Market Landscape	
Eligibles (as of May 2021)	1,275,404
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	30.2%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	39.4%



Arizona

Current Footprint

Expansion Footprint

No Footprint

Arizona Dual

Apache*, Cochise*, Coconino*, Gila, Graham*, Greenlee*, La Paz*, Maricopa, Mohave*, Navajo*, Pima, Pinal, Santa Cruz*, Yavapai*, Yuma*

**Indicates available Dual products limited to Developmental Disabilities (DD) or Long-Term Care (LTC) / Elderly and Physically Disabled (EPD)*



Market Landscape	
Est. D-SNP Eligibles	238,970
D-SNP Enrollees	108,324
D-SNP Penetration (All Plans)	45.3%
Total UHC D-SNP Enrollees	54,303
UHC D-SNP Market Share	50.1%



Phoenix





Walgreens
Preferred



National
Network






\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)		AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H0609-026-000		H0609-027-000 
Plan Highlights	\$0 premium plan with rich ancillary benefits. Passport included		\$0 premium plan designed around OptumCare for coordinated care and low out-of-pocket costs. Passport included
Service Area	<i>Arizona:</i> Maricopa, Pinal		<i>Arizona:</i> Maricopa, Pinal
Premium	\$0		\$0
Medical Deductible	\$0		\$0
Max OOP	\$3,900		\$3,000
PCP / Specialist	\$0 / \$25; Referral Required		\$0 / \$20; Referral Required
Inpatient Hospital	\$230 Days 1-7		\$175 Days 1-7
ASC / Outpatient	\$0 or \$125 / \$0 or \$175		\$0 or \$75 / \$0 or \$175
Lab	\$0		\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$8/\$45/\$95/33%; 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, Transportation, Acupuncture , Chiropractic , Meal Benefit , Platinum Dental Rider Available		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












Phoenix

NEW PLAN		NEW PLAN		NEW PLAN	
Plan Name	AARP® Medicare Advantage Plan 4 (HMO)	AARP® Medicare Advantage Plan 3 (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)		
Plan ID	H0609-046-000 	H0609-044-000 	H0609-042-000 		
Plan Highlights	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included	New! Low premium plan for those shopping on value and lower out-of-pocket costs. Passport included	New! Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes. Passport included		
Service Area	<i>Arizona:</i> Maricopa, Pinal	<i>Arizona:</i> Maricopa, Pinal	<i>Arizona:</i> Maricopa, Pinal		
Premium	\$0	\$30	\$0		
Medical Deductible	\$0	\$0	\$0		
Max OOP	\$3,900	\$2,500	\$3,000		
PCP / Specialist	\$0 / \$40; Referral Required	\$0 / \$10; Referral Required	\$0 / \$20; Referral Required		
Inpatient Hospital	\$295 Days 1-7	\$145 Days 1-7	\$175 Days 1-7		
ASC / Outpatient	\$0 or \$175 / \$0 or \$250	\$0 or \$50 / \$0 or \$145	\$0 or \$75 / \$0 or \$175		
Lab	\$0	\$0	\$0		
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; 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, Transportation, Acupuncture, Chiropractic, 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, Transportation, Acupuncture, Chiropractic, 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, Transportation, Meal Benefit		







Phoenix







Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (PPO)			AARP® Medicare Advantage Walgreens Plan 2 (PPO)			AARP® Medicare Advantage Walgreens Plan 3 (PPO)		
Plan ID	H2228-074-000   			H2228-077-000   			H2228-097-000   		
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	<i>Arizona:</i> Maricopa			<i>Arizona:</i> Maricopa			<i>Arizona:</i> Maricopa		
Premium	\$0			\$0; Part B Rebate: up to \$40			\$25		
Medical Deductible	\$0			\$0			\$0		
Max OOP	\$5,000			\$5,900			\$4,000		
PCP / Specialist	\$0 / \$35 ; No Referral Required			\$0 / \$40; No Referral Required			\$0 / \$35; No Referral Required		
Inpatient Hospital	\$300 Days 1-6			\$325 Days 1-6			\$250 Days 1-6		
ASC / Outpatient	\$0 or \$275 / \$0 or \$275			\$0 or \$300 / \$0 or \$300			\$0 or \$250 / \$0 or \$250		
Lab	\$0			\$0			\$0		
Rx Ded.; Copays	\$150 Tiers 3-5 ; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage			\$150 Tiers 3-5 ; \$0/\$0/\$47/\$100/30% (Preferred); Tier 1 Full Gap Coverage			\$0 All Tiers ; \$0/\$0/\$47/\$100/33% (Preferred); 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, Platinum Dental Rider Available			Routine Eye Exam, OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, 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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline		



NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plus (HMO-POS)
Plan ID	H0609-025-000 	H0609-045-000 	H5253-035-000  
Plan Highlights	\$0 premium plan with rich ancillary benefits. Passport included	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included	Low premium plan for those shopping on value and lower out-of-pocket costs. Plan offers coverage outside of the network for certain services. Includes Medicare National Network
Service Area	Arizona: Pima	Arizona: Pima	Arizona: Graham, Pima, Santa Cruz
Premium	\$0	\$0	\$15
Medical Deductible	\$0	\$0	\$0
Max OOP	\$2,600	\$3,400	\$4,800
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$30; Referral Required	\$10 / \$40; No Referral Required
Inpatient Hospital	\$225 Days 1-7	\$275 Days 1-7	\$250 Days 1-7
ASC / Outpatient	\$0 or \$125 / \$0 or \$225	\$0 or \$150 / \$0 or \$275	\$0 or \$150 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; 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, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available	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, Acupuncture, Chiropractic, Meal Benefit	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



Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (PPO)				AARP® Medicare Advantage Walgreens Plan 2 (PPO)			
Plan ID	H2228-075-000   				H2228-096-000   			
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>Arizona:</i> Pima				<i>Arizona:</i> Pima			
Premium	\$0				\$25			
Medical Deductible	\$0				\$0			
Max OOP	\$5,000				\$4,000			
PCP / Specialist	\$0 / \$35 ; No Referral Required				\$0 / \$30; No Referral Required			
Inpatient Hospital	\$300 Days 1-6				\$250 Days 1-6			
ASC / Outpatient	\$0 or \$175 / \$0 or \$275				\$0 or \$150 / \$0 or \$250			
Lab	\$0				\$0			
Rx Ded.; Copays	\$0 All Tiers ; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage				\$0 All Tiers ; \$0/\$0/\$47/\$100/33% (Preferred); 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, OTC Catalog , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline			





NEW PLAN

Plan Name	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0609-043-000 
Plan Highlights	New! Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes. Passport included
Service Area	Arizona: Pima
Premium	\$0
Medical Deductible	\$0
Max OOP	\$2,600
PCP / Specialist	\$0 / \$25; Referral Required
Inpatient Hospital	\$225 Days 1-7
ASC / Outpatient	\$0 or \$125 / \$0 or \$225
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; 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, Transportation, Meal Benefit



Rural Arizona







Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage (HMO)		AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H5253-036-000	 	H2228-094-000	 
Plan Highlights	Mid premium plan for those shopping on value and low out-of-pocket costs. Includes Medicare National Network		\$0 premium plan for those who are cost conscious, but want provider choice	Mid premium plan for those who are cost conscious, but want provider choice and rich ancillaries
Service Area	<i>Arizona:</i> Yavapai		<i>Arizona:</i> Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Mohave, Navajo, Yavapai, Yuma	<i>Arizona:</i> Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Mohave, Navajo, Yavapai, Yuma
Premium	\$54		\$0	\$34
Medical Deductible	\$0		\$0	\$0
Max OOP	\$4,000		\$5,900	\$5,400
PCP / Specialist	\$0 / \$40; Referral Required		\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5		\$335 Days 1-5	\$300 Days 1-6
ASC / Outpatient	\$0 or \$290 / \$0 or \$290		\$0 or \$300 / \$0 or \$300	\$0 or \$275 / \$0 or \$275
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; Tier 1 Full Gap Coverage		\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$45/\$95/33%; 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 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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Rural Arizona



Walgreens
Preferred



National
Network



\$35 Insulin

NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H0271-008-000	H0271-025-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	<i>Arizona:</i> Graham, Santa Cruz, Yavapai	<i>Arizona:</i> Graham , Santa Cruz , Yavapai
Premium	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level	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, Transportation, Chiropractic, PERS	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, Chiropractic, PERS



Arizona MA Only




Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)		
Plan ID	H2228-095-000		
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	Arizona: Apache, Cochise, Coconino, Gila, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Yavapai, Yuma		
Premium	\$0; Part B Rebate: up to \$50		
Medical Deductible	\$0		
Max OOP	\$5,000		
PCP / Specialist	\$0 / \$40; No Referral Required		
Inpatient Hospital	\$300 Days 1-6		
ASC / Outpatient	\$0 or \$175 / \$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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit		



Arizona Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® LP (HMO D-SNP)		UnitedHealthcare Dual Complete® ONE (HMO D-SNP)	
Plan ID	H0321-002-000		H0321-004-000	
Plan Highlights	Plan designed for those with both Medicare and Medicaid		Plan designed for those with both Medicare and Medicaid	
Service Area	<p>Arizona: Apache*, Cochise*, Coconino*, Gila, Graham*, Greenlee*, La Paz*, Maricopa, Mohave*, Navajo*, Pima, Pinal, Santa Cruz*, Yavapai*, Yuma*</p> <p><i>*Indicates available Dual products limited to Developmental Disabilities (DD)</i></p>		<p>Arizona: Apache, Coconino, Gila, Maricopa, Mohave, Navajo, Pinal, Yavapai</p> <p><i>Available to Long-Term Care (LTC) / Elderly and Physically Disabled (EPD)</i></p>	
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 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, Adult Day Care , In-Home Support Services	



2022 State Landscape¹

Northern California

Eligibles (as of May 2021)	2,455,229
Estimated Dual Eligibles ²	113,397
YOY Eligible Growth	1.6%
MA Penetration	43.6%
YOY MA Enrollment Growth	6.9%
UHC Market Share	11.8%

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. 2,040 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

Alameda, Amador, Contra Costa, El Dorado, Fresno, Kings, Lake, Madera, Marin, Mendocino, Merced, Napa, Nevada, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Shasta, Solano, Sonoma, Stanislaus, Tehama, Tulare, Yolo

● Expansion Footprint

Humboldt



Northern California

● Current Footprint ● Expansion Footprint ● No Footprint

Central Valley

San Joaquin, Stanislaus



Market Landscape	
Eligibles (as of May 2021)	204,240
YOY Eligible Growth	1.2%
MA Non-SNP Penetration	35.7%
YOY MA Non-SNP Enrollment Growth	4.6%
UHC Non-SNP Market Share	14.1%

East Bay Area

Alameda, Contra Costa



Market Landscape	
Eligibles (as of May 2021)	455,760
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	29.1%
YOY MA Non-SNP Enrollment Growth	7.1%
UHC Non-SNP Market Share	14.5%

North Bay Area

Marin, Napa, Solano, Sonoma



Market Landscape	
Eligibles (as of May 2021)	282,686
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	29.1%
YOY MA Non-SNP Enrollment Growth	7.5%
UHC Non-SNP Market Share	9.1%

North Rural

Amador, El Dorado, **Humboldt**, Lake, Mendocino, Merced, Shasta, Tehama, Tulare



Market Landscape	
Eligibles (as of May 2021)	295,080
YOY Eligible Growth	1.5%
MA Non-SNP Penetration	11.6%
YOY MA Non-SNP Enrollment Growth	19.4%
UHC Non-SNP Market Share	31.8%



Northern California

● Current Footprint ● Expansion Footprint ● No Footprint

Sacramento North Valley

Nevada, Placer, Sacramento, Yolo



Market Landscape	
Eligibles (as of May 2021)	418,882
YOY Eligible Growth	2.0%
MA Non-SNP Penetration	26.4%
YOY MA Non-SNP Enrollment Growth	6.4%
UHC Non-SNP Market Share	21.6%

San Francisco

San Francisco



Market Landscape	
Eligibles (as of May 2021)	149,904
YOY Eligible Growth	0.8%
MA Non-SNP Penetration	23.3%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	3.6%

South Bay Area

San Mateo, Santa Clara, Santa Cruz



Market Landscape	
Eligibles (as of May 2021)	459,296
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	26.7%
YOY MA Non-SNP Enrollment Growth	6.2%
UHC Non-SNP Market Share	9.9%

Southern Central Valley

Fresno, Kings, Madera



Market Landscape	
Eligibles (as of May 2021)	189,381
YOY Eligible Growth	1.1%
MA Non-SNP Penetration	23.1%
YOY MA Non-SNP Enrollment Growth	3.4%
UHC Non-SNP Market Share	4.9%



Northern California

Current Footprint Expansion Footprint No Footprint

East Bay Area Dual

Alameda



Market Landscape	
Est. D-SNP Eligibles	59,896
D-SNP Enrollees	8,789
D-SNP Penetration (All Plans)	14.7%
Total UHC D-SNP Enrollees	638
UHC D-SNP Market Share	7.3%




Southern Central Valley Dual

Fresno, Kings, Madera



Market Landscape	
Est. D-SNP Eligibles	53,501
D-SNP Enrollees	8,779
D-SNP Penetration (All Plans)	16.4%
Total UHC D-SNP Enrollees	788
UHC D-SNP Market Share	9.0%



Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)		AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)
Plan ID	H0543-196-000 		H0543-147-000 	H0543-036-000 
Plan Highlights	\$0 premium plan designed around AllCare for coordinated care, low out-of-pocket costs, and includes popular ancillaries		Broad network plan for those shopping for value with low out-of-pocket costs	Broad network plan with lower out-of-pocket costs and additional ancillaries
Service Area	California: San Joaquin, Stanislaus		California: Stanislaus	California: Stanislaus
Premium	\$0		\$9	\$99
Medical Deductible	\$0		\$0	\$0
Max OOP	\$3,400		\$4,900	\$3,400
PCP / Specialist	\$0 / \$0; Referral Required		\$0 / \$15; Referral Required	\$0 / \$5; Referral Required
Inpatient Hospital	\$175 Days 1-5		\$220 Days 1-8	\$200 per admit
ASC / Outpatient	\$0 or \$75 / \$0 or \$125		\$0 or \$195 / \$0 or \$195	\$0 / \$0
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available		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



Central Valley



Walgreens
Preferred






National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H4829-008-000  	H0543-177-000 	H0543-185-000
Plan Highlights	New! Open access plan with low out-of-pocket costs and rich ancillaries	Mid premium plan for those shopping on value and lower out-of-pocket costs	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: San Joaquin, Stanislaus	California: San Joaquin	California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$45	\$58	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$4,400	\$0 for Full Duals
PCP / Specialist	\$15 / \$45; No Referral Required	\$0 / \$0; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$395 Days 1-5	\$275 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$250 / \$0 or \$250	\$0 for Full Duals
Lab	\$0	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$3/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copoly amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Dental Level 2, 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, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



East Bay Area



Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)		UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)
Plan ID	H0543-163-000		H0543-189-000	
Plan Highlights	Mid premium plan designed around John Muir for coordinated care and low out-of-pocket costs		Mid premium plan designed around Canopy Health for coordinated care and rich ancillaries	
Service Area	California: Contra Costa		California: Contra Costa	
Premium	\$64		\$69	
Medical Deductible	\$0		\$0	
Max OOP	\$3,200		\$3,200	
PCP / Specialist	\$10 / \$15; Referral Required		\$0 / \$15; Referral Required	
Inpatient Hospital	\$290 Days 1-5		\$290 Days 1-5	
ASC / Outpatient	\$0 or \$200 / \$0 or \$200		\$0 or \$150 / \$0 or \$210	
Lab	\$0		\$0	
Rx Ded.; Copays	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%; Tier 1 Full Gap Coverage		\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	
Other Benefits	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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	



East Bay Area




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\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)		UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-070-000		H0543-183-000
Plan Highlights	Full provider network plan serving Alameda and Contra Costa counties		Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Alameda, Contra Costa		California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz , Solano, Sonoma
Premium	\$110		\$0 for Full Duals
Medical Deductible	\$0		\$0
Max OOP	\$6,700		\$0 for Full Duals
PCP / Specialist	\$0 / \$10; Referral Required		\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$390 Days 1-5		\$0 for Full Duals
ASC / Outpatient	\$0 or \$370 / \$0 or \$370		\$0 for Full Duals
Lab	\$0		\$0 for Full Duals
Rx Ded.; Copays	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage		\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



North Bay Area







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\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-176-000 	H0543-205-000 	H4829-004-000  
Plan Highlights	Mid premium plan designed around Meritage and Marin Health for coordinated care	Plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries	Open access plan with low out-of-pocket costs and rich ancillaries with no medical deductible
Service Area	California: Marin	California: Marin	California: Marin, Solano
Premium	\$49	\$89	\$45
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,900	\$4,900	\$6,700
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$25; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$200 Days 1-5	\$345 Days 1-4	\$395 Days 1-5
ASC / Outpatient	\$0 or \$50 / \$0 or \$100	\$0 or \$195 / \$0 or \$195	\$0 or \$250 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$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/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	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, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, 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, Platinum Dental Rider Available







North Bay Area

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\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)		AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-194-000		H0543-148-000	  
Plan Highlights	Mid premium plan designed around Meritage for coordinated care with low out-of-pocket costs		Mid premium plan offering a broad network and low out-of-pocket costs	Open access plan with low out-of-pocket costs, additional ancillaries and no medical deductible
Service Area	California: Napa		California: Sonoma	California: Napa, Sonoma
Premium	\$49		\$49	\$45
Medical Deductible	\$0		\$0	\$0
Max OOP	\$4,900		\$4,900	\$6,700
PCP / Specialist	\$0 / \$15; Referral Required		\$0 / \$15; Referral Required	\$15 / \$45; No Referral Required
Inpatient Hospital	\$290 Days 1-5		\$290 Days 1-5	\$395 Days 1-5
ASC / Outpatient	\$0 or \$195 / \$0 or \$195		\$0 or \$195 / \$0 or \$195	\$0 or \$250 / \$0 or \$250
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$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/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	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, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, 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, 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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North Bay Area



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NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)		UnitedHealthcare® Medicare Advantage Assure (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0543-179-000		H0543-183-000	H0543-224-000
Plan Highlights	Higher premium plan with low out-of-pocket costs and additional ancillaries		Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal	New! Plan designed for those with Cardiovascular Disorders, Chronic heart Failure, or Diabetes with coordinated care through Meritage and Marin Health
Service Area	California: Solano		California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz , Solano, Sonoma	California: Marin
Premium	\$79		\$0 for Full Duals	\$49
Medical Deductible	\$0		\$0	\$0
Max OOP	\$6,700		\$0 for Full Duals	\$4,900
PCP / Specialist	\$0 / \$20; Referral Required		\$0 / \$0 for Full Duals; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$395 Days 1-4		\$0 for Full Duals	\$200 Days 1-5
ASC / Outpatient	\$0 or \$370 / \$0 or \$370		\$0 for Full Duals	\$0 or \$50 / \$0 or \$100
Lab	\$0		\$0 for Full Duals	\$0
Rx Ded.; Copays	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage		\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



