Experience UnitedHealthcare.

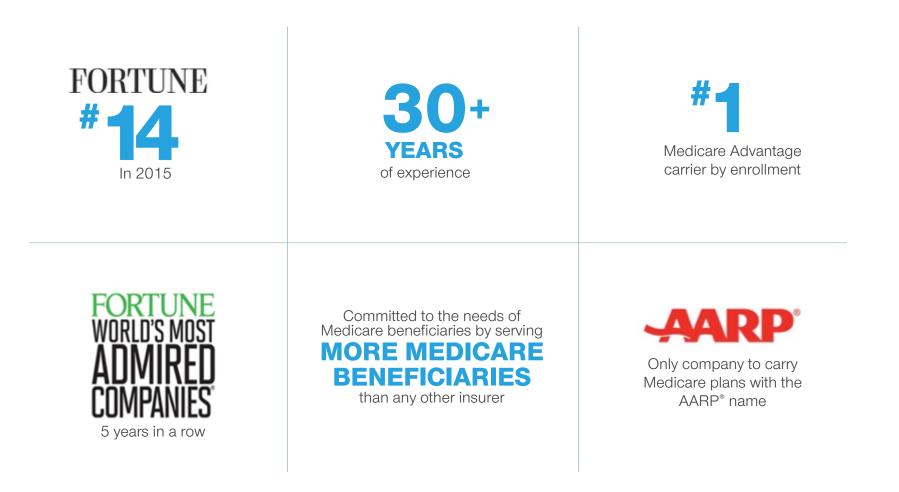
2016 Medicare Advantage Plans



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UnitedHealthcare®

The trusted leader in the Medicare market.



The UnitedHealthcare[®] experience.

When you're a UnitedHealthcare Medicare Advantage plan member, you get more than a plan and a low premium. You're a key member of a valuable relationship with a health team dedicated to successfully coordinating your care every step of the way.

We offer a variety of programs and tools designed to help coordinate our members care and help them live a healthy, happy life. Here's a sample of what we have to offer:

Personal member experience.

We're committed to delivering a hassle-free experience for our members.

- Our personalized customer service model takes customer service to the next level by leveraging data and technology to connect our members with an advocate who can best support their needs
- We offer customized tools and resources to help our new members understand and use their new plan. Our programs guide members and simplify complex topics with videos and guidebooks to help them get the most value from their plan
- Our personalized member website lets members track their claims, look up drug costs, track their drug payment stages and access tools for specific health needs

Programs to help coordinate and manage care to keep our members healthy.

- We offer programs to help manage medical conditions, such as diabetes and other chronic conditions, and that help transition from hospital to home or deal with advanced illness
- Medication adherence programs to help our members maintain their doctor's care plan
- Provider incentive programs to encourage our doctors to deliver better quality care
- · Member incentive programs to inspire and reward healthy behavior

HouseCalls.

A health and wellness program that goes to our members.

- Members can take advantage of our HouseCalls program, designed to support and complement a regular doctor's care through an in-home clinical visit from one of our licensed health care practitioners for no additional cost
- A HouseCalls visit does not take the place of the care received from a primary care provider. Instead, our health care practitioners support a member's primary care physician by helping to identify gaps in care and provide more time for questions than a standard office visit can
- After a thorough exam, we provide members with a checklist of items to review at their next doctor's visit to ensure screenings and tests are up to date
- Members who have participated have a 98% satisfaction rate

When you enroll your customers with UnitedHealthcare, you can have confidence they'll be with a company you can trust. We're also committed to providing you with resources and tools that simplify and enhance the agent experience.



2016 Medicare Advantage Plans Central Region

Illinois Market Overview

Illinois

Medicare Advantage 2016 Service Area



Current Footprint

Market Landscape	
Eligibles (as of 5/1/2015)	1,526,402
YOY Eligible Growth	1.4%
MA Penetration	14.7%
YOY MA Penetration Growth	4.1%
UHC Market Share	13.4%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Chicago, IL Market Overview



Market Highlights

- Portfolio of MA plan choices to meet a variety of needs
- Introduced new \$0 premium plan for consumers shopping on value, which includes great benefits, such as fixed outpatient costs
- Introduced new \$79 premium plan with rich benefits, including low out-of-pocket maximum, preventive dental, SilverSneakers[®] Fitness program, eyewear credit, no RX deductible, and fixed outpatient costs
- New \$50 quarterly credit for over-the-counter products
- Variety of attractive additional benefits on each plan in the market
- UnitedHealth Passport[®] program Great for snowbirds or those who travel
- Polish and Spanish materials available