North Rural

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)		AARP® Medicare Advantage SecureHorizons® (HMO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H0543-140-000		H0543-195-000	  
Plan Highlights	Mid premium plan with low out-of-pocket costs and additional ancillaries		Low premium plan with low out-of-pocket costs and extra ancillaries	Open access plan with low out-of-pocket costs, additional ancillaries and no medical deductible
Service Area	California: Amador, El Dorado, Lake, Mendocino, Merced, Tulare		California: Shasta, Tehama	California: Amador, El Dorado, Humboldt, Lake, Mendocino, Tulare
Premium	\$61		\$25	\$75
Medical Deductible	\$0		\$0	\$750
Max OOP	\$6,700		\$6,700	\$4,500
PCP / Specialist	\$15 / \$45; Referral Required		\$10 / \$35; Referral Required	\$5 / \$30; No Referral Required
Inpatient Hospital	\$390 Days 1-5		\$390 Days 1-5	\$290 Days 1-5
ASC / Outpatient	\$0 or \$370 / \$0 or \$370		\$0 or \$370 / \$0 or \$370	\$0 or \$175 / \$0 or \$175
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage	\$250 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, 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, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	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



North Rural



Walgreens
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National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-202-000
Plan Highlights	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Amador, El Dorado, Lake, Mendocino, Merced, Nevada, Shasta, Tehama, Tulare
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



Sacramento North Valley



NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus 1 (HMO)		AARP® Medicare Advantage SecureHorizons® Focus 2 (HMO)
Plan ID	H0543-146-000		H0543-222-000
Plan Highlights	Low premium plan designed around Sutter Health for coordinated care and low out-of-pocket costs with popular ancillaries		New! \$0 premium plan designed around Hill Physicians for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	California: Placer, Sacramento, Yolo		California: Placer, Sacramento
Premium	\$19		\$0
Medical Deductible	\$0		\$0
Max OOP	\$4,900		\$4,900
PCP / Specialist	\$0 / \$25; Referral Required		\$0 / \$20; Referral Required
Inpatient Hospital	\$220 Days 1-8		\$250 Days 1-4
ASC / Outpatient	\$0 or \$195 / \$0 or \$195		\$0 or \$100 / \$0 or \$150
Lab	\$0		\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage
Other Benefits	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, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



Sacramento North Valley




NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)		AARP® Medicare Advantage Choice (PPO)	
Plan ID	H0543-089-000		H4829-006-000	
Plan Highlights	Full network plan with low out-of-pocket costs and extra ancillaries		New! Open access plan with low out-of-pocket costs and additional ancillaries	
Service Area	California: Placer, Sacramento, Yolo		California: Placer, Sacramento, Yolo	
Premium	\$92		\$45	
Medical Deductible	\$0		\$0	
Max OOP	\$4,900		\$6,700	
PCP / Specialist	\$0 / \$15; Referral Required		\$15 / \$45; No Referral Required	
Inpatient Hospital	\$150 Days 1-3		\$395 Days 1-5	
ASC / Outpatient	\$0 or \$75 / \$0 or \$75		\$0 or \$250 / \$0 or \$250	
Lab	\$0		\$0	
Rx Ded.; Copays	\$100 Tiers 3-5; \$0/\$12/\$45/\$100/31%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	
Other Benefits	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 2, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	




Sacramento North Valley



Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)		UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-086-000		H0543-185-000
Plan Highlights	Higher premium plan with low out-of-pocket costs serving Nevada county		Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Nevada		California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$99		\$0 for Full Duals
Medical Deductible	\$0		\$0
Max OOP	\$6,700		\$0 for Full Duals
PCP / Specialist	\$0 / \$30; Referral Required		\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$390 Days 1-5		\$0 for Full Duals
ASC / Outpatient	\$0 or \$370 / \$0 or \$370		\$0 for Full Duals
Lab	\$0		\$0 for Full Duals
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS





San Francisco

Plan Name		UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID		H0543-191-000 	H0543-183-000
Plan Highlights		Low premium plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area		California: San Francisco	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz , Solano, Sonoma
Premium		\$39	\$0 for Full Duals
Medical Deductible		\$0	\$0
Max OOP		\$3,500	\$0 for Full Duals
PCP / Specialist		\$0 / \$10; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital		\$250 Days 1-5	\$0 for Full Duals
ASC / Outpatient		\$0 or \$195 / \$0 or \$195	\$0 for Full Duals
Lab		\$0	\$0 for Full Duals
Rx Ded.; Copays		\$0 All Tiers; \$3/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits		Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



South Bay Area

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)		AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-193-000 		H0543-029-000 	H0543-183-000
Plan Highlights	\$0 premium plan designed around PMG of San Jose for coordinated care and low out-of-pocket costs and rich ancillaries		Broad network plan with low out-of-pocket costs serving Santa Clara county	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Santa Clara		California: Santa Clara	California: Alameda, Contra Costa, Marin, Napa, San Francisco, Santa Clara, Santa Cruz , Solano, Sonoma
Premium	\$0		\$101	\$0 for Full Duals
Medical Deductible	\$0		\$0	\$0
Max OOP	\$4,000		\$5,900	\$0 for Full Duals
PCP / Specialist	\$0 / \$0; Referral Required		\$0 / \$10 ; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$175 Days 1-5		\$390 Days 1-5	\$0 for Full Duals
ASC / Outpatient	\$0 or \$75 / \$0 or \$125		\$0 or \$325 / \$0 or \$325	\$0 for Full Duals
Lab	\$0		\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers ; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$355 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, 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	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS



South Bay Area



Walgreens
Preferred







National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	UnitedHealthcare® Canopy Health Medicare Advantage (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)
Plan ID	H4829-007-000  	H0543-209-000 	H0543-178-000 
Plan Highlights	New! Open access plan with low out-of-pocket costs and popular ancillaries	Plan designed around Canopy Health for coordinated care with low out-of-pocket costs and rich ancillaries	High premium plan with access to the full network
Service Area	California: Santa Clara, Santa Cruz	California: Santa Cruz	California: Santa Cruz
Premium	\$45	\$69	\$79
Medical Deductible	\$0	\$0	\$0
Max OOP	\$6,700	\$4,900	\$6,700
PCP / Specialist	\$15 / \$45; No Referral Required	\$0 / \$20; Referral Required	\$0 / \$20; Referral Required
Inpatient Hospital	\$395 Days 1-5	\$225 Days 1-5	\$395 Days 1-4
ASC / Outpatient	\$0 or \$250 / \$0 or \$250	\$0 or \$195 / \$0 or \$195	\$0 or \$370 / \$0 or \$370
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$350 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage
Other Benefits	Dental Level 2, 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, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, 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



South Bay Area




Walgreens
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National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)		
Plan ID	H0543-028-000		
Plan Highlights	Higher premium plan with low out-of-pocket costs and extra ancillaries		
Service Area	California: San Mateo		
Premium	\$107		
Medical Deductible	\$0		
Max OOP	\$4,900		
PCP / Specialist	\$0 / \$10; Referral Required		
Inpatient Hospital	\$200 per admit		
ASC / Outpatient	\$0 / \$0		
Lab	\$0		
Rx Ded.; Copays	\$360 Tiers 3-5; \$3/\$12/\$47/\$100/27%; Tier 1 Full Gap Coverage		
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available		





Southern Central Valley

Walgreens Preferred

National Network

\$35 Insulin

NEW PLAN


Plan Name	AARP® Medicare Advantage Focus (HMO)	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-223-000 	H0543-035-000 	H0543-185-000
Plan Highlights	New! \$0 premium plan designed around Santé Health for those who are cost conscious and want affordable coverage beyond Original Medicare	Mid premium plan designed around Santé Medical Group for coordinated care with low out-of-pocket costs and rich ancillaries	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Fresno, Madera	California: Fresno, Kings, Madera	California: Fresno, Kings, Madera, Placer, Sacramento, San Joaquin, Stanislaus, Yolo
Premium	\$0	\$59	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,450	\$5,900	\$0 for Full Duals
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$300 Days 1-4	\$325 Days 1-4	\$0 for Full Duals
ASC / Outpatient	\$0 or \$50 / \$0 or \$250	\$0 or \$250 / \$0 or \$300	\$0 for Full Duals
Lab	\$0	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
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, 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, Transportation, Platinum Dental Rider Available	Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, 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.
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East Bay Area Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)		
Plan ID	H1375-001-000		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	California: Alameda		
Premium	\$0		
Other Benefits	Dental Level 3, 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		



Southern Central Valley Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)		
Plan ID	H1375-002-000 		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	California: Fresno, Kings, Madera		
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, Acupuncture, Chiropractic, PERS, Meal Benefit		



2022 State Landscape¹

Southern California

Eligibles (as of May 2021)	3,736,034
YOY Eligible Growth	1.7%
MA Penetration	52.4%
YOY MA Enrollment Growth	4.6%
UHC Market Share	16.5%

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

2022 Medicare Advantage Service Area



Current Footprint

Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura



Southern California

Current Footprint Expansion Footprint No Footprint

Kern County

Kern



Market Landscape	
Eligibles (as of May 2021)	122,196
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	28.2%
YOY MA Non-SNP Enrollment Growth	4.6%
UHC Non-SNP Market Share	9.8%

Orange County

Orange



Market Landscape	
Eligibles (as of May 2021)	526,088
YOY Eligible Growth	2.1%
MA Non-SNP Penetration	40.7%
YOY MA Non-SNP Enrollment Growth	4.8%
UHC Non-SNP Market Share	22.3%

Los Angeles

Los Angeles



Market Landscape	
Eligibles (as of May 2021)	1,532,833
YOY Eligible Growth	1.3%
MA Non-SNP Penetration	37.0%
YOY MA Non-SNP Enrollment Growth	5.4%
UHC Non-SNP Market Share	12.3%

Pacific Central Coast

San Luis Obispo, Santa Barbara, Ventura



Market Landscape	
Eligibles (as of May 2021)	300,775
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	20.0%
YOY MA Non-SNP Enrollment Growth	9.7%
UHC Non-SNP Market Share	18.1%



Southern California

Current Footprint Expansion Footprint No Footprint

Riverside/San Bernardino

Riverside, San Bernardino



Market Landscape	
Eligibles (as of May 2021)	702,166
YOY Eligible Growth	1.8%
MA Non-SNP Penetration	44.5%
YOY MA Non-SNP Enrollment Growth	4.5%
UHC Non-SNP Market Share	23.9%

San Diego

San Diego



Market Landscape	
Eligibles (as of May 2021)	551,976
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	38.6%
YOY MA Non-SNP Enrollment Growth	5.7%
UHC Non-SNP Market Share	28.4%

Southern California MA Only

Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura



Market Landscape	
Eligibles (as of May 2021)	3,736,034
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	37.5%
YOY MA Non-SNP Enrollment Growth	5.3%
UHC Non-SNP Market Share	19.0%



Kern County




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National
Network






\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-019-000 	H0543-153-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Kern	California: Kern, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$2,000	\$0 for Full Duals
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 per admit	\$0 for Full Duals
ASC / Outpatient	\$0 / \$0	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$15/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	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	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 , PERS



Los Angeles

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)		AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)
Plan ID	H0543-168-000 		H0543-210-000 	H0543-151-000 
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillaries		\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers coverage outside of the network for certain services	\$0 premium plan designed around Optum for coordinated care and low out-of-pocket costs
Service Area	California: Los Angeles		California: Los Angeles	California: Los Angeles
Premium	\$0		\$0	\$0
Medical Deductible	\$0		\$0	\$0
Max OOP	\$800		\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required		\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit		\$100 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0		\$0 / \$0	\$0 / \$0
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage		\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 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, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available		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, PERS, 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, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available



Los Angeles





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National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)		AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-001-000 		H0543-164-000 	H0543-153-000
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for members with Full Low Income Subsidy (LIS)	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Los Angeles		California: Los Angeles	California: Kern, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0		\$19.10 (Varies by LIS level)	\$0 for Full Duals
Medical Deductible	\$0		\$0	\$0
Max OOP	\$1,500		\$800	\$0 for Full Duals
PCP / Specialist	\$0 / \$0; Referral Required		\$0 / \$0; Referral Required	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 per admit		\$0 per admit	\$0 for Full Duals
ASC / Outpatient	\$0 / \$0		\$0 / \$0	\$0 for Full Duals
Lab	\$0		\$0	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$2/\$15/\$47/\$100/33%; Tier 1 Full Gap Coverage		Varies By LIS Level	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Dental Riders Available		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, Acupuncture , Chiropractic	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 , PERS



Los Angeles



Walgreens
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National
Network



\$35 Insulin

NEW PLAN

Plan Name	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0543-217-000  \$25 Insulin
Plan Highlights	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	California: Los Angeles
Premium	\$0
Medical Deductible	\$0
Max OOP	\$800
PCP / Specialist	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit
ASC / Outpatient	\$0 / \$0
Lab	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 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, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available



Orange County



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)		AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage Harmony (HMO)
Plan ID	H0543-169-000		H0543-215-000	H0543-220-000
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillaries		\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers coverage outside of the network for certain services	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	California: Orange		California: Orange	California: Orange
Premium	\$0		\$0	\$0
Medical Deductible	\$0		\$0	\$0
Max OOP	\$800		\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required		\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit		\$100 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0		\$0 / \$0	\$0 / \$0
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage		\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 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, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available		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, PERS, 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, Transportation, Acupuncture, Chiropractic, PERS, Meal Benefit, Platinum Dental Rider Available



Orange County



Walgreens Preferred



National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0543-138-000	H0543-165-000	H0543-218-000 \$25 Insulin
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for members with Full Low Income Subsidy (LIS)	New! \$0 premium plan designed around Optum for enhanced coordinated care and low out-of-pocket costs. Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	California: Orange	California: Orange	California: Orange
Premium	\$0	\$28.20 (Varies by LIS level)	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$1,500	\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	Varies By LIS Level	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Dental Riders Available	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, Acupuncture , Chiropractic	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, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available



Orange County



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National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-153-000
Plan Highlights	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Kern, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	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 , PERS





Pacific Central Coast

Walgreens Preferred

National Network

\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® (HMO)		AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	
Plan ID	H0543-022-000		H0543-167-000	
Plan Highlights	\$0 premium plan for those who want affordable coverage and extra benefits beyond Original Medicare		Low premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	California: Ventura		California: San Luis Obispo	
Premium	\$0		\$25	
Medical Deductible	\$0		\$0	
Max OOP	\$4,900		\$3,400	
PCP / Specialist	\$0 / \$0; Referral Required		\$0 / \$10; Referral Required	
Inpatient Hospital	\$300 Days 1-5		\$295 Days 1-6	
ASC / Outpatient	\$0 or \$300 / \$0 or \$300		\$0 or \$195 / \$0 or \$195	
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 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, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Platinum Dental Rider Available	



Pacific Central Coast



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National
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\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)		AARP® Medicare Advantage Choice (PPO)	
Plan ID	H0543-032-000		H4829-005-000	
Plan Highlights	Broad network plan serving San Luis Obispo and Santa Barbara counties with affordable coverage and extra benefits beyond Original Medicare		New! Open access plan for those seeking maximum coverage	
Service Area	California: San Luis Obispo, Santa Barbara		California: Santa Barbara	
Premium	\$89		\$89	
Medical Deductible	\$0		\$0	
Max OOP	\$6,700		\$6,700	
PCP / Specialist	\$5 / \$10; Referral Required		\$10 / \$20; No Referral Required	
Inpatient Hospital	\$375 Days 1-5		\$375 Days 1-5	
ASC / Outpatient	\$0 or \$295 / \$0 or \$345		\$0 or \$295 / \$0 or \$295	
Lab	\$0		\$0	
Rx Ded.; Copays	\$375 Tiers 3-5; \$4/\$12/\$47/\$100/26%; Tier 1 Full Gap Coverage		\$200 Tiers 3-5; \$4/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	
Other Benefits	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, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	



Riverside/San Bernardino



Walgreens
Preferred






National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Focus (HMO)	AARP® Medicare Advantage Freedom Plus (HMO-POS)	AARP® Medicare Advantage Harmony (HMO)
Plan ID	H0543-170-000 	H0543-216-000 	H0543-221-000 
Plan Highlights	\$0 premium plan designed around a select provider network for coordinated care with low out-of-pocket costs and rich ancillaries	\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs. Plan offers coverage outside of the network for certain services	New! \$0 premium plan designed around Optum for enhanced coordinated care and low out-of-pocket costs
Service Area	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Riverside , San Bernardino
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$800	\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$100 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 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, Acupuncture , Chiropractic , PERS, Platinum Dental Rider Available	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 , PERS, 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, Transportation, Acupuncture , Chiropractic , PERS, Meal Benefit, Platinum Dental Rider Available



Riverside/San Bernardino



Walgreens
Preferred



National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)
Plan ID	H0543-144-000	H0543-166-000	H0543-219-000 \$25 Insulin
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Full provider network with low out-of-pocket costs and rich ancillary benefits, also suitable for members with Full Low Income Subsidy (LIS)	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	California: Riverside, San Bernardino	California: Riverside, San Bernardino	California: Riverside , San Bernardino
Premium	\$0	\$28.10 (Varies by LIS level)	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$1,500	\$800	\$800
PCP / Specialist	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit	\$0 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0	\$0 / \$0	\$0 / \$0
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$14/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage	Varies By LIS Level	\$0 All Tiers; \$0/\$0/\$35/\$100/33%; Tiers 1-2 Full Gap Coverage
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Dental Riders Available	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, Acupuncture , Chiropractic	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, Acupuncture , Chiropractic , PERS, Platinum Dental Rider Available



Riverside/San Bernardino

Plan Name	UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-153-000
Plan Highlights	Full provider network plan designed for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: Kern, Los Angeles, Orange, Riverside, San Bernardino
Premium	\$0 for Full Duals
Medical Deductible	\$0
Max OOP	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals
Lab	\$0 for Full Duals
Rx Ded.; Copays	\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
Other Benefits	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 , PERS



San Diego






Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	Sharp® Walgreens by UnitedHealthcare® (HMO)		Sharp® SecureHorizons® Plan by UnitedHealthcare® (HMO)	
Plan ID	H0543-204-000	 	H0543-145-000	
Plan Highlights	\$0 premium plan designed around Sharp HealthCare for coordinated care and \$0 copay for doctor visits		\$0 premium plan designed around Sharp HealthCare for coordinated care and low out-of-pocket costs	
Service Area	California: San Diego		California: San Diego	
Premium	\$0		\$0	
Medical Deductible	\$0		\$0	
Max OOP	\$2,900		\$3,400	
PCP / Specialist	\$0 / \$0; Referral Required		\$5 / \$35; Referral Required	
Inpatient Hospital	\$260 Days 1-7		\$260 Days 1-7	
ASC / Outpatient	\$0 or \$100 / \$0 or \$100		\$0 or \$250 / \$0 or \$250	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage		\$0 All Tiers; \$4/\$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, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Transportation, Acupuncture , Chiropractic, Meal Benefit , Platinum Dental Rider Available		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 , Dental Riders Available	