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No Rx deductible on plans H2654-035 and H2654-036
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

ן Providers

- Advocate A high-quality and premier provider in Chicago
- NorthShore University

) UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at
 no additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- SilverSneakers® Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on plans H2654-035 and H2654-036
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear on plans H2654-035 and H2654-036
- Dental Preventive and comprehensive dental coverage included for no additional cost on H2654-035 plan
- Non-emergency transportation coverage Up to 24 one-way rides to or from approved medical locations on plan H2654-036



Chicago, IL Market Landscape

Eligibles (as of 5/1/2015)	955,395
YOY Eligible Growth	1.5%
MA Penetration	15.5%
YOY MA Penetration Growth	5.0%
UHC Market Share	12.3%



Chicago, IL Product Overview

Strong portfolio of plan choices that include several ancillary benefits and meet a variety of needs.

	AARP MedicareComplete Plan 1 H2654-034	AARP MedicareComplete Plan 2 H2654-035	AARP MedicareComplete Access H2654-036
Plan Highlights	Plan for consumers who want to pay a premium for lower co-pays	High-premium plan with rich benefits	\$0 premium plan with low co-pays and an Advocate-only network
Plan Type	НМО	НМО	НМО
Service Area	Illinois: Cook, Kane, Will counties	Illinois: Cook, Kane, Will counties	Illinois: Cook County
Premium	\$29	\$79	\$0
PCP Co-pay	\$5	\$0	\$5
Specialist Co-pay	\$50	\$25	\$35
Inpatient Hospital	\$295 Days 1-5	\$195 Days 1–5	\$200 Days 1–7
Outpatient Surgery	20%	\$195	\$200
Max Out-of-Pocket	\$3,950	\$2,900	\$3,400
Rx Co-pays	\$2/\$10/\$45/\$95/27%	\$2/\$8/\$45/\$95/33%	\$2/\$10/\$47/\$100/33%
Rx Deductible	\$230 (T3, T4 & T5 only)	\$0	\$0
Referral Required	Y	Y	Y

🛑 Improved for 2016 🛛 🛑 Cut for 2016 💦 🔵 New Plan



Chicago, DuPage Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Improved YOY benefits, including lower PCP co-pay, lower out-of-pocket maximum and fixed outpatient costs.
- UnitedHealth Passport[®] program Great for snowbirds or those who travel
- New \$50 quarterly credit for over-the-counter products
- Diabetes Navigator helps members more effectively manage diabetes

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1

____ Providers

- Illinois Health Partners
- DuPage Medical Group
- Edward Hospital and physicians
- Elmhurst Memorial Hospital and physicians

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness program membership Stay active with a gym membership and fitness classes for no additional cost
- Vision coverage Includes access to a broad provider network and credits
 toward your choice of eyewear



Chicago, DuPage Market Landscape

Eligibles (as of 5/1/2015)	138,391
YOY Eligible Growth	2.4%
MA Penetration	9.7%
YOY MA Penetration Growth	4.2%
UHC Market Share	4.2%



Chicago, DuPage Product Overview

\$0 premium plan with improved benefits from 2015, when the plan was first introduced in the county.

	AARP MedicareComplete Focus H2654-033
Plan Highlights	\$0 premium plan anchored by high-quality network
Plan Type	НМО
Service Area	Illinois: DuPage County
Premium	\$0
PCP Co-pay	\$0
Specialist Co-pay	\$35
Inpatient Hospital	\$225 Days 1–7
Outpatient Surgery	\$225
Max Out-of-Pocket	\$3,200
Rx Co-pays	\$2/\$10/\$45/\$95/27%
Rx Deductible	\$230 (T3, T4 & T5 only)
Referral Required	Y

Improved for 2016



McLean/NW, IL County Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Stable YOY benefits in NW IL
- Introduced new \$0 premium plan with great benefits, including low PCP co-pay, low out-of-pocket maximum, fixed outpatient costs, and a \$50 quarterly credit for over-the-counter products targeting consumers shopping on value in McLean County
- UnitedHealth Passport[®] program Great for snowbirds or those who travel
- Diabetes Navigator helps members more effectively manage diabetes