San Diego




Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Chronic Complete Focus (HMO C-SNP)		UnitedHealthcare® Medicare Advantage Assure (HMO)
Plan ID	H0543-214-000	 \$25 Insulin	H0543-172-000
Plan Highlights	\$0 premium plan designed around Sharp HealthCare for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes		Plan designed around Sharp HealthCare for Full Duals - this is what members pay if they have Medicare and full MediCal
Service Area	California: San Diego		California: San Diego
Premium	\$0		\$0 for Full Duals
Medical Deductible	\$0		\$0
Max OOP	\$3,400		\$0 for Full Duals
PCP / Specialist	\$5 / \$35; Referral Required		\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$260 Days 1-7		\$0 for Full Duals
ASC / Outpatient	\$0 or \$250 / \$0 or \$250		\$0 for Full Duals
Lab	\$0		\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$4/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 for Full Duals; \$1.35 for Generics and \$4.00 for Brands *Copay amounts vary by LIS/Medi-Cal eligibility
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		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, PERS, Meal Benefit



San Diego






Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 4 (HMO)		AARP® Medicare Advantage SecureHorizons® Value (HMO)	AARP® Medicare Advantage SecureHorizons® Premier (HMO)	
Plan ID	H0543-152-000 		H0543-013-000 	H0543-060-000 	
Plan Highlights	\$0 premium plan for those who want affordable coverage, a broad selection of doctors and extra benefits beyond Original Medicare		Low premium plan for those who want popular ancillary benefits beyond Original Medicare, a broad choice of doctors, and low out-of-pocket costs	Premium plan for those who want rich ancillary benefits beyond Original Medicare, a broad choice of doctors, and low out-of-pocket costs	
Service Area	California: San Diego		California: San Diego	California: San Diego	
Premium	\$0		\$25	\$69	
Medical Deductible	\$0		\$0	\$0	
Max OOP	\$3,400		\$5,300	\$4,300	
PCP / Specialist	\$10 / \$35; Referral Required		\$20 / \$40; Referral Required	\$15 / \$35; Referral Required	
Inpatient Hospital	\$295 Days 1-7		\$225 Days 1-8	\$175 Days 1-8	
ASC / Outpatient	\$0 or \$295 / \$0 or \$295		\$0 or \$225 / \$0 or \$225	\$0 or \$175 / \$0 or \$175	
Lab	\$0		\$0	\$0	
Rx Ded.; Copays	\$0 All Tiers; \$5/\$11/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$4/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$4/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	
Other Benefits	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 , Dental Riders Available		Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, PERS, Dental Riders 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, Acupuncture, Chiropractic, PERS, Platinum Dental Rider Available	



Southern California MA Only

Walgreens Preferred

National Network

\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0543-121-000
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	California: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura
Premium	\$0; Part B Rebate: up to \$25
Medical Deductible	\$0
Max OOP	\$4,900
PCP / Specialist	\$5 / \$10; Referral Required
Inpatient Hospital	\$50 per admit
ASC / Outpatient	\$0 / \$0
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available



2022 State Landscape¹

Colorado

Eligibles (as of May 2021)	933,203
Estimated Dual Eligibles ²	119,680
YOY Eligible Growth	2.9%
MA Penetration	47.0%
YOY MA Enrollment Growth	7.8%
UHC Market Share	47.9%

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. 15,549 partial duals who may or may not be eligible).

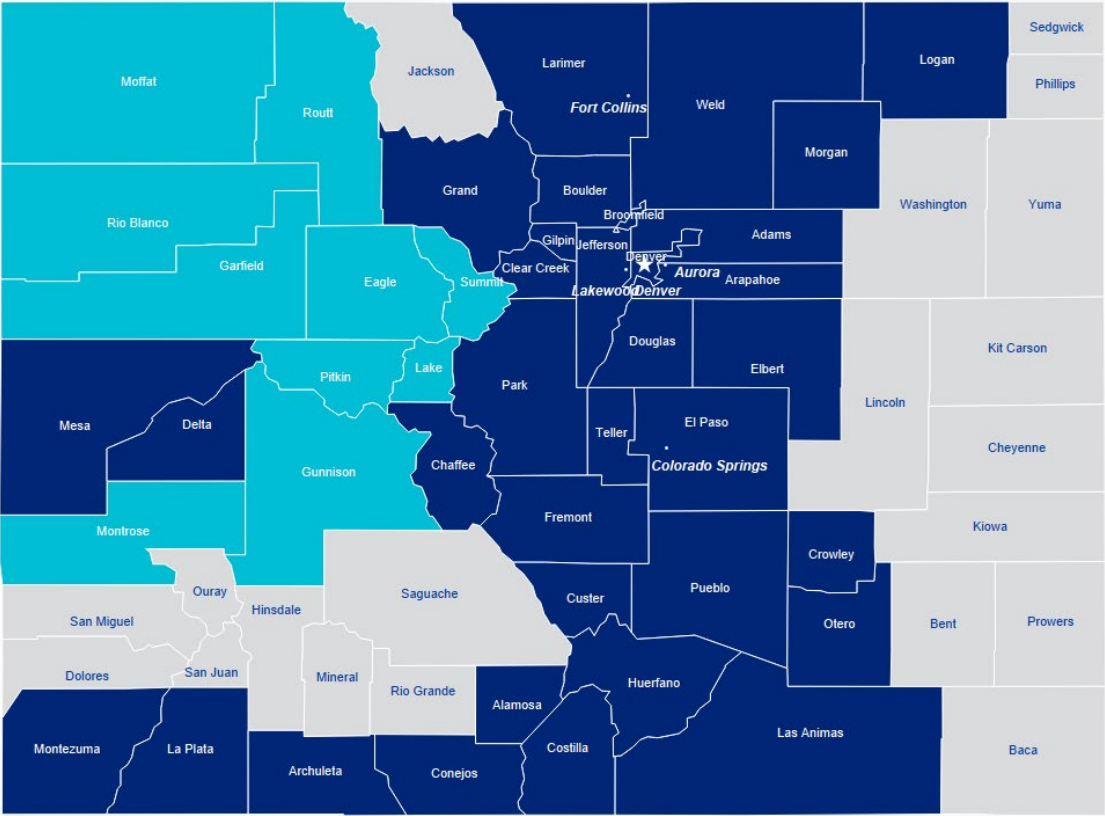
2022 Medicare Advantage Service Area

Current Footprint

Adams, Alamosa, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Delta, Denver, Douglas, El Paso, Elbert, Fremont, Gilpin, Grand, Huerfano, Jefferson, La Plata, Larimer, Las Animas, Logan, Mesa, Montezuma, Morgan, Otero, Park, Pueblo, Teller, Weld

Expansion Footprint

Eagle, Garfield, Gunnison, Lake, Moffat, Montrose, Pitkin, Rio Blanco, Routt, Summit

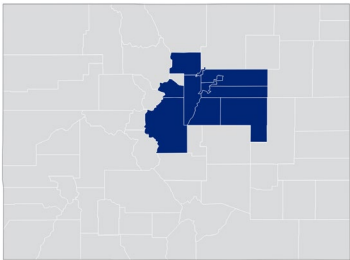


Colorado

Current Footprint Expansion Footprint No Footprint

Denver Metro

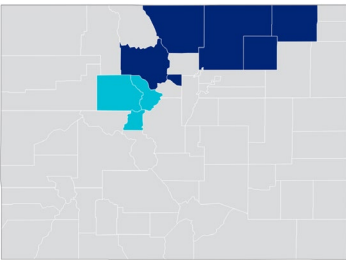
Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson, Park



Market Landscape	
Eligibles (as of May 2021)	492,449
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	40.3%
YOY MA Non-SNP Enrollment Growth	6.0%
UHC Non-SNP Market Share	47.6%

Northern Colorado

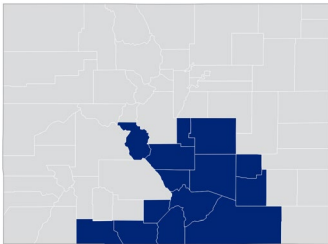
Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld



Market Landscape	
Eligibles (as of May 2021)	138,333
YOY Eligible Growth	3.7%
MA Non-SNP Penetration	29.1%
YOY MA Non-SNP Enrollment Growth	12.4%
UHC Non-SNP Market Share	43.3%

Southern Colorado

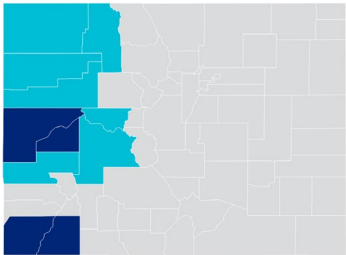
Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Pueblo, Teller



Market Landscape	
Eligibles (as of May 2021)	203,015
YOY Eligible Growth	2.5%
MA Non-SNP Penetration	31.6%
YOY MA Non-SNP Enrollment Growth	11.9%
UHC Non-SNP Market Share	45.1%

Western Colorado

Delta, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt



Market Landscape	
Eligibles (as of May 2021)	99,406
YOY Eligible Growth	3.7%
MA Non-SNP Penetration	16.8%
YOY MA Non-SNP Enrollment Growth	1.1%
UHC Non-SNP Market Share	22.5%

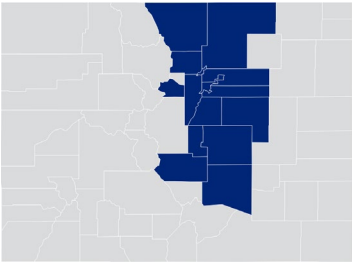


Colorado

● Current Footprint ● Expansion Footprint ● No Footprint

Colorado MA Only

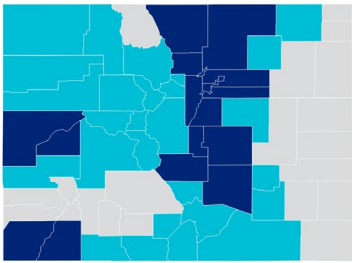
Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Elbert, Fremont, Jefferson, Larimer, Pueblo, Teller, Weld



Market Landscape	
Eligibles (as of May 2021)	774,444
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	37.8%
YOY MA Non-SNP Enrollment Growth	7.2%
UHC Non-SNP Market Share	47.4%

Colorado Dual

Adams, Alamosa, Arapahoe, Archuleta, Boulder, Broomfield, Chaffee, Clear Creek, Conejos, Costilla, Crowley, Custer, Delta, Denver, Douglas, Eagle, El Paso, Elbert, Fremont, Garfield, Gilpin, Grand, Gunnison, Huerfano, Jefferson, La Plata, Lake, Larimer, Las Animas, Logan, Mesa, Moffat, Montezuma, Montrose, Morgan, Otero, Park, Pitkin, Pueblo, Rio Blanco, Routt, Summit, Teller, Weld



Market Landscape	
Est. D-SNP Eligibles	119,680
D-SNP Enrollees	26,154
D-SNP Penetration (All Plans)	21.9%
Total UHC D-SNP Enrollees	19,872
UHC D-SNP Market Share	76.0%



Denver Metro



Walgreens Preferred






National Network



\$35 Insulin







NEW PLAN

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)	AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H0609-012-000 	H0609-007-000 	H0609-048-000 
Plan Highlights	\$0 premium plan with additional ancillaries	Premium plan with low out-of-pocket costs and rich ancillaries	New! \$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson
Premium	\$0	\$44	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,900	\$3,000	\$4,400
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$20; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$225 Days 1-5	\$185 Days 1-5	\$250 Days 1-6
ASC / Outpatient	\$0 or \$125 / \$0 or \$200	\$0 or \$100 / \$0 or \$175	\$0 or \$175 / \$0 or \$235
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; 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, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available	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, Acupuncture, Chiropractic, 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, Transportation, Acupuncture, Chiropractic, Meal Benefit





Denver Metro

NEW PLAN

Plan Name	AARP® Medicare Advantage Walgreens (PPO)	UnitedHealthcare® Chronic Complete (HMO C-SNP)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2577-002-000   	H0609-047-000 	H6706-001-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice	New! Plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Includes Medicare National Network
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson	Colorado: Boulder
Premium	\$0	\$0	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,500	\$3,900	\$3,900
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$25; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$325 Days 1-5	\$225 Days 1-6	\$225 Days 1-6
ASC / Outpatient	\$0 or \$325 / \$0 or \$325	\$0 or \$200 / \$0 or \$200	\$0 or \$200 / \$0 or \$200
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; 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, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available	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 2, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Platinum Dental Rider Available



Northern Colorado

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)		AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	
Plan ID	H0609-036-001		H0609-034-001	
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		Mid premium plan with low out-of-pocket costs and rich ancillaries	
Service Area	Colorado: Larimer, Weld		Colorado: Larimer, Weld	
Premium	\$0		\$39	
Medical Deductible	\$0		\$0	
Max OOP	\$4,400		\$3,500	
PCP / Specialist	\$0 / \$40; Referral Required		\$0 / \$30; Referral Required	
Inpatient Hospital	\$275 Days 1-6		\$225 Days 1-6	
ASC / Outpatient	\$0 or \$175 / \$0 or \$250		\$0 or \$150 / \$0 or \$225	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$95/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$8/\$47/\$95/33%; 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, Acupuncture, Chiropractic, 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, Acupuncture, Chiropractic, Platinum Dental Rider Available	









Northern Colorado

Walgreens Preferred

National Network

\$35 Insulin



NEW PLAN

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	H2577-001-001  		H2577-003-001  	H2577-022-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Broad pharmacy access		\$0 premium plan designed for those who are cost conscious, but want provider choice. Broad pharmacy access	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Colorado: Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld		Colorado: Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld	Colorado: Eagle, Gilpin, Grand, Lake, Larimer, Logan, Morgan, Summit, Weld
Premium	\$0		\$0; Part B Rebate: up to \$40	\$24
Medical Deductible	\$0		\$0	\$0
Max OOP	\$5,900		\$5,900	\$5,200
PCP / Specialist	\$0 / \$40; No Referral Required		\$25 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$325 Days 1-5		\$490 Days 1-4	\$250 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325		\$0 or \$470 / \$0 or \$470	\$0 or \$250 / \$0 or \$250
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage		\$350 Tiers 3-5; \$0/\$8/\$47/\$95/27%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; 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, Acupuncture, Chiropractic, 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 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit



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Southern Colorado

Plan Name	AARP® Medicare Advantage SecureHorizons® Plan 2 (HMO)		AARP® Medicare Advantage SecureHorizons® Plan 1 (HMO)	
Plan ID	H0609-036-002		H0609-034-002	
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		Mid premium plan with low out-of-pocket costs and rich ancillaries	
Service Area	Colorado: El Paso, Fremont, Pueblo, Teller		Colorado: El Paso, Fremont, Pueblo, Teller	
Premium	\$0		\$39	
Medical Deductible	\$0		\$0	
Max OOP	\$4,500		\$3,200	
PCP / Specialist	\$0 / \$35; Referral Required		\$0 / \$30; Referral Required	
Inpatient Hospital	\$275 Days 1-6		\$225 Days 1-6	
ASC / Outpatient	\$0 or \$175 / \$0 or \$250		\$0 or \$150 / \$0 or \$225	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$47/\$95/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$8/\$47/\$95/33%; 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, Acupuncture, Chiropractic, Platinum Dental Rider Available		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, Acupuncture, Chiropractic	









Southern Colorado

Walgreens Preferred

National Network

\$35 Insulin

NEW PLAN

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	H2577-001-002  		H2577-003-002  	H2577-023-000  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Broad pharmacy access		\$0 premium plan for those who are cost conscious, but want provider choice. Broad pharmacy access	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Colorado: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller		Colorado: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller	Colorado: Alamosa, Archuleta, Chaffee, Conejos, Costilla, Crowley, Custer, El Paso, Fremont, Huerfano, Las Animas, Otero, Park, Pueblo, Teller
Premium	\$0		\$0; Part B Rebate: up to \$45	\$24
Medical Deductible	\$0		\$0	\$0
Max OOP	\$5,500		\$6,700	\$5,200
PCP / Specialist	\$0 / \$40; No Referral Required		\$25 / \$50; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-6		\$445 Days 1-4	\$250 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275		\$0 or \$445 / \$0 or \$445	\$0 or \$250 / \$0 or \$250
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; Tier 1 Full Gap Coverage		\$350 Tiers 3-5; \$0/\$8/\$47/\$95/27%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$95/33%; 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, Acupuncture, Chiropractic, 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 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Meal Benefit



Western Colorado



Walgreens
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National
Network



\$35 Insulin

Plan Name	Rocky Mountain Health Plans CareAdvantage Value (HMO)		Rocky Mountain Health Plans CareAdvantage Enhanced (HMO)	
Plan ID	H2582-004-000		H2582-005-000	
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	
Service Area	Colorado: Delta, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt		Colorado: Delta, Garfield, Gunnison, La Plata, Mesa, Moffat, Montezuma, Montrose, Pitkin, Rio Blanco, Routt	
Premium	\$0		\$34	
Medical Deductible	\$0		\$0	
Max OOP	\$5,500		\$4,900	
PCP / Specialist	\$0 / \$40; No Referral Required		\$0 / \$35; No Referral Required	
Inpatient Hospital	\$285 Days 1-6		\$225 Days 1-6	
ASC / Outpatient	\$0 or \$250 / \$0 or \$250		\$0 or \$200 / \$0 or \$200	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$8/\$45/\$95/33%; 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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	





Colorado MA Only

Plan Name	AARP® Medicare Advantage Patriot (HMO)		AARP® Medicare Advantage Patriot (HMO)
Plan ID	H0609-041-000		H0609-018-000
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	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld		Colorado: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, Jefferson
Premium	\$0; Part B Rebate: up to \$50		\$0; Part B Rebate: up to \$50
Medical Deductible	\$0		\$0
Max OOP	\$3,900		\$3,400
PCP / Specialist	\$0 / \$45; Referral Required		\$0 / \$35; Referral Required
Inpatient Hospital	\$275 Days 1-6		\$225 Days 1-6
ASC / Outpatient	\$0 or \$240 / \$0 or \$240		\$0 or \$225 / \$0 or \$225
Lab	\$0		\$0
Rx Ded.; Copays	Not Covered		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		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



Colorado Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)		Rocky Mountain Health Plans DualCare Plus (HMO D-SNP)
Plan ID	H0624-001-000		H2582-002-000 
Plan Highlights	Plan designed for those with both Medicare and Medicaid		Plan designed for those with both Medicare and Medicaid
Service Area	Colorado: Adams, Alamosa , Arapahoe, Boulder, Broomfield, Chaffee , Clear Creek , Conejos , Costilla , Crowley , Custer , Denver, Douglas, El Paso, Elbert , Fremont, Gilpin , Grand , Huerfano , Jefferson, Lake , Larimer, Las Animas , Logan , Morgan , Otero , Park , Pueblo, Teller, Weld		Colorado: Archuleta , Delta, Eagle , Garfield , Gunnison , La Plata, Mesa, Moffat , Montezuma, Montrose , Pitkin , Rio Blanco, Routt , Summit
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, Transportation , PERS, Meal Benefit



2022 State Landscape¹

Hawaii

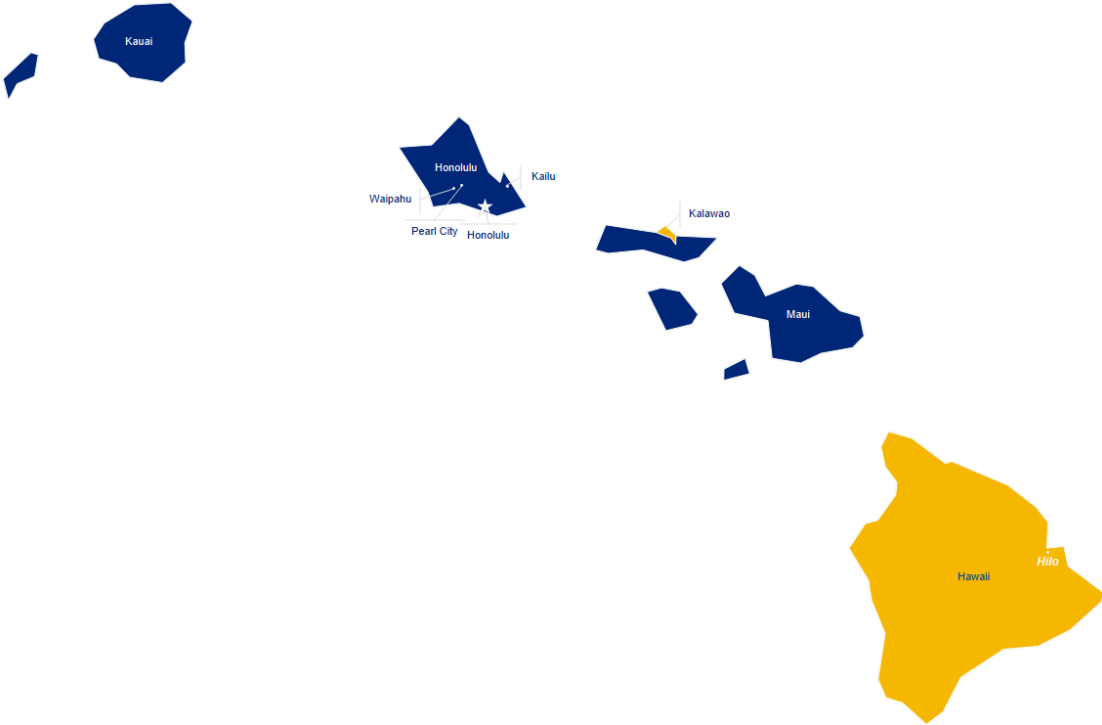
Eligibles (as of May 2021)	285,959
Estimated Dual Eligibles ²	44,092
YOY Eligible Growth	2.9%
MA Penetration	49.8%
YOY MA Enrollment Growth	7.7%
UHC Market Share	32.2%

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. 5,865 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- Honolulu, Kauai, Maui
- Dual Only Footprint
- Hawaii, Kalawao

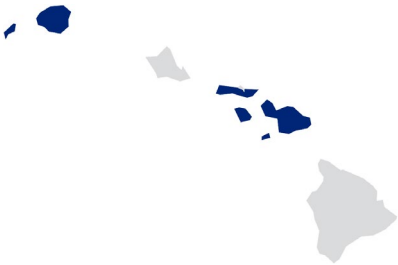


Hawaii

Current Footprint Expansion Footprint No Footprint

Hawaii

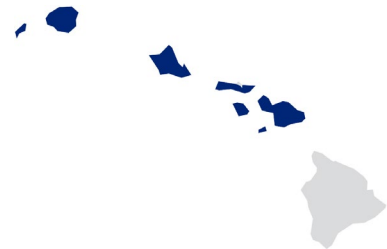
Kauai, Maui



Market Landscape	
Eligibles (as of May 2021)	48,479
YOY Eligible Growth	3.7%
MA Non-SNP Penetration	34.9%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	8.3%

Hawaii MA Only

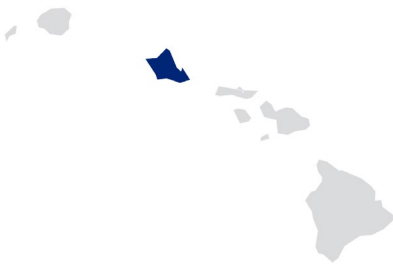
Honolulu, Kauai, Maui



Market Landscape	
Eligibles (as of May 2021)	238,309
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	31.0%
YOY MA Non-SNP Enrollment Growth	7.8%
UHC Non-SNP Market Share	24.6%

Honolulu

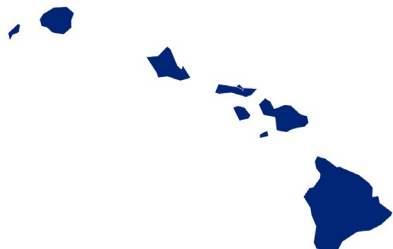
Honolulu



Market Landscape	
Eligibles (as of May 2021)	189,830
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	30.0%
YOY MA Non-SNP Enrollment Growth	7.2%
UHC Non-SNP Market Share	29.4%

Hawaii Dual

Hawaii, Honolulu, Kalawao, Kauai, Maui



Market Landscape	
Est. D-SNP Eligibles	44,092
D-SNP Enrollees	26,468
D-SNP Penetration (All Plans)	60.0%
Total UHC D-SNP Enrollees	17,737
UHC D-SNP Market Share	67.0%



Hawaii



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National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)		
Plan ID	H2228-068-000		
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Passport included		
Service Area	<i>Hawaii:</i> Kauai, Maui		
Premium	\$28		
Medical Deductible	\$0		
Max OOP	\$5,700		
PCP / Specialist	\$0 / \$35 ; No Referral Required		
Inpatient Hospital	\$340 Days 1-4		
ASC / Outpatient	\$0 or \$265 / \$0 or \$335		
Lab	\$0		
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage		
Other Benefits	Dental Level 2 , Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Meal Benefit , Platinum Dental Rider Available		



Honolulu





Walgreens
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National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)		AARP® Medicare Advantage Choice Plan 2 (PPO)	
Plan ID	H2228-024-000		H2228-067-000	
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice. Passport included		Open access plan with low out-of-pocket costs and additional ancillaries. Passport included	
Service Area	<i>Hawaii:</i> Honolulu		<i>Hawaii:</i> Honolulu	
Premium	\$0		\$55	
Medical Deductible	\$0		\$0	
Max OOP	\$6,700		\$5,100	
PCP / Specialist	\$5 / \$45; No Referral Required		\$0 / \$30; No Referral Required	
Inpatient Hospital	\$425 Days 1-4		\$300 Days 1-5	
ASC / Outpatient	\$0 or \$325 / \$0 or \$425		\$0 or \$230 / \$0 or \$300	
Lab	\$0		\$0	
Rx Ded.; Copays	\$300 Tiers 3-5; \$3/\$12/\$45/\$95/28%; Tier 1 Full Gap Coverage		\$150 Tiers 3-5; \$3/\$12/\$45/\$95/30%; Tier 1 Full Gap Coverage	
Other Benefits	Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, 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, Acupuncture, Chiropractic, Meal Benefit, Platinum Dental Rider Available	



Hawaii MA Only



Walgreens
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National
Network





\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-025-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Passport included
Service Area	<i>Hawaii:</i> Honolulu, Kauai, Maui
Premium	\$0; Part B Rebate : up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$50; No Referral Required
Inpatient Hospital	\$450 Days 1-4
ASC / Outpatient	\$0 or \$355 / \$0 or \$425
Lab	\$0
Rx Ded.; Copays	Not Covered
Other Benefits	Routine Eye Exam, Eyewear Allowance , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline, Acupuncture, Chiropractic, Meal Benefit , Platinum Dental Rider Available



Hawaii Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (PPO D-SNP)		UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)	
Plan ID	H2228-043-000 		R3175-003-000 	
Plan Highlights	Plan designed for those with both Medicare and Medicaid		Plan designed for those with both Medicare and Medicaid	
Service Area	Hawaii: Hawaii , Honolulu, Kauai , Maui		All counties in state	
Premium	\$0		\$0	
Other Benefits	Dental Level 4 , Combined OTC and Healthy Food Benefit , Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Transportation, Acupuncture, Chiropractic		Dental Level 3, OTC Catalog, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic	



2022 State Landscape¹

Idaho

Eligibles (as of May 2021)	300,569
YOY Eligible Growth	4.3%
MA Penetration	44.6%
YOY MA Enrollment Growth	13.0%
UHC Market Share	32.7%

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

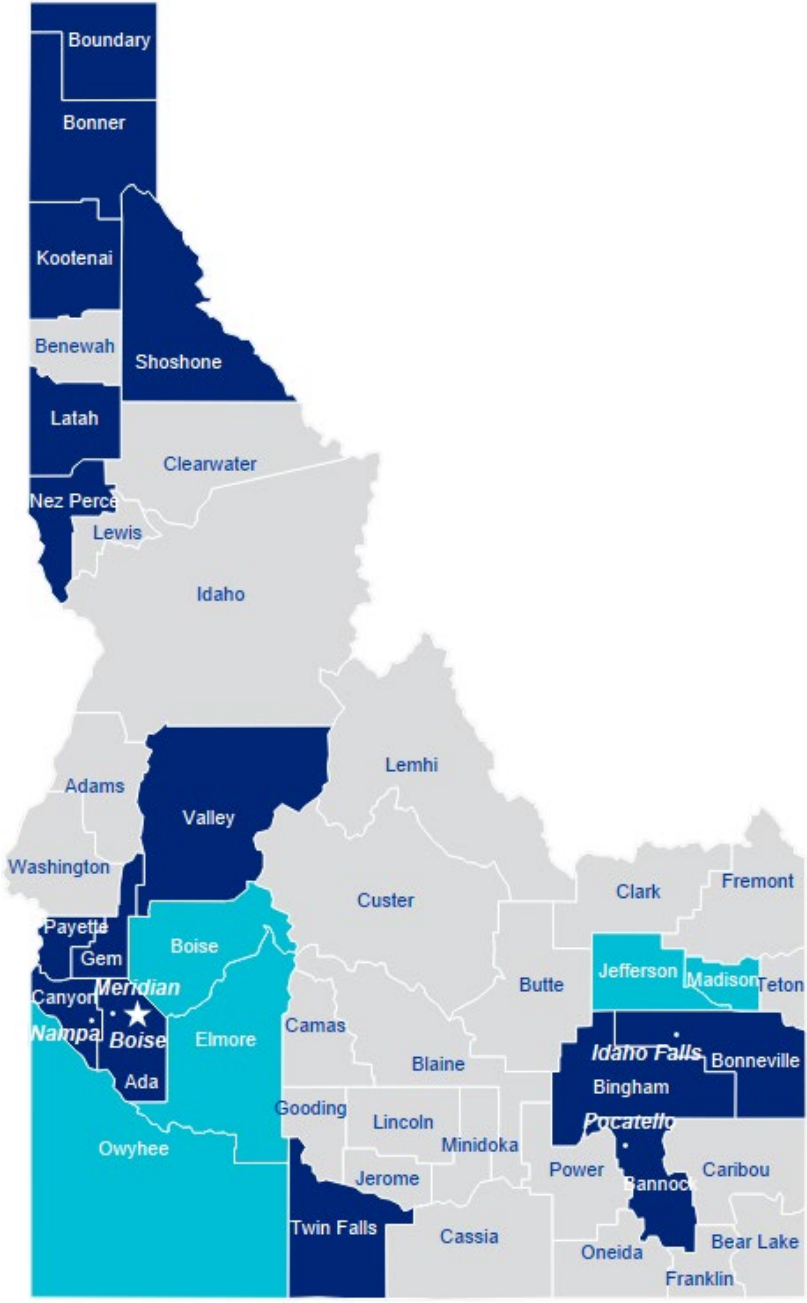
2022 Medicare Advantage Service Area

● Current Footprint

Ada, Bannock, Bingham, Bonner, Bonneville, Boundary, Canyon, Gem, Kootenai, Latah, Nez Perce, Payette, Shoshone, Twin Falls, Valley

● Expansion Footprint

Boise, Elmore, Jefferson, Madison, Owyhee

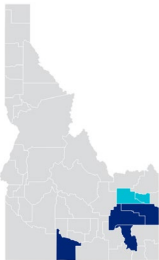


Idaho

● Current Footprint ● Expansion Footprint ● No Footprint

Eastern Idaho

Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls



Market Landscape	
Eligibles (as of May 2021)	68,885
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	30.5%
YOY MA Non-SNP Enrollment Growth	18.9%
UHC Non-SNP Market Share	18.1%

Northern Idaho

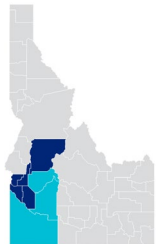
Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone



Market Landscape	
Eligibles (as of May 2021)	79,662
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	27.8%
YOY MA Non-SNP Enrollment Growth	14.4%
UHC Non-SNP Market Share	10.9%

Southern Idaho

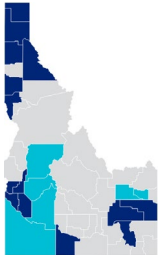
Ada, Boise, Canyon, Elmore, Gem, Owyhee, Payette, Valley



Market Landscape	
Eligibles (as of May 2021)	152,022
YOY Eligible Growth	4.8%
MA Non-SNP Penetration	48.6%
YOY MA Non-SNP Enrollment Growth	9.7%
UHC Non-SNP Market Share	47.7%

Idaho MA Only

Ada, Bannock, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Elmore, Gem, Jefferson, Kootenai, Latah, Madison, Nez Perce, Owyhee, Payette, Shoshone, Twin Falls, Valley







Market Landscape	
Eligibles (as of May 2021)	300,569
YOY Eligible Growth	4.3%
MA Non-SNP Penetration	38.9%
YOY MA Non-SNP Enrollment Growth	12.1%
UHC Non-SNP Market Share	35.4%



Eastern Idaho

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H4604-022-000  	H4604-014-000  
Plan Highlights	New! \$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	Idaho: Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls	Idaho: Bannock, Bingham, Bonneville, Jefferson, Madison, Twin Falls
Premium	\$0	\$76
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$5,500
PCP / Specialist	\$5 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$295 Days 1-6
ASC / Outpatient	\$0 or \$375 / \$0 or \$375	\$0 or \$275 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$325 Tiers 3-5; \$3/\$10/\$45/\$95/27%; Tier 1 Full Gap Coverage	\$200 Tiers 3-5; \$0/\$10/\$45/\$95/29%; Tier 1 Full Gap Coverage
Other Benefits	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	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



Northern Idaho



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\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)		AARP® Medicare Advantage Plan 1 (HMO)	
Plan ID	H4604-020-000	 	H4604-013-000	 
Plan Highlights	\$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	<i>Idaho</i> : Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone		<i>Idaho</i> : Bonner, Boundary, Kootenai, Latah, Nez Perce, Shoshone	
Premium	\$0		\$49	
Medical Deductible	\$0		\$0	
Max OOP	\$6,700		\$5,500	
PCP / Specialist	\$5 / \$45; No Referral Required		\$0 / \$40; No Referral Required	
Inpatient Hospital	\$395 Days 1-4		\$295 Days 1-6	
ASC / Outpatient	\$0 or \$375 / \$0 or \$375		\$0 or \$275 / \$0 or \$275	
Lab	\$0		\$0	
Rx Ded.; Copays	\$295 Tiers 3-5; \$3/\$10/\$45/\$95/28%; Tier 1 Full Gap Coverage		\$195 Tiers 3-5; \$0/\$10/\$45/\$95/29%; Tier 1 Full Gap Coverage	
Other Benefits	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		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	



Southern Idaho



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Focus (HMO)		AARP® Medicare Advantage (HMO)	
Plan ID	H4604-015-000		H4604-012-000	 
Plan Highlights	\$0 premium plan designed around St Luke's for coordinated care and low out-of-pocket costs. Passport included		Low premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	<i>Idaho:</i> Ada, Boise , Canyon, Elmore , Gem, Owyhee , Payette, Twin Falls, Valley		<i>Idaho:</i> Ada, Boise , Canyon, Elmore , Gem, Owyhee , Payette, Valley	
Premium	\$0		\$16	
Medical Deductible	\$0		\$0	
Max OOP	\$4,900		\$4,900	
PCP / Specialist	\$0 / \$30; No Referral Required		\$0 / \$35; No Referral Required	
Inpatient Hospital	\$275 Days 1-5		\$350 Days 1-4	
ASC / Outpatient	\$0 or \$100 / \$0 or \$200		\$0 or \$250 / \$0 or \$250	
Lab	\$0		\$0	
Rx Ded.; Copays	\$100 Tiers 3-5; \$0/\$7/\$45/\$95/31%; Tier 1 Full Gap Coverage		\$200 Tiers 3-5; \$0/\$10/\$45/\$95/29% ; 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, Transportation, 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, Transportation, PERS, Meal Benefit	










Southern Idaho

Walgreens Preferred

National Network

\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	
Plan ID	H2228-079-000   		H2228-031-000  	H2228-032-000  	
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	Open access plan for those seeking maximum coverage	
Service Area	Idaho: Ada, Canyon		Idaho: Ada, Canyon	Idaho: Ada, Canyon	
Premium	\$0		\$19	\$76	
Medical Deductible	\$0		\$0	\$0	
Max OOP	\$6,700		\$4,700	\$3,900	
PCP / Specialist	\$0 / \$40; No Referral Required		\$0 / \$40; No Referral Required	\$0 / \$30; No Referral Required	
Inpatient Hospital	\$325 Days 1-6		\$325 Days 1-4	\$295 Days 1-4	
ASC / Outpatient	\$0 or \$325 / \$0 or \$325		\$0 or \$325 / \$0 or \$325	\$0 or \$295 / \$0 or \$295	
Lab	\$0		\$0	\$0	
Rx Ded.; Copays	\$200 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage		\$190 Tiers 3-5; \$0/\$10/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$175 Tiers 3-5; \$0/\$10/\$45/\$95/30%; 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, Transportation, PERS, 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, Transportation, PERS, Meal Benefit	



Southern Idaho



Walgreens
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National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-002-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Service Area	<i>Idaho</i> : Ada, Bannock , Bingham , Boise , Bonner , Bonneville , Boundary , Canyon, Elmore , Gem, Jefferson , Kootenai , Latah , Madison , Nez Perce , Owyhee , Payette , Shoshone , Twin Falls , Valley
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 Debit Card , Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Meal Benefit