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No Rx deductible on H2654-037 plan
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Provider

- Advocate Health System (McLean)
- Methodist Medical Center (Peoria)
- Genesis Health System (Moline)
- Unity Point Health (Moline)

) UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on H2654-037
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear
- Non-emergency transportation coverage Up to 24 one-way rides to or from approved medical locations on plan H2654-037



McLean/NW, IL Market Landscape

Eligibles (as of 5/1/2015)	184,914
YOY Eligible Growth	1.0%
MA Penetration	17.7%
YOY MA Penetration Growth	2.6%
UHC Market Share	29.0%



McLean/NW, IL Product Overview

Improved benefit offering in NW IL and a strong new \$0 premium option in McLean county loaded with ancillary benefits.

	AARP MedicareComplete H5253-046	AARP MedicareComplete Access H2654-037
Plan Highlights	Premium plan with improved co-pays and out-of-pocket max that includes eyewear and preventive dental	Attractive low-cost option with several enhanced benefit services aligned with strong Advocate provider
Plan Type	НМО	НМО
Service Area	Illinois: Bureau, Carroll, Henderson, Henry, Jo Daviess, Knox, Marshall, Mercer, Peoria, Putnam, Rock Island, Stark, Tazewell, Warren, Whiteside, Woodford counties	Illinois: McLean County
Premium	\$39	\$0
PCP Co-pay	\$5	\$5
Specialist Co-pay	\$35	\$35
Inpatient Hospital	\$295 Days 1-5	\$200 Days 1-7
Outpatient Surgery	20%	\$200
Max Out-of-Pocket	\$3,900	\$3,400
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$10/\$47/\$100/33%
Rx Deductible	\$225 (T3, T4 & T5 only)	\$0
Referral Required	Ν	Y

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New Plan



Indiana Market Overview

Indiana

Medicare Advantage 2016 Service Area





Highlights

- 8 new expansion counties
- 6 new plans providing a portfolio of PPO and HMO options
- Fitness membership on all AARP® plans
- UnitedHealth Passport® on all plans, for freedom to travel

Market Landscape

Eligibles (as of 5/1/2015)	633,784
YOY Eligible Growth	2.0%
MA Penetration	24.1%
YOY MA Penetration Growth	0.9%
UHC Market Share	33.3%
Eligibles (as of 5/1/2015)	77,161

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Evansville, IN Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Introduced new HMO \$0 premium plan in three-county Evansville market featuring no referrals, UnitedHealth Passport[®], OTC catalog benefit and flat dollar outpatient surgery co-pay
- Market expansion into Gibson county with PPO plan
- Stable YOY benefits in PPO plan plus the addition of SilverSneakers[®] and the OTC catalog benefit
- 4-Star HMO Plan & 4.5 Star PPO plan
- Compare to Humana Humana HMO product requires referrals
 & UnitedHealthcare has no referrals
- UnitedHealth Passport® Great for snowbirds

• UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- New \$50 quarterly credit for over-the-counter products



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



Key providers are St. Mary's and Deaconess

Overall network parity in Evansville market



Evalisville, in Market Lanuscape	
Eligibles (as of 5/1/2015)	56,829
YOY Eligible Growth	1.4%
MA Penetration	23.2%
YOY MA Penetration Growth	0.1%
UHC Market Share	26.3%
Eligibles in Expansion Area	6,415

Evansville IN Market Landscape



Evansville, IN Product Overview

Portfolio of MA plan choices offering PPO and HMO options.

	AARP MedicareComplete Choice H2228-022	AARP MedicareComplete H2802-012
Plan Highlights	PPO plan for those wanting more choice Includes OTC catalog benefit and fitness benefit	Value plan with modest co-pays that includes UnitedHealth Passport®, OTC catalog benefit and fitness benefit
Plan Type	Local PPO	НМО
Service Area	Indiana: Gibson, Posey, Vanderburgh, Warrick counties	Indiana: Posey, Vanderburgh, Warrick counties
Premium	\$29	\$0
PCP Co-pay	\$15	\$10
Specialist Co-pay	\$45	\$40
Inpatient Hospital	\$335 Days1-5	\$250 Days1-7
Outpatient Surgery	20%	\$250
Max Out-of-Pocket	\$5900	\$4900
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$12/\$47/\$100/29%
Rx Deductible	\$135 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)
Referral Required	Ν	Ν