Idaho MA Only




Walgreens
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National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO)		
Plan ID	H4604-019-000		
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	Idaho: Ada, Bannock, Bingham, Boise, Bonner, Bonneville, Boundary, Canyon, Elmore, Gem, Jefferson, Kootenai, Latah, Madison, Nez Perce, Owyhee, Payette, Shoshone, Twin Falls, Valley		
Premium	\$0; Part B Rebate: up to \$50		
Medical Deductible	\$0		
Max OOP	\$5,400		
PCP / Specialist	\$0 / \$40; No Referral Required		
Inpatient Hospital	\$350 Days 1-4		
ASC / Outpatient	\$0 or \$300 / \$0 or \$300		
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, Meal Benefit		



2022 State Landscape¹

Montana

Eligibles (as of May 2021)	103,262
Estimated Dual Eligibles ²	8,146
YOY Eligible Growth	3.0%
MA Penetration	23.1%
YOY MA Enrollment Growth	17.2%
UHC Market Share	3.4%

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. 1,515 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

● Current Footprint

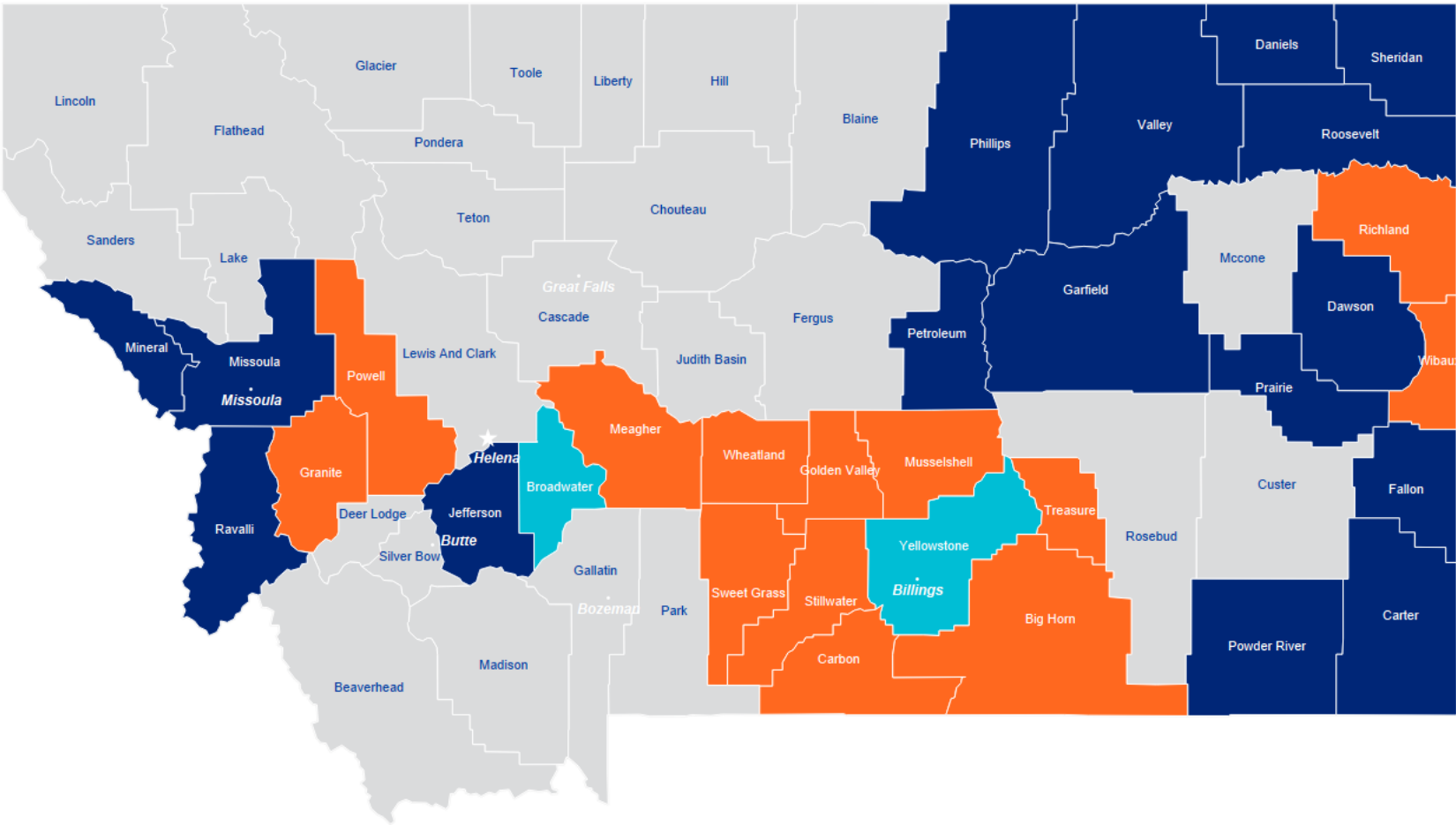
Carter, Daniels, Dawson, Fallon, Garfield, Jefferson, Mineral, Missoula, Petroleum, Phillips, Powder River, Prairie, Ravalli, Roosevelt, Sheridan, Valley

● Expansion Footprint

Broadwater, Yellowstone

● Dual Only Expansion

Big Horn, Carbon, Golden Valley, Granite, Meagher, Musselshell, Powell, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux

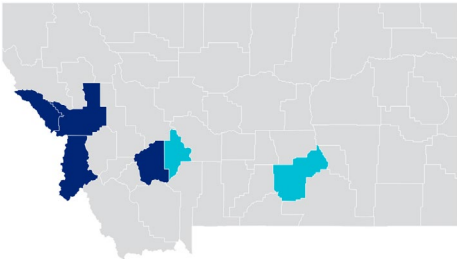


Montana

Current Footprint Expansion Footprint No Footprint

Montana

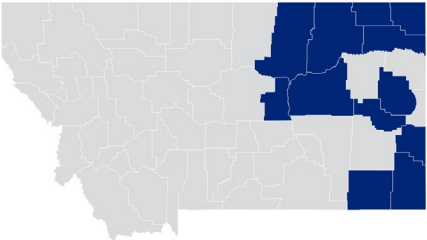
Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone



Market Landscape	
Eligibles (as of May 2021)	76,688
YOY Eligible Growth	3.2%
MA Non-SNP Penetration	22.8%
YOY MA Non-SNP Enrollment Growth	12.8%
UHC Non-SNP Market Share	2.2%

Montana PFFS

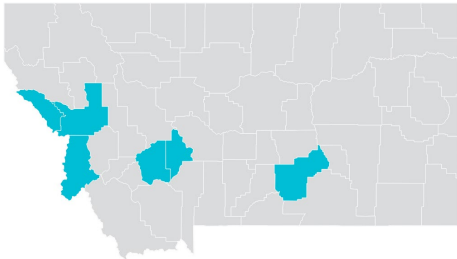
Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley



Market Landscape	
Eligibles (as of May 2021)	10,147
YOY Eligible Growth	2.2%
MA Non-SNP Penetration	3.3%
YOY MA Non-SNP Enrollment Growth	27.0%
UHC Non-SNP Market Share	100.0%

Montana MA Only

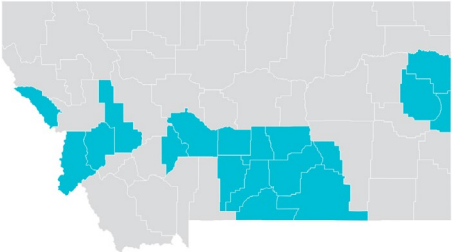
Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone



Market Landscape	
Eligibles (as of May 2021)	76,688
YOY Eligible Growth	3.2%
MA Non-SNP Penetration	22.8%
YOY MA Non-SNP Enrollment Growth	12.8%
UHC Non-SNP Market Share	2.2%

Montana Dual

Big Horn, Broadwater, Carbon, Dawson, Golden Valley, Granite, Meagher, Mineral, Musselshell, Powell, Ravalli, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux, Yellowstone







Market Landscape	
Est. D-SNP Eligibles	8,146
D-SNP Enrollees	775
D-SNP Penetration (All Plans)	9.5%
Total UHC D-SNP Enrollees	0
UHC D-SNP Market Share	0.0%



Montana



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H8211-009-000  	H8211-007-000  
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	Montana: Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone	Montana: Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone
Premium	\$0	\$35
Medical Deductible	\$0	\$0
Max OOP	\$5,900	\$4,200
PCP / Specialist	\$20 / \$45; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$400 Days 1-4	\$295 Days 1-5
ASC / Outpatient	\$0 or \$300 / \$0 or \$400	\$0 or \$175 / \$0 or \$275
Lab	\$0	\$0
Rx Ded.; Copays	\$350 Tiers 3-5; \$0/\$15/\$45/\$95/27%; Tier 1 Full Gap Coverage	\$225 Tiers 4-5; \$0/\$8/\$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, 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, Meal Benefit, Platinum Dental Rider Available



Montana MA Only

NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8211-010-000 
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	Montana: Broadwater, Jefferson, Mineral, Missoula, Ravalli, Yellowstone
Premium	\$0; Part B Rebate: up to \$30
Medical Deductible	\$0
Max OOP	\$6,700
PCP / Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250
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, Meal Benefit



Montana PFFS



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well for veterans	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston
Premium	\$40	\$74
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline



Montana Dual

 \$0 Rx Copays

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)
Plan ID	H0271-030-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Service Area	Montana: Big Horn, Broadwater, Carbon, Dawson, Golden Valley, Granite, Meagher, Mineral, Musselshell, Powell, Ravalli, Richland, Stillwater, Sweet Grass, Treasure, Wheatland, Wibaux, Yellowstone
Premium	\$0
Other Benefits	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, PERS, Meal Benefit



2022 State Landscape¹

Nevada

Eligibles (as of May 2021)	500,665
Estimated Dual Eligibles ²	67,647
YOY Eligible Growth	2.8%
MA Penetration	46.8%
YOY MA Enrollment Growth	11.0%
UHC Market Share	39.9%

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. 16,027 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- Current Footprint
- Clark, Lyon, Nye, Washoe



Nevada

Current Footprint Expansion Footprint No Footprint

Las Vegas

Clark, Nye



Market Landscape	
Eligibles (as of May 2021)	393,061
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	42.3%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	48.4%

Reno

Lyon, Washoe



Market Landscape	
Eligibles (as of May 2021)	107,604
YOY Eligible Growth	2.9%
MA Non-SNP Penetration	33.4%
YOY MA Non-SNP Enrollment Growth	13.5%
UHC Non-SNP Market Share	7.6%

Nevada MA Only

Clark, Nye



Market Landscape	
Eligibles (as of May 2021)	393,061
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	42.3%
YOY MA Non-SNP Enrollment Growth	8.8%
UHC Non-SNP Market Share	48.4%

Nevada Dual

Clark, Washoe



Market Landscape	
Est. D-SNP Eligibles	67,647
D-SNP Enrollees	4,791
D-SNP Penetration (All Plans)	7.1%
Total UHC D-SNP Enrollees	2,653
UHC D-SNP Market Share	55.4%



Las Vegas



Walgreens Preferred



National Network





\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens Plan 1 (HMO)		AARP® Medicare Advantage Premier (HMO)	UnitedHealthcare® Medicare Advantage Assist (HMO C-SNP)
Plan ID	H0609-038-000	 	H0609-031-000	
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs	\$0 premium plan designed for those with Cardiovascular Disorders, Chronic Heart Failure, or Diabetes
Service Area	Nevada: Clark, Nye		Nevada: Clark, Nye	Nevada: Clark, Nye
Premium	\$0		\$24.30 (Varies by LIS level)	\$0
Medical Deductible	\$0		\$0	\$0
Max OOP	\$1,000		\$1,000	\$1,000
PCP / Specialist	\$0 / \$0; Referral Required		\$0 / \$0; Referral Required	\$0 / \$0; Referral Required
Inpatient Hospital	\$0 per admit		\$0 per admit	\$0 per admit
ASC / Outpatient	\$0 / \$0		\$0 / \$0	\$0 / \$0
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tiers 1-2 Full Gap Coverage		Varies By LIS Level	\$0 All Tiers; \$0/\$8/\$47/\$100/33%; Tiers 1-2 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, Nursing Hotline, Transportation, PERS, Meal Benefit		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, Nursing Hotline, Transportation, Acupuncture, Chiropractic, PERS, 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, Nursing Hotline, Transportation, PERS, Meal Benefit



Las Vegas

Plan Name	AARP® Medicare Advantage (HMO)		UnitedHealthcare® Medicare Advantage Focus (HMO)	
Plan ID	H0609-028-000		H0609-032-000	
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare		\$0 premium plan designed around a select provider network for coordinated care and low out-of-pocket costs	
Service Area	<i>Nevada:</i> Clark, Nye		<i>Nevada:</i> Clark, Nye	
Premium	\$0		\$0	
Medical Deductible	\$0		\$0	
Max OOP	\$2,500		\$2,500	
PCP / Specialist	\$0 / \$0; Referral Required		\$0 / \$0; Referral Required	
Inpatient Hospital	\$0 per admit		\$0 per admit	
ASC / Outpatient	\$0 / \$0		\$0 / \$0	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$2/\$8/\$47/\$100/33%; Tiers 1-2 Full Gap Coverage		\$0 All Tiers; \$2/\$8/\$47/\$100/33%; Tiers 1-2 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, Nursing Hotline, Transportation, 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, Nursing Hotline, Transportation, Meal Benefit, Platinum Dental Rider Available	



Las Vegas







Walgreens Preferred



National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage Walgreens Plan 2 (PPO)	
Plan ID	H7404-018-000	 	H7404-020-000	  
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		\$0 premium plan designed for those who are cost conscious, but want provider choice	
Service Area	Nevada: Clark, Nye		Nevada: Clark, Nye	
Premium	\$0		\$0; Part B Rebate: up to \$50	
Medical Deductible	\$0		\$0	
Max OOP	\$5,900		\$6,700	
PCP / Specialist	\$0 / \$30; No Referral Required		\$0 / \$45; No Referral Required	
Inpatient Hospital	\$295 Days 1-5		\$350 Days 1-5	
ASC / Outpatient	\$0 or \$225 / \$0 or \$275		\$0 or \$300 / \$0 or \$300	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$195 Tiers 3-5; \$0/\$0/\$47/\$100/29% (Preferred); 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, Nursing Hotline, Meal Benefit, 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, Nursing Hotline, Meal Benefit, Platinum Dental Rider Available	



2022 Product Benefits

Reno





Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)		AARP® Medicare Advantage Plan 1 (HMO)	
Plan ID	H0609-040-000		H0609-033-000	
Plan Highlights	\$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	Nevada: Lyon, Washoe		Nevada: Lyon, Washoe	
Premium	\$0		\$25	
Medical Deductible	\$0		\$0	
Max OOP	\$4,400		\$3,900	
PCP / Specialist	\$0 / \$45; Referral Required		\$0 / \$40; Referral Required	
Inpatient Hospital	\$335 Days 1-5		\$295 Days 1-5	
ASC / Outpatient	\$0 or \$335 / \$0 or \$335		\$0 or \$295 / \$0 or \$295	
Lab	\$0		\$0	
Rx Ded.; Copays	\$0 All Tiers; \$4/\$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 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Meal Benefit		Dental Level 3, Routine Eye Exam, Eyewear Allowance, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Meal Benefit	



Nevada MA Only



Walgreens
Preferred



National
Network




\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)		
Plan ID	H7404-019-000		
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	Nevada: Clark, Nye		
Premium	\$0; Part B Rebate: up to \$100		
Medical Deductible	\$0		
Max OOP	\$6,700		
PCP / Specialist	\$0 / \$45; No Referral Required		
Inpatient Hospital	\$395 Days 1-4		
ASC / Outpatient	\$0 or \$325 / \$0 or \$375		
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, Fitbit, Virtual Medical Visits, Virtual Mental Health Visits, Nursing Hotline, Transportation, Meal Benefit		



Nevada Dual

 \$0 Rx Copays

Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)		
Plan ID	H1360-001-000		
Plan Highlights	Plan designed for those with both Medicare and Medicaid		
Service Area	Nevada: Clark, Washoe		
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

New Mexico

Eligibles (as of May 2021)	404,497
YOY Eligible Growth	2.3%
MA Penetration	44.3%
YOY MA Enrollment Growth	8.3%
UHC Market Share	26.0%

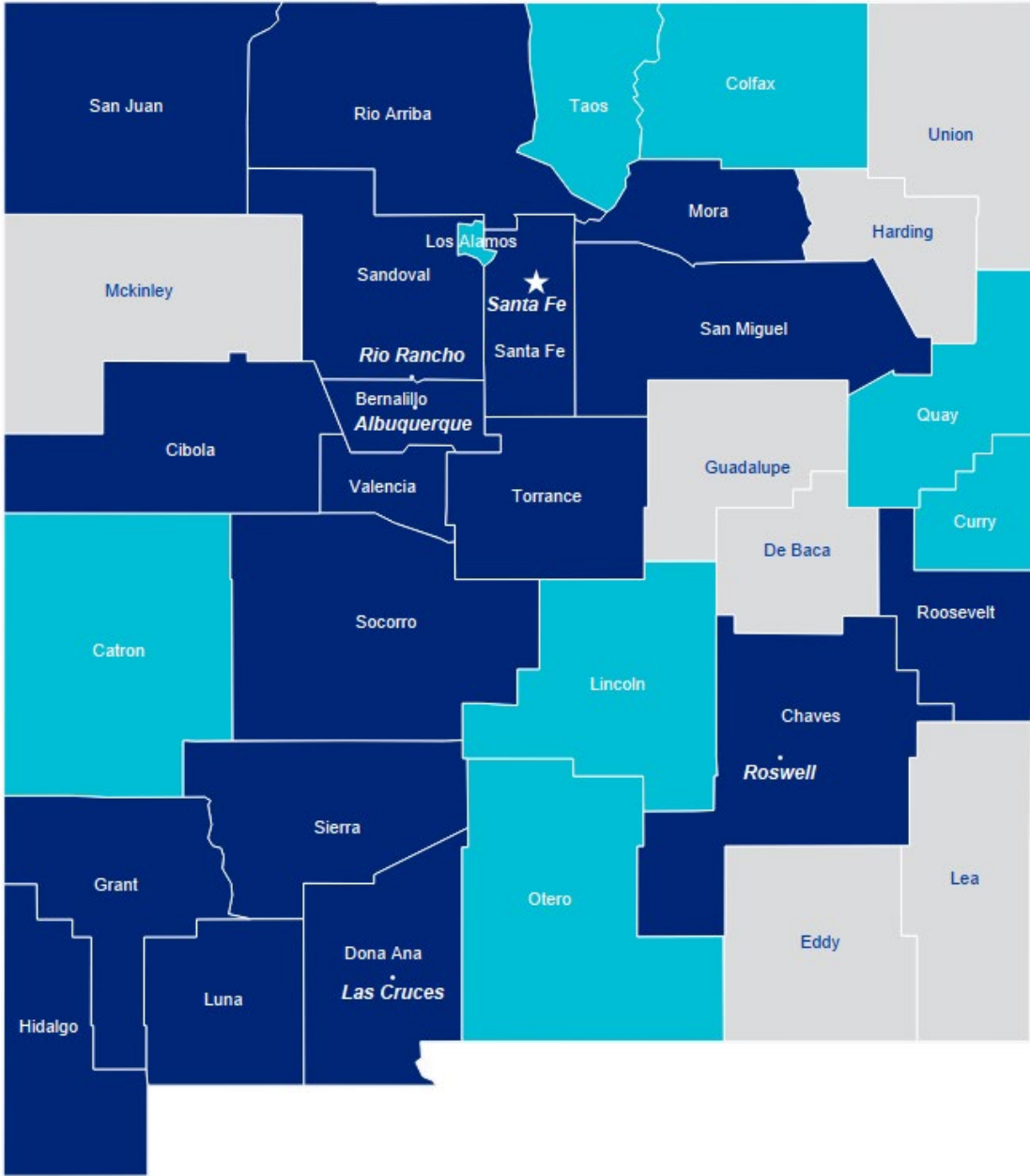
¹ May 2021 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2022 Medicare Advantage Service Area