Improved for 2016



Fort Wayne, IN Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Introducing new \$0 premium HMO with Parkview Health System provider specific plan featuring no referrals, UnitedHealth Passport[®], OTC catalog benefit and flat dollar outpatient surgery co-pay
- Improved YOY benefits on FOCUS \$0 premium PPO provider specific plan with Lutheran Health System featuring no referrals, Passport, and OTC catalog benefit
- Introducing new low premium HMO plan
- Improved YOY benefits with broad network PPO plan
- Added new \$50 quarterly credit for over-the-counter products to all plans in the market
- 4-Star HMO Plans & 4.5 Star PPO plans
- Compare to Humana: Emphasis on UnitedHealthcare choice. For Parkview consumers, a \$0 HMO option that does not require referrals. For Lutheran consumers, a \$0 PPO option with OON benefits

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Provider Specific plans with Parkview Health System and Lutheran Health System
- Other key providers include IU Goshen, St. Joseph Regional Medical Center and Beacon Health

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Dental Preventive dental coverage included for no additional cost on H2228-019



Fort Wayne, IN Market Landscape	
Eligibles (as of 5/1/2015)	236,876
YOY Eligible Growth	1.8%
MA Penetration	31.9%
YOY MA Penetration Growth	0.6%
UHC Market Share	44.6%



Fort Wayne, IN Product Overview

Portfolio of MA plan choices to meet a variety of needs.

	AARP MedicareComplete Choice H2228-019	AARP MedicareComplete Focus H2228-020	AARP MedicareComplete Profile H2802-007	AARP MedicareComplete H2802-008
Plan Highlights	Premium plan that includes preventative dental, OTC catalog benefit & fitness benefit	PSP plan offering OON benefits. Includes OTC catalog benefit & fitness benefit	PSP plan offering \$0 premium with Passport, OTC catalog benefit , and fitness	Modest premium plan with Passport, OTC catalog benefit, and fitness
Plan Type	Local PPO	Local PPO	НМО	НМО
Service Area	Indiana: Adams, Allen, Blackford, Carroll, Cass, De Kalb, Elkhart, Fulton, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley counties	Indiana: Allen, Huntington, Kosciusko, Wells, Whitley counties	Indiana: Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley counties	Indiana: Adams, Elkhart, Fulton, Kosciusko, Marshall, St. Joseph, Steuben, Wells counties
Premium	\$35	\$0	\$0	\$19
PCP Co-pay	\$10	\$10	\$10	\$10
Specialist Co-pay	\$40	\$45	\$40	\$40
Inpatient Hospital	\$335 Days1-5	\$430 Days1-4	\$250 Days1-7	\$250 Days1-7
Outpatient Surgery	20%	20%	\$250	\$250
Max Out-of-Pocket	\$4900	\$4900	\$4900	\$4900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$205 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$270 (T3, T4 & T5 only)	\$270 (T3, T4 & T5 only)
Referral Required	Ν	Ν	Ν	Ν

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New Plan



Indianapolis, IN Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Introducing new \$0 premium HMO plan featuring no referrals, • UnitedHealth Passport®, OTC catalog benefit and flat dollar outpatient surgery copay
- Offering choices through portfolio approach
- Expanding in 12 counties with PPO and HMO product
- 4-Star HMO Plan & 4.5 Star PPO plan •
- UnitedHealth Passport[®] program that follows the member, opens up competition with Medicare Supplement product
- No medical deductibles

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM − Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- New \$50 guarterly credit for over-the-counter products



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home deliverv
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™ •
- 9 of the top 10 most dispensed generics are in Tier 1



Indianapolis, IN Market Landscape

Eligibles (as of 5/1/2015)	312,532
YOY Eligible Growth	2.4%
MA Penetration	21.2%
YOY MA Penetration Growth	1.3%
UHC Market Share	29.7%
Eligibles in Expansion Area	13,302



- Key providers include Franciscan Alliance, AHN, Community and St. Vincent

nitedHealthcare®

Indianapolis, IN Product Overview

Portfolio of MA plan choices offering PPO and HMO options.

	AARP MedicareComplete Choice H2228-021	AARP MedicareComplete H2802-010
Plan Highlights	PPO plan for those wanting more choice. Includes OTC catalog benefit and fitness benefit.	Value plan with modest copays Includes OTC catalog benefit, Passport and fitness benefit.
Plan Type	Local PPO	НМО
Service Area	Indiana: Boone, Brown, Decatur, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Johnson, Madison, Marion, Morgan, Parke, Putnam, Rush, Shelby, Union, Warren counties	Indiana: Blackford, Boone, Decatur, Fayette, Hamilton, Hancock, Hendricks, Henry, Jay, Johnson, Madison, Marion, Morgan, Rush, Shelby, Union counties
Premium	\$29	\$0
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$45	\$40
Inpatient Hospital	\$430 Days1-4	\$250 Days1-7
Outpatient Surgery	20%	\$250
Max Out-of-Pocket	\$6700	\$4900
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$185 (T3, T4 & T5 only)	\$240 (T3, T4 & T5 only)
Referral Required	Ν	Ν

Improved for 2016



Lafayette, IN Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in this general region
- Re-entering the market with a \$0 premium HMO plan featuring no referrals, Passport, OTC catalog benefit and flat dollar outpatient surgery co-pay and a modest premium PPO product offering choice
- Represents an expansion of 11 counties with ~40K eligibles
- Plenty of room for growth with a ~16% MA penetration rate
- 4-Star HMO Plan & 4.5 Star PPO plan
- UnitedHealth Passport® Great for snowbirds

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLine^{\rm SM} Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- New \$50 quarterly credit for over-the-counter products



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



Franciscan Alliance



Lafay	vette.	IN	Market	Landscape

Eligibles (as of 5/1/2015)	40,708
YOY Eligible Growth	1.7%
MA Penetration	15.9%
YOY MA Penetration Growth	0.9%
UHC Market Share	0.0%
Eligibles in Expansion Area	40,708



Lafayette, IN Product Overview

Zero premium open access HMO plan for those shopping on value.

	AARP MedicareComplete Choice H2228-021	AARP MedicareComplete H2802-009
Plan Highlights	PPO plan for those wanting more choice Includes OTC catalog benefit and fitness benefit.	Open access HMO plan for those shopping on value. Includes OTC catalog benefit and fitness benefit.
Plan Type	Local PPO	НМО
Service Area	Indiana: Boone, Brown, Decatur, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Johnson, Madison, Marion, Morgan, Parke, Putnam, Rush, Shelby, Union, Warren counties	Indiana: Carroll, Cass, Clinton, Fountain, Miami, Montgomery, Parke, Putnam, Tippecanoe, Warren, White counties
Premium	\$29	\$0
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$45	\$40
Inpatient Hospital	\$430 Days1-4	\$250 Days1-7
Outpatient Surgery	20%	\$250
Max Out-of-Pocket	\$6700	\$4900
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$185 (T3, T4 & T5 only)	\$240 (T3, T4 & T5 only)
Referral Required	Ν	Ν

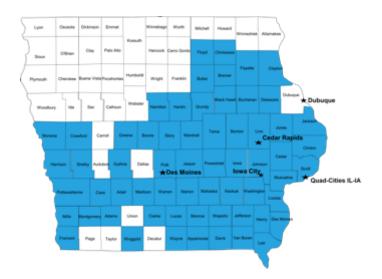




Iowa Market Overview

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Medicare Advantage 2016 Service Area



Current Footprint

Market Landscape	
Eligibles (as of 5/1/2015)	414,793
YOY Eligible Growth	2.0%
MA Penetration	14.3%
YOY MA Penetration Growth	0.4%
UHC Market Share	28.6%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Iowa Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Portfolio of MA plan choices to meet a variety of needs
- Introduced new \$0 premium plan for consumers shopping on value, featuring no referrals, UnitedHealth Passport[®] and SilverSneakers[®] Fitness program
- Lowered member cost shares on premium plan for PCP, specialist and inpatient
- UnitedHealth Passport® Great for snowbirds
- When comparing to Aetna, focus on UnitedHealthcare's strong pharmacy network and formulary

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at
 no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on plan H5253-044
- SilverSneakers[®] Fitness membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse

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Iowa Market Landscape	
Eligibles (as of 5/1/2015)	371,024
YOY Eligible Growth	1.9%
MA Penetration	14.5%
YOY MA Penetration Growth	0.4%
UHC Market Share	27.8%



Iowa Product Overview

Now offering a choice of premium and \$0-premium plans with a strong formulary and large pharmacy network.