- Current Footprint**

Bernalillo, Chaves, Cibola, Dona Ana, Grant, Hidalgo, Luna, Mora, Rio Arriba, Roosevelt, San Juan, San Miguel, Sandoval, Santa Fe, Sierra, Socorro, Torrance, Valencia
- Expansion Footprint**

Catron, Colfax, Curry, Lincoln, Los Alamos, Otero, Quay, Taos

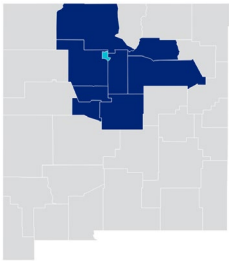


New Mexico

● Current Footprint ● Expansion Footprint ● No Footprint

Northern New Mexico

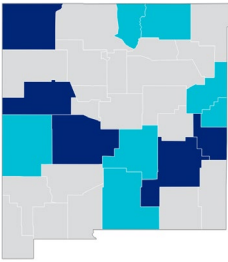
Bernalillo, Los Alamos, Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia



Market Landscape	
Eligibles (as of May 2021)	249,149
YOY Eligible Growth	2.5%
MA Non-SNP Penetration	36.4%
YOY MA Non-SNP Enrollment Growth	13.7%
UHC Non-SNP Market Share	19.5%

Rural New Mexico

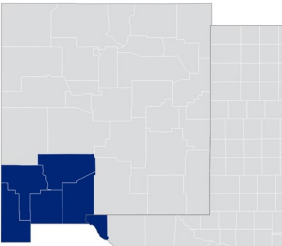
Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, Roosevelt, San Juan, Socorro, Taos



Market Landscape	
Eligibles (as of May 2021)	91,024
YOY Eligible Growth	1.6%
MA Non-SNP Penetration	20.2%
YOY MA Non-SNP Enrollment Growth	50.2%
UHC Non-SNP Market Share	10.1%

Southern New Mexico

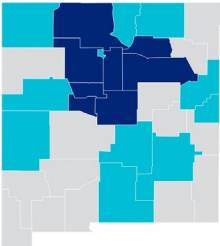
New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra; **Texas:** El Paso



Market Landscape	
Eligibles (as of May 2021)	198,432
YOY Eligible Growth	1.7%
MA Non-SNP Penetration	36.6%
YOY MA Non-SNP Enrollment Growth	16.3%
UHC Non-SNP Market Share	52.8%

New Mexico MA Only

Bernalillo, Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Los Alamos, Mora, Otero, Quay, Rio Arriba, San Juan, San Miguel, Sandoval, Santa Fe, Taos, Torrance, Valencia



Market Landscape	
Eligibles (as of May 2021)	333,287
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	32.3%
YOY MA Non-SNP Enrollment Growth	18.0%
UHC Non-SNP Market Share	17.8%








Northern New Mexico

Walgreens Preferred

National Network

\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO)
Plan ID	H2228-116-000  	H2228-047-000  	H6526-001-000 
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	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included
Service Area	New Mexico: Bernalillo, Sandoval, Torrance, Valencia	New Mexico: Bernalillo, Sandoval, Torrance, Valencia	New Mexico: Bernalillo, Sandoval, Valencia
Premium	\$0	\$19	\$0
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,300	\$3,800	\$4,300
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$250 Days 1-6	\$275 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$150 / \$0 or \$250	\$0 or \$150 / \$0 or \$250
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Dental Level 2, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, 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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Northern New Mexico

Walgreens Preferred

National Network

\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)		AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage (HMO)
Plan ID	H2228-117-000	 	H2228-049-000	  H6526-002-000 
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	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included
Service Area	New Mexico: Los Alamos, Mora, Rio Arriba, San Miguel, Santa Fe		New Mexico: Los Alamos, Mora, Rio Arriba, San Miguel, Santa Fe	New Mexico: Santa Fe
Premium	\$0		\$19	\$0
Medical Deductible	\$0		\$0	\$0
Max OOP	\$4,300		\$3,800	\$4,900
PCP / Specialist	\$10 / \$45; No Referral Required		\$10 / \$40; No Referral Required	\$5 / \$50; No Referral Required
Inpatient Hospital	\$325 Days 1-6		\$295 Days 1-6	\$295 Days 1-6
ASC / Outpatient	\$0 or \$195 / \$0 or \$295		\$0 or \$195 / \$0 or \$295	\$0 or \$175 / \$0 or \$275
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit	Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



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Northern New Mexico

NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H0271-010-000	H0271-033-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	New Mexico: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia	New Mexico: Bernalillo, Los Alamos, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia
Premium	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level	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, 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



Southern New Mexico

Plan Name	AARP® Medicare Advantage Choice (PPO)		
Plan ID	H2228-023-000		
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		
Service Area	<i>New Mexico</i> : Dona Ana, Grant, Hidalgo, Luna, Sierra; <i>Texas</i> : El Paso		
Premium	\$0		
Medical Deductible	\$0		
Max OOP	\$3,900		
PCP / Specialist	\$0 / \$35; No Referral Required		
Inpatient Hospital	\$225 Days 1-5		
ASC / Outpatient	\$0 or \$175 / \$0 or \$200		
Lab	\$0		
Rx Ded.; Copays	\$0 All Tiers; \$2/\$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, PERS, Meal Benefit, Platinum Dental Rider Available		



Southern New Mexico

NEW PLAN

Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H0271-011-000	H0271-034-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra
Premium	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0
Max OOP	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	Varies by LIS Level	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, 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





Rural New Mexico

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\$35 Insulin

NEW PLAN		NEW PLAN		NEW PLAN	
Plan Name	AARP® Medicare Advantage Choice Plan 1 (PPO)		AARP® Medicare Advantage Choice Plan 2 (PPO)		UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H2228-118-000  		H2228-115-000  		H0271-035-000
Plan Highlights	New! \$0 premium plan for those who are cost conscious, but want provider choice		New! Open access plan with low out-of-pocket costs and additional ancillaries		New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	New Mexico: Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, San Juan, Taos		New Mexico: Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, San Juan, Taos		New Mexico: Catron, Chaves, Cibola, Colfax, Curry, Lincoln, Otero, Quay, Roosevelt, San Juan, Socorro, Taos
Premium	\$0		\$19		\$0 for Full Duals
Medical Deductible	\$0		\$0		\$0
Max OOP	\$4,300		\$3,800		\$0 for Full Duals
PCP / Specialist	\$10 / \$45; No Referral Required		\$10 / \$40; No Referral Required		\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$325 Days 1-6		\$295 Days 1-6		\$0 for Full Duals
ASC / Outpatient	\$0 or \$195 / \$0 or \$295		\$0 or \$195 / \$0 or \$295		\$0 for Full Duals
Lab	\$0		\$0		\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$10/\$47/\$100/33%; Tier 1 Full Gap Coverage		Varies by LIS Level
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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, 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



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New Mexico MA Only



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National
Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H2228-098-000 	H2228-119-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans	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	New Mexico: Bernalillo, Los Alamos , Mora, Rio Arriba, San Miguel, Sandoval, Santa Fe, Torrance, Valencia	New Mexico: Catron , Chaves , Cibola , Colfax , Curry , Lincoln , Otero , Quay , San Juan , Taos
Premium	\$0; Part B Rebate: up to \$50	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0	\$0
Max OOP	\$4,300	\$4,300
PCP / Specialist	\$0 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$275 Days 1-6
ASC / Outpatient	\$0 or \$150 / \$0 or \$250	\$0 or \$150 / \$0 or \$250
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	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, 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



2022 State Landscape¹

Oregon

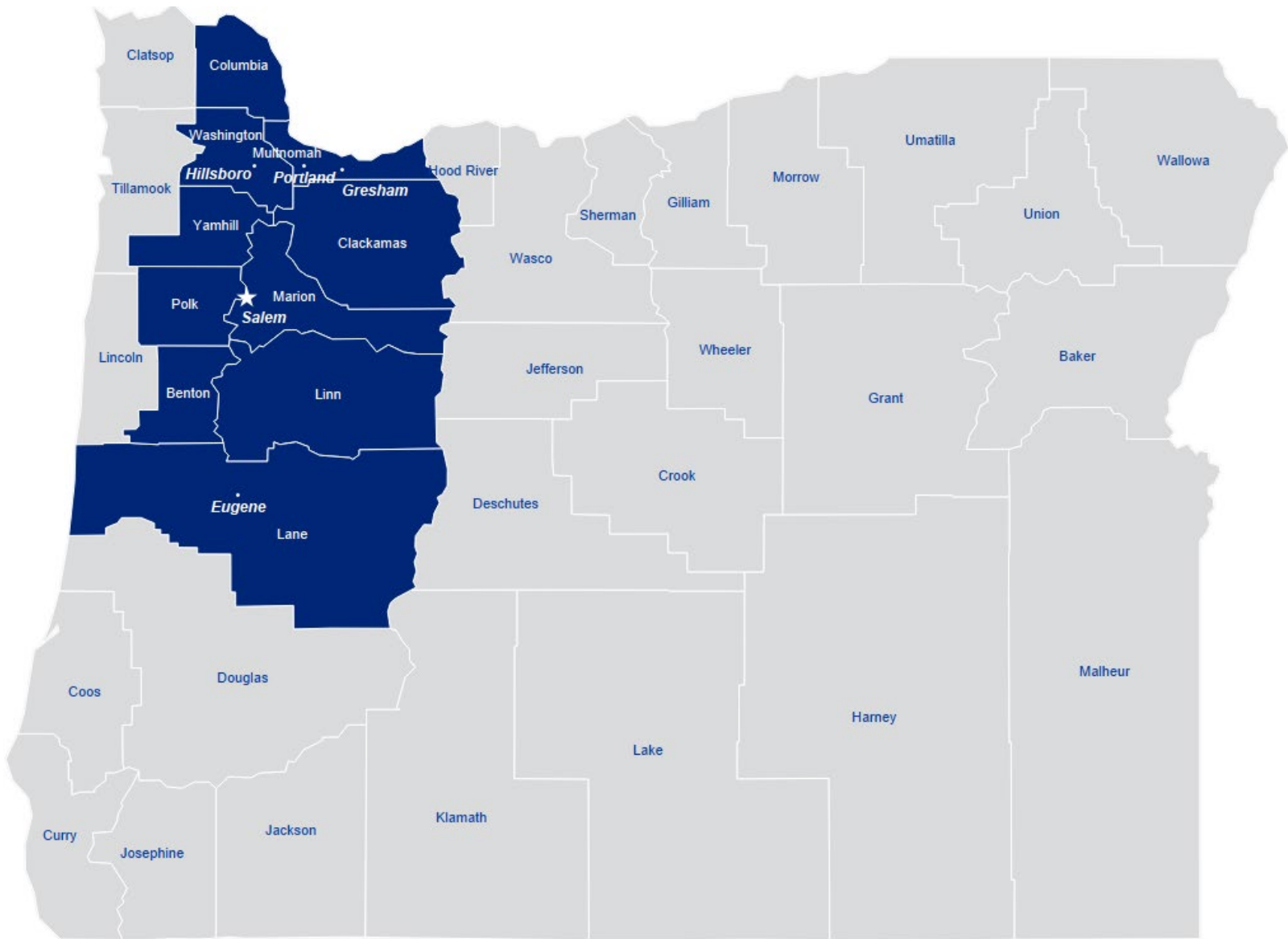
Eligibles (as of May 2021)	572,680
YOY Eligible Growth	2.3%
MA Penetration	60.8%
YOY MA Enrollment Growth	5.3%
UHC Market Share	31.8%

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

2022 Medicare Advantage Service Area

● Current Footprint

Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill

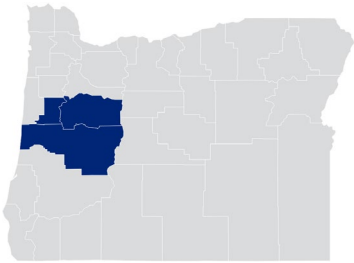


Oregon

Current Footprint Expansion Footprint No Footprint

Eugene

Benton, Lane, Linn

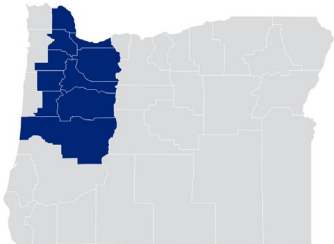


Market Landscape

Eligibles (as of May 2021)	139,572
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	48.0%
YOY MA Non-SNP Enrollment Growth	8.0%
UHC Non-SNP Market Share	56.7%

Oregon MA Only

Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill

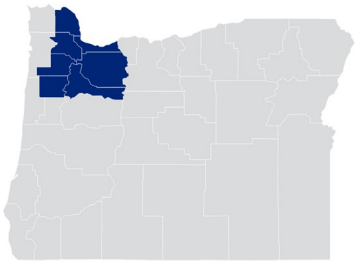


Market Landscape

Eligibles (as of May 2021)	572,680
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	48.6%
YOY MA Non-SNP Enrollment Growth	6.3%
UHC Non-SNP Market Share	33.6%

Portland

Clackamas, Columbia, Marion, Multnomah, Polk, Washington, Yamhill



Market Landscape

Eligibles (as of May 2021)	433,108
YOY Eligible Growth	2.3%
MA Non-SNP Penetration	48.8%
YOY MA Non-SNP Enrollment Growth	5.8%
UHC Non-SNP Market Share	26.2%



Eugene




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National Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Choice (PPO)
Plan ID	H2228-084-000	  	H2228-029-000  
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
Service Area	Oregon: Clackamas, Lane, Marion, Multnomah, Polk, Washington		Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$0		\$32
Medical Deductible	\$0		\$0
Max OOP	\$5,600		\$4,500
PCP / Specialist	\$0 / \$45; No Referral Required		\$0 / \$30; No Referral Required
Inpatient Hospital	\$400 Days 1-4		\$300 Days 1-5
ASC / Outpatient	\$0 or \$350 / \$0 or \$350		\$0 or \$300 / \$0 or \$300
Lab	\$0		\$0
Rx Ded.; Copays	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred); Tier 1 Full Gap Coverage		\$100 Tiers 3-5; \$0/\$10/\$45/\$95/31% ; 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 , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available



Plan Name	AARP® Medicare Advantage Plan 2 (HMO)		AARP® Medicare Advantage Plan 1 (HMO)	
Plan ID	H3805-023-001		H3805-007-000	
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	
Service Area	Oregon: Benton, Lane		Oregon: Benton, Lane, Linn	
Premium	\$0		\$55	
Medical Deductible	\$0		\$0	
Max OOP	\$4,100		\$2,900	
PCP / Specialist	\$0 / \$40; Referral Required		\$0 / \$30; Referral Required	
Inpatient Hospital	\$400 Days 1-4		\$195 Days 1-7	
ASC / Outpatient	\$0 or \$325 / \$0 or \$325		\$0 or \$175 / \$0 or \$175	
Lab	\$0		\$0	
Rx Ded.; Copays	\$195 Tiers 4-5 ; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage		\$195 Tiers 4-5 ; \$0/\$12/\$47/\$100/29%; 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 , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available	



Eugene



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National Network









\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H3805-023-002 	H0271-022-000	H0271-036-000
Plan Highlights	Low premium plan with low out-of-pocket costs and additional ancillaries	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	Oregon: Linn	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$19	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$4,100	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$5 / \$40; Referral Required	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$425 Days 1-4	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 or \$350 / \$0 or \$350	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	\$195 Tiers 4-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	Varies by LIS Level	Varies by LIS Level
Other Benefits	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 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS



Portland

Plan Name	AARP® Medicare Advantage Walgreens (PPO)		AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2228-084-000   		H2228-029-000  	H3805-036-000 
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	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Oregon: Clackamas, Lane, Marion, Multnomah, Polk, Washington		Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Clackamas, Columbia, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$0		\$32	\$0
Medical Deductible	\$0		\$0	\$0
Max OOP	\$5,600		\$4,500	\$5,600
PCP / Specialist	\$0 / \$45; No Referral Required		\$0 / \$30; No Referral Required	\$0 / \$40; Referral Required
Inpatient Hospital	\$400 Days 1-4		\$300 Days 1-5	\$400 Days 1-4
ASC / Outpatient	\$0 or \$350 / \$0 or \$350		\$0 or \$300 / \$0 or \$300	\$0 or \$400 / \$0 or \$400
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$250 Tiers 3-5; \$0/\$0/\$47/\$100/28% (Preferred); Tier 1 Full Gap Coverage		\$100 Tiers 3-5; \$0/\$10/\$45/\$95/31%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; 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 , OTC Catalog, Routine Hearing Exam, Hearing Aids , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, 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



Portland



Walgreens Preferred




National Network



\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)	UnitedHealthcare® Chronic Complete Assure (PPO C-SNP)
Plan ID	H3805-001-000 	H0271-022-000	H0271-036-000
Plan Highlights	Higher premium plan with low out-of-pocket costs and rich ancillaries	Plan designed for those with both Medicare and Medicaid - best for Full Duals	New! Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	Oregon: Clackamas, Columbia, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill	Oregon: Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill
Premium	\$72	\$0 for Full Duals	\$0 for Full Duals
Medical Deductible	\$0	\$0	\$0
Max OOP	\$3,500	\$0 for Full Duals	\$0 for Full Duals
PCP / Specialist	\$0 / \$25; Referral Required	\$0 / \$0 for Full Duals; No Referral Required	\$0 / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$285 Days 1-7	\$0 for Full Duals	\$0 for Full Duals
ASC / Outpatient	\$0 or \$285 / \$0 or \$285	\$0 for Full Duals	\$0 for Full Duals
Lab	\$0	\$0 for Full Duals	\$0 for Full Duals
Rx Ded.; Copays	\$0 All Tiers; \$0/\$12/\$47/\$100/33%; Tier 1 Full Gap Coverage	Varies by LIS Level	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, Acupuncture, Chiropractic, Naturopathy, 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, Transportation, Chiropractic, PERS	Dental Level 4, Routine Eye Exam, Eyewear Allowance, OTC Debit Card, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, PERS