Plan Highlights Plan Type Service Area	Dental and Silver Sneakers now at no additional cost 4.5 2015 Star Rating	New plan offering for those shopping on value 4.5 2015 Star Rating
Service Area		
Service Area	HMO	НМО
Dromium	Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Chickasaw, Clarke, Clayton, Clinton, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Lee, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Polk, Poweshiek, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne counties	Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Cedar, Chickasaw, Clarke, Clayton, Clinton, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Lee, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Polk, Poweshiek, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne counties
Premium	\$29	\$0
PCP Co-pay	\$5	\$10
Specialist Co-pay	\$40	\$45
La la setta la terreta de la seconda de la	\$395 Days 1–4 \$0 Days 5 – Unlimited	\$430 Days 1–4 \$0 Days 5 – Unlimited
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$5,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$190 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)
Referral Required		

Improved for 2016 Cut for 2016

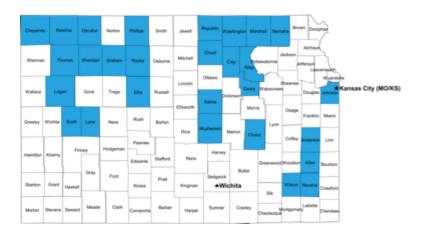
New Plan



Kansas Market Overview

Kansas

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	326,477
YOY Eligible Growth	2.1%
MA Penetration	23.5%
YOY MA Penetration Growth	0.7%
UHC Market Share	15.5%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Kansas City, KS Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Choice: \$0 premium plan offers robust benefits; \$39 premium plan offers dental, SilverSneakers[®], and no referrals
- Introducing new HMO \$0 premium plan requiring no referrals for specialist
- Improved benefits on existing HMO plan
- Expanding HMO to 2 more counties Platte and Clay
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations; no cost hearing exam and adjustments at the local hi HealthInnovations clinic

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H2654-038 and H2654-039
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear
- Dental Preventive dental coverage included for no additional cost on Plan R3444-012



Kansas	City,	KS	Market	Landscape
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Eligibles (as of 5/1/2015)	269,703
YOY Eligible Growth	2.5%
MA Penetration	27.4%
YOY MA Penetration Growth	0.8%
UHC Market Share	14.7%

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Key providers include Liberty Hospital, St. Luke's, Optum Health Clinic, Shawnee Mission & Olathe Medical Center



Kansas City, KS Product Overview

Portfolio approach offers a choice of 2 HMO plans and a PPO plan for those seeking more choice.

	AARP MedicareComplete Plan 1 H2654-038	AARP MedicareComplete Plan 2 H2654-039	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	Lower MOOP. Expanding to 2 more counties. Built in Dental, Hearing Aid and eyewear benefits.	\$0 Premium plan with built in Hearing Aid benefit.	PPO plan offered in every county in MO. Built in Dental, Hearing Aid and eyewear benefits.
Plan Type	НМО	НМО	Regional PPO
Service Area	Kansas: Johnson County Missouri: Cass, Clay, Jackson, Lafayette, Platte counties	Kansas: Johnson County Missouri: Cass, Clay, Jackson, Lafayette, Platte counties	Arkansas and Missouri: All counties
Premium	\$39	\$0	\$29
PCP Co-pay	\$5	\$20	\$30
Specialist Co-pay	\$40	\$50	\$50
Inpatient Hospital	\$275 Days1-6	\$335 Days1-5	\$395 Days1-4
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$3900	\$6700	\$6700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Ν	N	N

Improved for 2016 Cut for 2016

New Plan



Missouri Market Overview

Missouri

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	694,640
YOY Eligible Growth	1.3%
MA Penetration	21.1%
YOY MA Penetration Growth	1.5%
UHC Market Share	30.5%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Boone/Callaway, MO Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- 4-Star-Rated plan
- Choice: portfolio of MA plan choices to meet a variety of needs
- Introduced new \$0 premium plan for consumers shopping on value
- Expansion into new counties to serve additional consumers with plan H2654-040
- UnitedHealth Passport[®] program Great for snowbirds or those who travel with plan H02654-040

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home deliverv
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1



rovider

- HMO plan with Boone Hospital
- Open Access RPPO plan with University of Missouri

UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit on plan R3444-012
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on plan H2654-040
- Hearing Aid Benefit – Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear
- ٠ Dental – Preventive dental coverage included for no additional cost on H2654-040 plan



Boone/Callaway, MO Market Landscape

Eligibles (as of 5/1/2015)	30,864
YOY Eligible Growth	3.4%
MA Penetration	13.6%
YOY MA Penetration Growth	0.9%
UHC Market Share	16.2%



Boone/Callaway, MO Product Overview

Portfolio of plans to target consumers looking for value benefits or a plan with premium and additional benefits.