Oregon MA Only



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (PPO)		
Plan ID	H2228-088-000		
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>Oregon:</i> Benton, Clackamas, Columbia, Lane, Linn, Marion, Multnomah, Polk, Washington, Yamhill		
Premium	\$0; Part B Rebate: up to \$50		
Medical Deductible	\$0		
Max OOP	\$5,600		
PCP / Specialist	\$0 / \$45; No Referral Required		
Inpatient Hospital	\$400 Days 1-4		
ASC / Outpatient	\$0 or \$350 / \$0 or \$350		
Lab	\$0		
Rx Ded.; Copays	Not Covered		
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, Meal Benefit		



2022 State Landscape¹

Utah

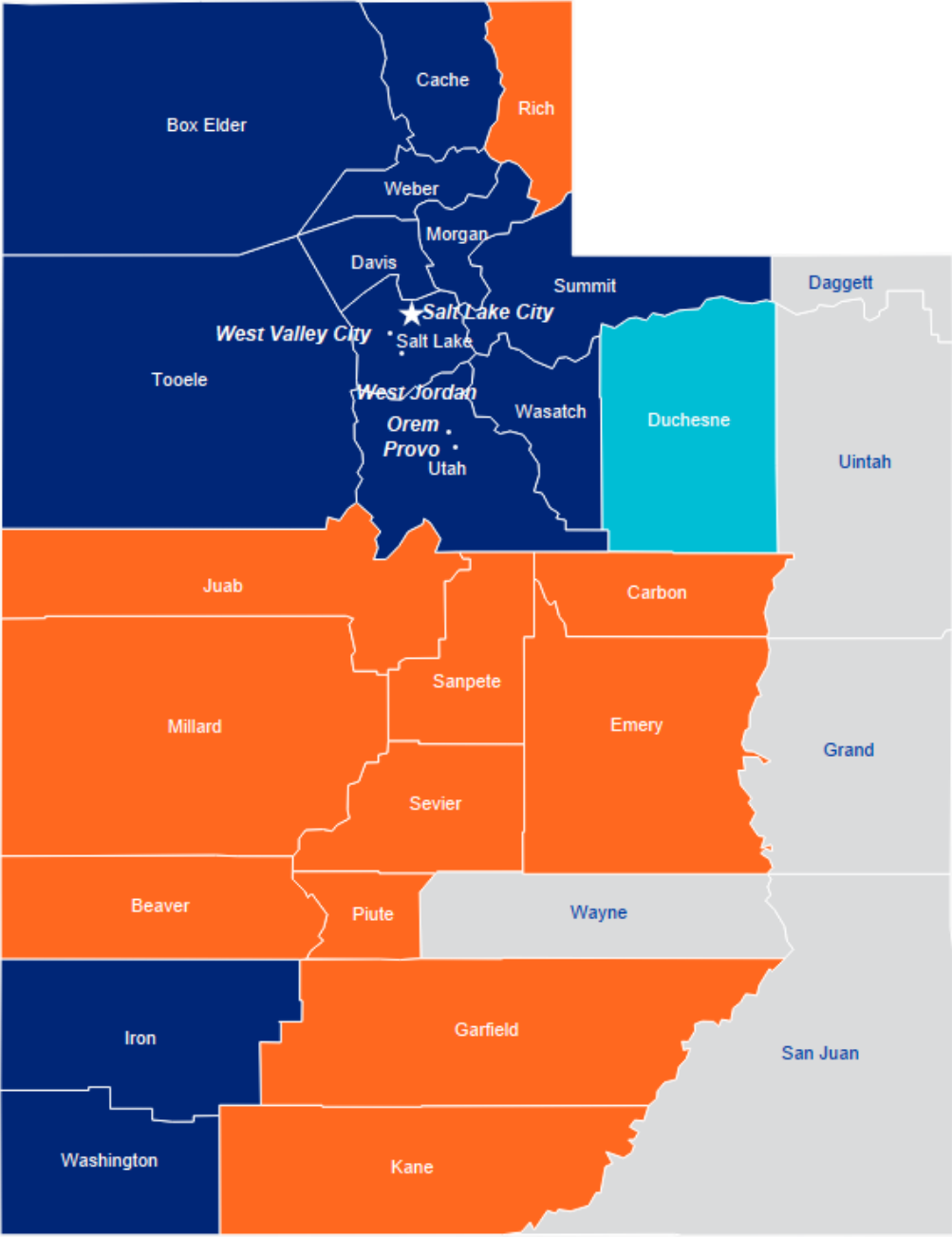
Eligibles (as of May 2021)	412,181
Estimated Dual Eligibles ²	39,518
YOY Eligible Growth	3.4%
MA Penetration	44.2%
YOY MA Enrollment Growth	11.6%
UHC Market Share	53.9%

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. 6,455 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area

- **Current Footprint**
Box Elder, Cache, Davis, Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, Weber
- **Expansion Footprint**
Duchesne
- **Dual Only Expansion**
Beaver, Carbon, Emery, Garfield, Juab, Kane, Millard, Piute, Rich, Sanpete, Sevier

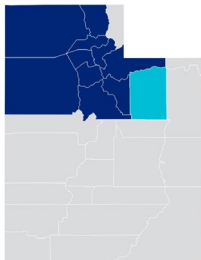


Utah

● Current Footprint ● Expansion Footprint ● No Footprint

Northern Utah

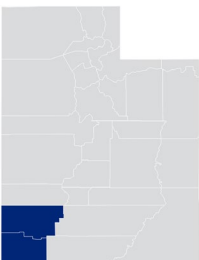
Box Elder, Cache, Davis, Duchesne, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber



Market Landscape	
Eligibles (as of May 2021)	335,844
YOY Eligible Growth	3.1%
MA Non-SNP Penetration	43.0%
YOY MA Non-SNP Enrollment Growth	10.0%
UHC Non-SNP Market Share	59.0%

Southern Utah

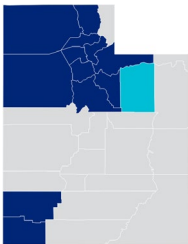
Iron, Washington



Market Landscape	
Eligibles (as of May 2021)	50,706
YOY Eligible Growth	5.4%
MA Non-SNP Penetration	31.9%
YOY MA Non-SNP Enrollment Growth	21.6%
UHC Non-SNP Market Share	46.6%

Utah MA Only

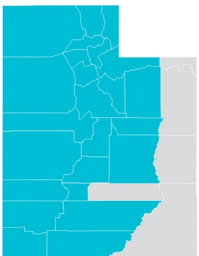
Box Elder, Cache, Davis, Duchesne, Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, Weber



Market Landscape	
Eligibles (as of May 2021)	386,550
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	41.5%
YOY MA Non-SNP Enrollment Growth	11.0%
UHC Non-SNP Market Share	57.7%

Utah Dual

Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Garfield, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, Sanpete, Sevier, Summit, Tooele, Utah, Wasatch, Washington, Weber



Market Landscape	
Est. D-SNP Eligibles	39,518
D-SNP Enrollees	8,517
D-SNP Penetration (All Plans)	21.6%
Total UHC D-SNP Enrollees	0
UHC D-SNP Market Share	0.0%







Northern Utah

Walgreens Preferred



National Network

\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)		AARP® Medicare Advantage Walgreens (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H4604-011-000 		H4604-018-000  	H4604-003-000 
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare. Passport included		\$0 premium plan with rich ancillary benefits. Passport included	Mid premium plan for those shopping on value and low out-of-pocket costs. Passport included
Service Area	Utah: Box Elder, Cache, Davis, Duchesne , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber		Utah: Box Elder, Cache, Davis, Duchesne , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber	Utah: Box Elder, Cache, Davis, Duchesne , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0		\$0	\$39
Medical Deductible	\$0		\$0	\$0
Max OOP	\$4,900		\$5,900	\$4,500
PCP / Specialist	\$0 / \$35; Referral Required		\$0 / \$45; Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$345 Days 1-5		\$360 Days 1-5	\$290 Days 1-5
ASC / Outpatient	\$0 or \$225 / \$0 or \$325		\$0 or \$250 / \$0 or \$340	\$0 or \$200 / \$0 or \$275
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$175 Tiers 3-5 ; \$0/\$10/\$45/\$95/30%; Tier 1 Full Gap Coverage		\$225 Tiers 4-5 ; \$0/\$0/\$47/\$100/29% (Preferred); Tier 1 Full Gap Coverage	\$125 Tiers 3-5 ; \$0/\$10/\$45/\$95/31%; 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 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	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, PERS, Meal Benefit



Northern Utah

Plan Name	AARP® Medicare Advantage Choice (PPO)		UnitedHealthcare® Medicare Advantage Assist (HMO C-SNP)
Plan ID	H7404-021-000	 	H4604-017-000 
Plan Highlights	\$0 premium plan for those who are cost conscious, but want provider choice		Plan designed for those with Medicare, Medicaid, and Cardiovascular Disorders, Chronic Heart Failure, or Diabetes - best for Full Duals
Service Area	<i>Utah:</i> Box Elder, Cache, Davis, <i>Duchesne</i> , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber		<i>Utah:</i> Box Elder, Cache, Davis, <i>Duchesne</i> , Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber
Premium	\$0		\$0 for Full Duals
Medical Deductible	\$0		\$0
Max OOP	\$5,900		\$0 for Full Duals
PCP / Specialist	\$0 / \$50; No Referral Required		\$0 / \$0 for Full Duals; Referral Required
Inpatient Hospital	\$450 Days 1-4		\$0 for Full Duals
ASC / Outpatient	\$0 or \$350 / \$0 or \$400		\$0 for Full Duals
Lab	\$0		\$0 for Full Duals
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$10/\$45/\$100/29%; Tier 1 Full Gap Coverage		Varies by LIS Level
Other Benefits	Dental Level 3, Routine Eye Exam, <i>Eyewear Allowance</i> , <i>OTC Catalog</i> , Routine Hearing Exam, <i>Hearing Aids</i> , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, <i>Meal Benefit</i>		Dental Level 3, Routine Eye Exam, Eyewear Allowance, OTC Catalog, Routine Hearing Exam, <i>Hearing Aids</i> , Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, PERS, <i>Meal Benefit</i>









Southern Utah

Walgreens Preferred

National Network

\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)	UnitedHealthcare® Medicare Advantage Choice Plan 1 (PPO)
Plan ID	H4604-023-000  	H4604-016-000  	H2001-017-000  
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	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Utah: Iron, Washington	Utah: Iron, Washington	Utah: Iron, Washington
Premium	\$0	\$25	\$38
Medical Deductible	\$0	\$0	\$0
Max OOP	\$5,900	\$5,000	\$5,500
PCP / Specialist	\$0 / \$35; Referral Required	\$0 / \$25; Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$375 / \$0 or \$425	\$0 or \$325 / \$0 or \$375	\$0 or \$325 / \$0 or \$375
Lab	\$0	\$0	\$0
Rx Ded.; Copays	\$150 Tiers 3-5; \$0/\$14/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$10/\$45/\$100/33%; Tier 1 Full Gap Coverage	\$175 Tiers 3-5; \$0/\$10/\$45/\$100/30%; 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 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 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



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.

Utah MA Only



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO)
Plan ID	H4604-005-000
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well for veterans. Passport included
Service Area	<i>Utah:</i> Box Elder, Cache, Davis, Duchesne , Iron, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Washington, Weber
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,400
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$345 Days 1-5
ASC / Outpatient	\$0 or \$250 / \$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, Meal Benefit





Utah Dual

 \$0 Rx Copays

NEW PLAN

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)	UnitedHealthcare Dual Complete® Select (PPO D-SNP)
Plan ID	H0271-038-000 	H0271-039-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid
Service Area	Utah: Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Garfield, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, Sanpete, Sevier, Summit, Tooele, Utah, Wasatch, Washington, Weber	Utah: Beaver, Box Elder, Cache, Carbon, Davis, Duchesne, Emery, Garfield, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, Sanpete, Sevier, Summit, Tooele, Utah, Wasatch, Washington, Weber
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, 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, Meal Benefit



2022 State Landscape¹

Washington

Eligibles (as of May 2021)	1,298,794
Estimated Dual Eligibles ²	186,141
YOY Eligible Growth	2.7%
MA Penetration	41.7%
YOY MA Enrollment Growth	10.8%
UHC Market Share	37.3%

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. 26,456 partial duals who may or may not be eligible).

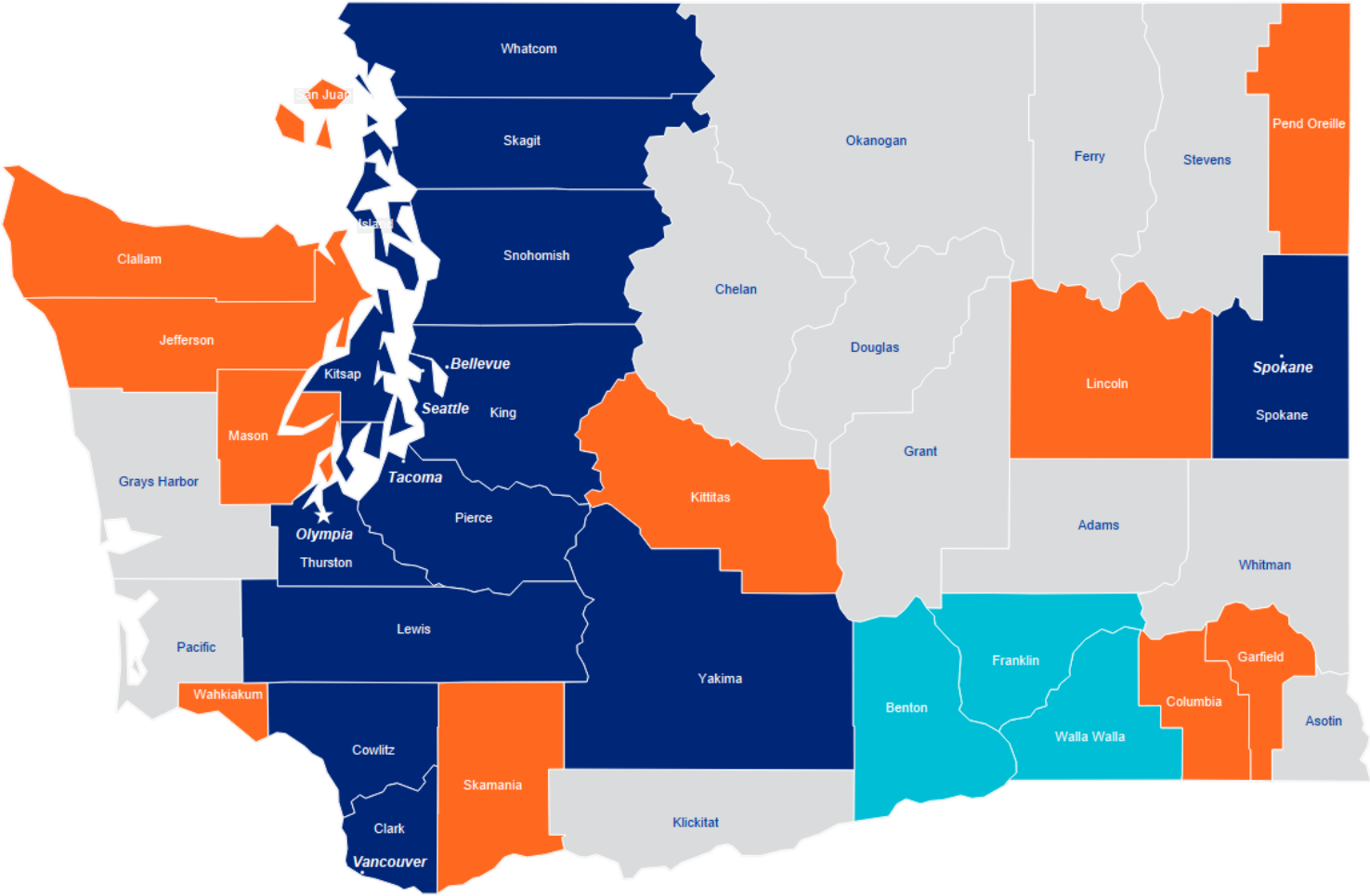
2022 Medicare Advantage Service Area

- Current Footprint

Clark, Cowlitz, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom, Yakima
- Expansion Footprint

Benton, Franklin, Walla Walla
- Dual Only Expansion

Clallam, Columbia, Garfield, Jefferson, Kittitas, Lincoln, Mason, Pend Oreille, San Juan, Skamania, Wahkiakum

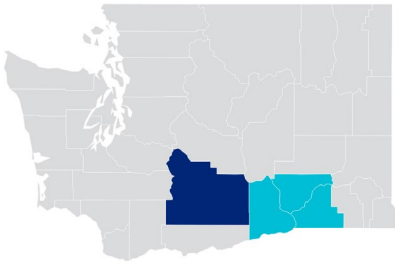


Washington

● Current Footprint ● Expansion Footprint ● No Footprint

Central Washington

Benton, Franklin, Walla Walla, Yakima



Market Landscape

Eligibles (as of May 2021)	106,333
YOY Eligible Growth	2.4%
MA Non-SNP Penetration	13.0%
YOY MA Non-SNP Enrollment Growth	45.5%
UHC Non-SNP Market Share	18.2%

Seattle

Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Whatcom

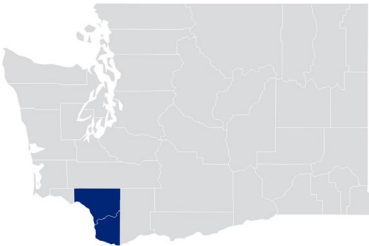


Market Landscape

Eligibles (as of May 2021)	871,701
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	32.5%
YOY MA Non-SNP Enrollment Growth	9.8%
UHC Non-SNP Market Share	33.0%

Southwest Washington

Clark, Cowlitz



Market Landscape

Eligibles (as of May 2021)	120,914
YOY Eligible Growth	3.1%
MA Non-SNP Penetration	49.7%
YOY MA Non-SNP Enrollment Growth	6.4%
UHC Non-SNP Market Share	24.1%

Spokane

Spokane



Market Landscape

Eligibles (as of May 2021)	109,816
YOY Eligible Growth	2.7%
MA Non-SNP Penetration	36.1%
YOY MA Non-SNP Enrollment Growth	9.2%
UHC Non-SNP Market Share	56.0%

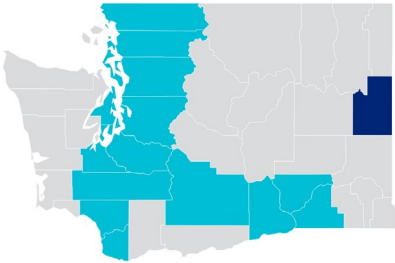


Washington

● Current Footprint ● Expansion Footprint ● No Footprint

Washington MA Only

Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Yakima

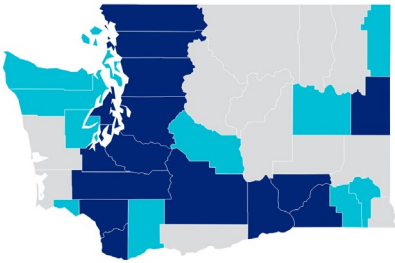


Market Landscape

Eligibles (as of May 2021)	1,208,764
YOY Eligible Growth	2.6%
MA Non-SNP Penetration	32.9%
YOY MA Non-SNP Enrollment Growth	10.1%
UHC Non-SNP Market Share	33.4%