	AARP MedicareComplete H2654-040	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	Value plan with solid network, including University Hospital. Includes eyewear, preventive dental and fitness benefit.	Strong local plan with dental benefits and eyewear included.
Plan Type	НМО	Regional PPO
Service Area	Missouri: Boone, Callaway counties	Arkansas and Missouri: All counties
Premium	\$0	\$29
PCP Co-pay	\$10	\$30
Specialist Co-pay	\$40	\$50
Inpatient Hospital	\$275 Days 1-8	\$395 Days 1-4
Outpatient Surgery	\$270	20%
Max Out-of-Pocket	\$2,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$290 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Ν	Ν

Improved for 2016

New Plan



Springfield, MO Market Overview



Market Highlights

- HMO plan with no referrals required
- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Stable benefits
- Portfolio of MA plan choices to meet a variety of needs
- 4-Star-Rated plan offering
- UnitedHealth Passport[®] program Great for snowbirds or those who travel with plan H2654-010

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- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on plan H2654-010
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™ ٠
- 9 of the top 10 most dispensed generics are in Tier 1

UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on plan H2654-010
- Dental Preventive dental coverage included for no additional cost •
- SilverSneakers[®] Fitness membership Stay active with a gym membership • and fitness classes for no additional cost on plan H2654-010
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices • through hi HealthInnovations
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear



Springfield, MO Market Landscape

Eligibles (as of 5/1/2015)	138,147
YOY Eligible Growth	1.7%
MA Penetration	37.8%
YOY MA Penetration Growth	1.6%
UHC Market Share	18.8%



Provider

- Strong network, including Cox Hospital with plan H2654-010
- RPPO Open Access plan available with Cox, and Mercy with plan R3444-012



Springfield, MO Product Overview

Portfolio of premium plans offering various ancillary benefits.

	AARP MedicareComplete H2654-010	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	Premium plan with modest co-pays. Includes eyewear, preventive dental and fitness benefit.	Includes eyewear and preventive dental.
Plan Type	НМО	Regional PPO
Service Area	Missouri: Christian, Dade, Dallas, Douglas, Greene, Laclede, Lawrence, Polk, Stone, Taney, Texas, Webster, Wright counties	See map for counties
Premium	\$29	\$29
PCP Co-pay	\$10	\$30
Specialist Co-pay	\$50	\$50
Inpatient Hospital	\$295 Days 1-5	\$395 Days 1-4
Outpatient Surgery	\$270	20%
Max Out-of-Pocket	\$4,400	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$290 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Ν	Ν

Improved for 2016 — Cut for 2016 — New Plan



St. Louis, MO Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Stable benefits
- Portfolio of MA plan choices to meet a variety of needs
- Competitive market driven by \$0 premium plans
- 4-Star-rated plan offerings
- Choice: \$0 HMO plan and \$39 PPO plan premium plans available
- UnitedHealth $\mathsf{Passport}^{*} \operatorname{program} \mathsf{Great}$ for snowbirds or those who travel

Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on H2654-013
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

 Strong network, including BJC Health Care, Mercy, SSM, St. Anthony's Medical Center, St. Louis University Hospital and St. Luke's Hospital

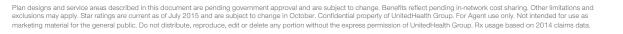
UnitedHealthcare Experience

- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months with plans H2654-013 and H2228-030
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLine^{\rm SM} Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost with plans H2228-030 and H2654-013
- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit on plans H2228-030 and R3444-012
- Vision coverage Includes access to a broad provider network and credits
 toward your choice of eyewear
- Dental Preventive dental coverage included for no additional cost



St. Louis, MO Market Landscape

Eligibles (as of 5/1/2015)	473,026
YOY Eligible Growth	1.8%
MA Penetration	30.2%
YOY MA Penetration Growth	2.0%
UHC Market Share	32.7%





St. Louis, MO Product Overview

Low- and medium-premium plans provide options for consumers looking for value with lower costs and moderate benefits.