Washington Dual

Benton, Clallam, Clark, Columbia, Cowlitz, Franklin, Garfield, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln, Mason, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima






Market Landscape

Est. D-SNP Eligibles	186,141
D-SNP Enrollees	70,555
D-SNP Penetration (All Plans)	37.9%
Total UHC D-SNP Enrollees	43,418
UHC D-SNP Market Share	61.5%



Central Washington

Plan Name	AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage (HMO)
Plan ID	H1821-003-000	 	H3805-029-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries		Low premium plan for those shopping on value and lower out-of-pocket costs
Service Area	Washington: Benton, Franklin, Kitsap, Lewis, Pierce, Skagit, Walla Walla, Whatcom, Yakima		Washington: Benton, Franklin, Walla Walla, Yakima
Premium	\$19		\$29
Medical Deductible	\$0		\$0
Max OOP	\$6,500		\$6,700
PCP / Specialist	\$0 / \$45; No Referral Required		\$0 / \$45; Referral Required
Inpatient Hospital	\$390 Days 1-5		\$440 Days 1-4
ASC / Outpatient	\$0 or \$350 / \$0 or \$350		\$0 or \$435 / \$0 or \$435
Lab	\$0		\$0
Rx Ded.; Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$12/\$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 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



Central Washington



Walgreens
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Network









\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)		AARP® Medicare Advantage Plan 1 (HMO)	
Plan ID	H3805-015-000		H3805-037-000	
Plan Highlights	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	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima		Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima	
Premium	\$45		\$88	
Medical Deductible	\$0		\$0	
Max OOP	\$5,900		\$4,200	
PCP / Specialist	\$0 / \$40; Referral Required		\$0 / \$35; Referral Required	
Inpatient Hospital	\$375 Days 1-4		\$250 Days 1-7	
ASC / Outpatient	\$0 or \$370 / \$0 or \$370		\$0 or \$245 / \$0 or \$245	
Lab	\$0		\$0	
Rx Ded.; Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage		\$185 Tiers 3-5; \$0/\$12/\$45/\$95/30%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, 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, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available	






Seattle

Plan Name	AARP® Medicare Advantage Walgreens (HMO-POS)		AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H3805-032-000  		H1821-002-000  	H1821-003-000  
Plan Highlights	\$0 premium plan with popular ancillaries. POS for dental only		\$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	Washington: King, Pierce, Snohomish, Thurston		Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston	Washington: Benton, Franklin, Kitsap, Lewis, Pierce, Skagit, Walla Walla, Whatcom, Yakima
Premium	\$0		\$0	\$19
Medical Deductible	\$0		\$0	\$0
Max OOP	\$6,500		\$6,500	\$6,500
PCP / Specialist	\$0 / \$40; Referral Required		\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$400 Days 1-4		\$390 Days 1-5	\$390 Days 1-5
ASC / Outpatient	\$0 or \$325 / \$0 or \$325		\$0 or \$350 / \$0 or \$350	\$0 or \$350 / \$0 or \$350
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$0/\$47/\$100/33% (Preferred); Tier 1 Full Gap Coverage		\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; 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, Meal Benefit		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 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






Seattle

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice Plan 2 (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H1821-005-000  	H3805-017-000 
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare
Service Area	Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston	Washington: Clark, Cowlitz, Island, King, Snohomish
Premium	\$36	\$0
Medical Deductible	\$0	\$0
Max OOP	\$6,000	\$6,700
PCP / Specialist	\$0 / \$35; No Referral Required	\$0 / \$45; Referral Required
Inpatient Hospital	\$365 Days 1-4	\$390 Days 1-5
ASC / Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$385 / \$0 or \$385
Lab	\$0	\$0
Rx Ded.; Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$275 Tiers 3-5; \$0/\$12/\$47/\$100/28%; 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	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available



Seattle

Plan Name	AARP® Medicare Advantage Plan 3 (HMO)		AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Plan 2 (HMO)	
Plan ID	H3805-015-000 		H3805-037-000 	H3805-019-000 	
Plan Highlights	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	Low premium plan for those shopping on value and lower out-of-pocket costs	
Service Area	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima		Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima	Washington: Kitsap, Pierce, Skagit, Whatcom	
Premium	\$45		\$88	\$24	
Medical Deductible	\$0		\$0	\$0	
Max OOP	\$5,900		\$4,200	\$6,700	
PCP / Specialist	\$0 / \$40; Referral Required		\$0 / \$35; Referral Required	\$10 / \$45; Referral Required	
Inpatient Hospital	\$375 Days 1-4		\$250 Days 1-7	\$440 Days 1-4	
ASC / Outpatient	\$0 or \$370 / \$0 or \$370		\$0 or \$245 / \$0 or \$245	\$0 or \$435 / \$0 or \$435	
Lab	\$0		\$0	\$0	
Rx Ded.; Copays	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage		\$185 Tiers 3-5; \$0/\$12/\$45/\$95/30%; Tier 1 Full Gap Coverage	\$200 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage	
Other Benefits	Dental Level 1, Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, 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, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available	Routine Eye Exam, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit, Platinum Dental Rider Available	



Seattle



Walgreens Preferred



National Network





\$35 Insulin

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)		AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H3805-025-002		H3805-025-001
Plan Highlights	\$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 low out-of-pocket costs
Service Area	<i>Washington:</i> Thurston		<i>Washington:</i> Lewis
Premium	\$0		\$19
Medical Deductible	\$0		\$0
Max OOP	\$6,700		\$6,700
PCP / Specialist	\$0 / \$50; Referral Required		\$15 / \$50; Referral Required
Inpatient Hospital	\$390 Days 1-5		\$440 Days 1-4
ASC / Outpatient	\$0 or \$390 / \$0 or \$390		\$0 or \$435 / \$0 or \$435
Lab	\$0		\$0
Rx Ded.; Copays	\$195 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage		\$195 Tiers 3-5; \$0/\$12/\$47/\$100/29%; Tier 1 Full Gap Coverage
Other Benefits	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		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



Southwest Washington

Plan Name	AARP® Medicare Advantage Plan 2 (HMO)		AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H3805-017-000		H3805-015-000	
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	Washington: Clark, Cowlitz, Island, King, Snohomish		Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima
Premium	\$0		\$45	\$88
Medical Deductible	\$0		\$0	\$0
Max OOP	\$6,700		\$5,900	\$4,200
PCP / Specialist	\$0 / \$45; Referral Required		\$0 / \$40; Referral Required	\$0 / \$35; Referral Required
Inpatient Hospital	\$390 Days 1-5		\$375 Days 1-4	\$250 Days 1-7
ASC / Outpatient	\$0 or \$385 / \$0 or \$385		\$0 or \$370 / \$0 or \$370	\$0 or \$245 / \$0 or \$245
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$275 Tiers 3-5; \$0/\$12/\$47/\$100/28%; Tier 1 Full Gap Coverage		\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$185 Tiers 3-5; \$0/\$12/\$45/\$95/30%; Tier 1 Full Gap Coverage
Other Benefits	Routine Eye Exam, 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, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, 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, Acupuncture, Chiropractic, Naturopathy, Meal Benefit, Platinum Dental Rider Available









Southwest Washington

Walgreens Preferred

National Network

\$35 Insulin

NEW PLAN

Plan Name	AARP® Medicare Advantage Walgreens (HMO)		AARP® Medicare Advantage Choice Plan 1 (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H3805-030-000  		H1821-002-000  	H1821-005-000  
Plan Highlights	\$0 premium with popular ancillaries		\$0 premium plan for those who are cost conscious, but want provider choice	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Washington: Clark		Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston	Washington: Clark, Cowlitz, Island, King, Snohomish, Thurston
Premium	\$0		\$0	\$36
Medical Deductible	\$0		\$0	\$0
Max OOP	\$5,900		\$6,500	\$6,000
PCP / Specialist	\$0 / \$50; Referral Required		\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$400 Days 1-4		\$390 Days 1-5	\$365 Days 1-4
ASC / Outpatient	\$0 or \$300 / \$0 or \$300		\$0 or \$350 / \$0 or \$350	\$0 or \$275 / \$0 or \$275
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$125 Tiers 3-5; \$0/\$0/\$47/\$100/31% (Preferred); Tier 1 Full Gap Coverage		\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; Tier 1 Full Gap Coverage	\$225 Tiers 3-5; \$0/\$12/\$45/\$95/29%; 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, 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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, 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. © 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.

Spokane






Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Choice (PPO)		AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Plan 2 (HMO-POS)
Plan ID	H1821-001-000	 	H3805-033-000	
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. POS for dental only. Passport included	Mid premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only. Passport included
Service Area	<i>Washington:</i> Spokane		<i>Washington:</i> Spokane	<i>Washington:</i> Spokane
Premium	\$0		\$0	\$54
Medical Deductible	\$0		\$0	\$0
Max OOP	\$6,200		\$5,500	\$4,200
PCP / Specialist	\$0 / \$50; No Referral Required		\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4		\$395 Days 1-4	\$320 Days 1-5
ASC / Outpatient	\$0 or \$390 / \$0 or \$390		\$0 or \$390 / \$0 or \$390	\$0 or \$315 / \$0 or \$315
Lab	\$0		\$0	\$0
Rx Ded.; Copays	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage		\$0 All Tiers; \$0/\$8/\$45/\$95/33%; Tier 1 Full Gap Coverage	\$0 All Tiers; \$0/\$8/\$45/\$95/33%; 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		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, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Meal Benefit



Washington MA Only



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)
Plan ID	H3805-035-000
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. Passport included
Service Area	<i>Washington:</i> Spokane
Premium	\$0; Part B Rebate: up to \$60
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC / Outpatient	\$0 or \$390 / \$0 or \$390
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, Meal Benefit



Washington MA Only

NEW PLAN



Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H1821-004-000 
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	Washington: Benton, Clark, Cowlitz, Franklin, Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Thurston, Walla Walla, Whatcom, Yakima
Premium	\$0; Part B Rebate: up to \$50
Medical Deductible	\$0
Max OOP	\$5,500
PCP / Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-4
ASC / Outpatient	\$0 or \$390 / \$0 or \$390
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, Meal Benefit



Washington Dual

 \$0 Rx Copays

NEW PLAN

Plan Name		UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® Select (HMO D-SNP)
Plan ID		H5008-002-000 	H5008-015-000 
Plan Highlights		Plan designed for those with both Medicare and Medicaid	New! Plan designed for those with both Medicare and Medicaid
Service Area		Washington: Benton, Clallam, Clark, Columbia, Cowlitz, Franklin, Garfield, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln, Mason, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima	Washington: Benton, Clallam, Clark, Columbia, Cowlitz, Franklin, Garfield, Island, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln, Mason, Pend Oreille, Pierce, San Juan, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Walla Walla, Whatcom, Yakima
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	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, Acupuncture, Chiropractic



2022 State Landscape¹

Wyoming

Eligibles (as of May 2021)	89,642
Estimated Dual Eligibles ²	7,273
YOY Eligible Growth	3.3%
MA Penetration	5.6%
YOY MA Enrollment Growth	16.8%
UHC Market Share	79.8%

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. 762 partial duals who may or may not be eligible).

2022 Medicare Advantage Service Area



Current Footprint

Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston



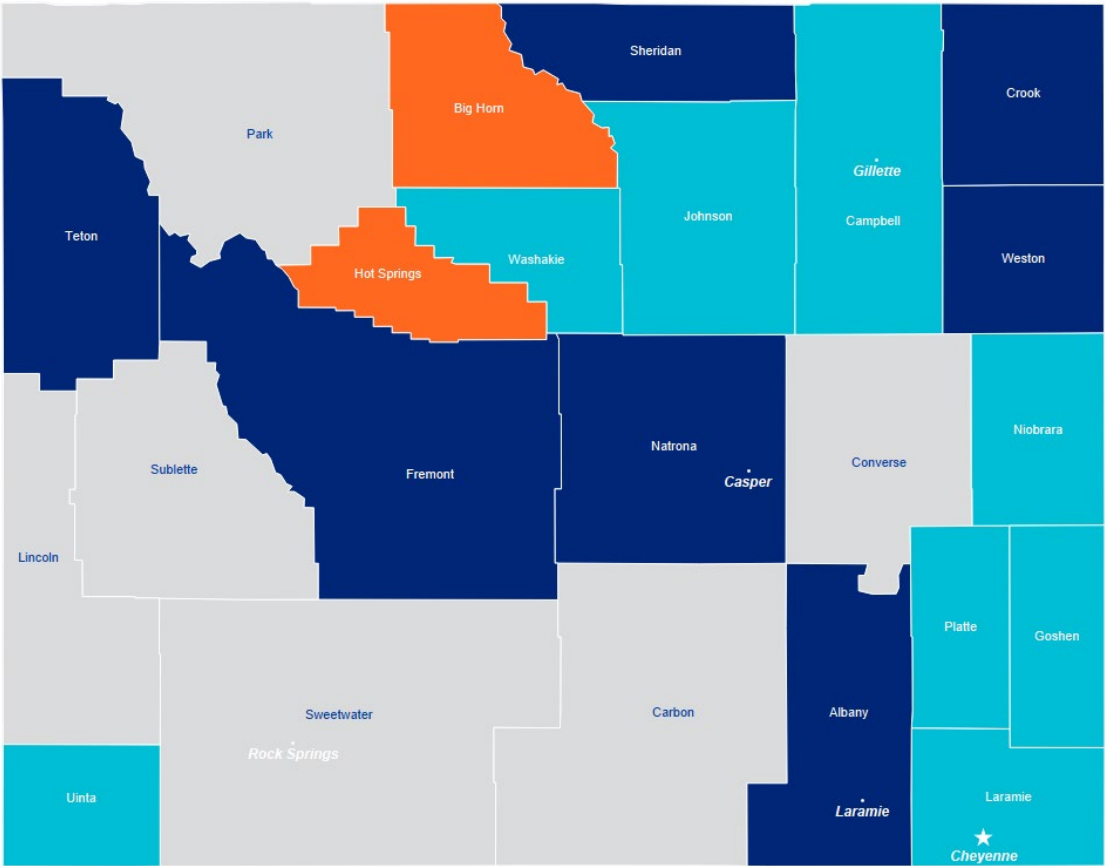
Expansion Footprint

Campbell, Goshen, Johnson, Laramie, Niobrara, Platte, Uinta, Washakie



Dual Only Expansion

Big Horn, Hot Springs

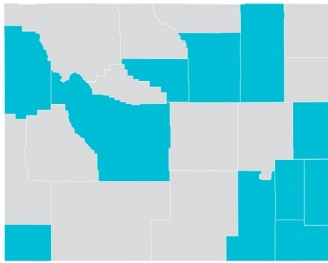


Wyoming

Current Footprint Expansion Footprint No Footprint

Wyoming

Albany, Campbell, Fremont, Goshen, Johnson, Laramie, Niobrara, Platte, Teton, Uinta, Washakie

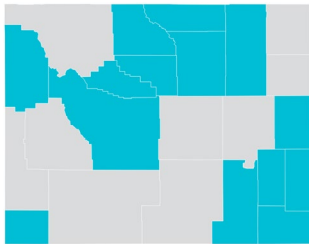


Market Landscape

Eligibles (as of May 2021)	59,174
YOY Eligible Growth	3.6%
MA Non-SNP Penetration	2.2%
YOY MA Non-SNP Enrollment Growth	9.9%
UHC Non-SNP Market Share	62.1%

Wyoming Dual

Albany, Big Horn, Campbell, Fremont, Goshen, Hot Springs, Johnson, Laramie, Niobrara, Platte, Sheridan, Teton, Uinta, Washakie

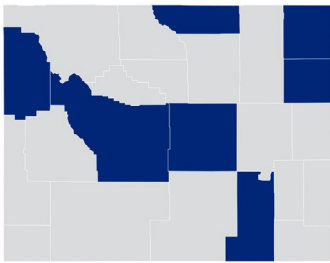


Market Landscape

Est. D-SNP Eligibles	7,273
D-SNP Enrollees	0
D-SNP Penetration (All Plans)	0.0%
Total UHC D-SNP Enrollees	0
UHC D-SNP Market Share	0.0%

Wyoming PFFS

Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston



Market Landscape

Eligibles (as of May 2021)	44,594
YOY Eligible Growth	3.2%
MA Non-SNP Penetration	4.8%
YOY MA Non-SNP Enrollment Growth	15.7%
UHC Non-SNP Market Share	98.5%



Wyoming

NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)
Plan ID	H6528-035-000  
Plan Highlights	New! Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	Wyoming: Albany, Campbell, Fremont, Goshen, Johnson, Laramie, Niobrara, Platte, Teton, Uinta, Washakie
Premium	\$35
Medical Deductible	\$0
Max OOP	\$6,200
PCP / Specialist	\$0 / \$40; No Referral Required
Inpatient Hospital	\$390 Days 1-4
ASC / Outpatient	\$0 or \$275 / \$0 or \$275
Lab	\$0
Rx Ded.; Copays	\$295 Tiers 3-5; \$0/\$12/\$47/\$95/28%; 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, Meal Benefit, Platinum Dental Rider Available



Wyoming PFFS



Walgreens
Preferred



National
Network



\$35 Insulin

Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well for veterans	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Service Area	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston	Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Graham, Lane, Logan, Marshall, Phillips, Rawlins, Riley, Rooks, Saline, Scott, Sheridan, Thomas; Missouri: Clark, Schuyler, Sullivan; Montana: Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; Nebraska: Arthur, Banner, Blaine, Box Butte, Cheyenne, Dawson, Hooker, Keith, Keya Paha, Logan, McPherson, Morrill, Perkins, Scotts Bluff, Sheridan, Thomas; Wyoming: Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston
Premium	\$40	\$74
Medical Deductible	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP / Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC / Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Lab	\$0	\$0
Rx Ded.; Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/28%
Other Benefits	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline	Routine Eye Exam, Routine Hearing Exam, Virtual Medical Visits, Virtual Mental Health Visits , Nurseline



Wyoming Dual

 \$0 Rx Copays

NEW PLAN

Plan Name	UnitedHealthcare Dual Complete® Choice (PPO D-SNP)
Plan ID	H0271-042-000 
Plan Highlights	New! Plan designed for those with both Medicare and Medicaid
Service Area	Wyoming: Albany, Big Horn, Campbell, Fremont, Goshen, Hot Springs, Johnson, Laramie, Niobrara, Platte, Sheridan, Teton, Uinta, Washakie
Premium	\$0
Other Benefits	Dental Level 1, 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