	AARP MedicareComplete H2654-013	AARP MedicareComplete Choice H2228-030	Care Improvement Plus Medicare Advantage R3444-012
Plan Highlights	\$0-premium plan that includes eyewear, preventive dental and fitness benefits.	Premium plan that includes eyewear, preventive dental and fitness benefit.	Local plan with additional dental benefits. Includes eyewear.
Plan Type	НМО	Local PPO	Regional PPO
	Illinois: Madison, Monroe, St. Clair counties	Illinois: Madison, Monroe, St. Clair counties	
Service Area	Missouri: Crawford, Franklin, Gasconade, Jefferson, St. Charles, St. Louis, St. Louis City, Warren, Washington counties	Missouri: Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren counties	Arkansas and Missouri: All counties
Premium	\$0	\$39	\$29
PCP Co-pay	\$10	\$20	\$30
Specialist Co-pay	\$40	\$45	\$50
Inpatient Hospital	\$275 Days 1-8	\$335 Days 1–5	\$395 Days 1-4
Outpatient Surgery	\$270	20%	20%
Max Out-of-Pocket	\$2,900	\$4,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$290 (T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Ν	Ν

Improved for 2016

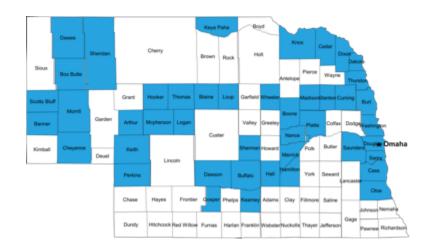
New Plan



Nebraska Market Overview

Nebraska

Medicare Advantage 2016 Service Area



Current Footprint

Market Landscape	
Eligibles (as of 5/1/2015)	202,264
YOY Eligible Growth	2.0%
MA Penetration	14.8%
YOY MA Penetration Growth	0.3%
UHC Market Share	57.9%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Omaha, NE / IA Market Overview



Market Highlights

- UHC leads competitors with 51% of market share
- Strong UnitedHealthcare® and AARP® brand recognition in the area
- New: expansion into Sarpy County for 2016
- \$0 HMO plan that does not require referrals and includes UnitedHealth Passport[®] program and SilverSneakers[®] Fitness program
- Plan has a strong formulary and pharmacy network
- Stable YOY benefits

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

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Providers

Strong provider network, including:

- Nebraska Medicine
- Nebraska Methodist Hospital
- CHI

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- SilverSneakers® Fitness membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits
 toward your choice of eyewear



Omaha, NE / IA Market Landscape

Eligibles (as of 5/1/2015)	114,052
YOY Eligible Growth	2.8%
MA Penetration	19.4%
YOY MA Penetration Growth	0.8%
UHC Market Share	51.0%



Omaha, NE Product Overview

	AARP MedicareComplete H2802-001
Plan Highlights	Market-leading plan with rich, stable benefits, including fitness, vision, hearing and NurseLine, at \$0 premium.
Plan Type	НМО
Service Area	Iowa: Pottawattamie County Nebraska: Douglas, Sarpy counties
Premium	\$0
PCP Co-pay	\$20
Specialist Co-pay	\$45
Inpatient Hospital	\$395 Days 1-4
Outpatient Surgery	20%
Max Out-of-Pocket	\$5,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$200 (T3, T4 and T5 only)
Referral Required	Ν

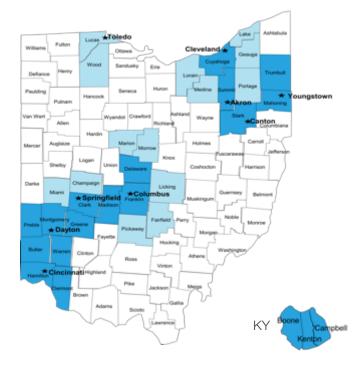
Improved for 2016



Ohio Market Overview

Ohio

Medicare Advantage 2016 Service Area



Highlights

- 14 new expansion counties
- 8 new plans
- Three-plan portfolio in all markets with low-, medium- and high-premium choices
- 4.5-Star-Rated plans
- SilverSneakers® Fitness program on all plans
- Broad network, including Cleveland Clinic

Market Landscape	
Eligibles (as of 5/1/2015)	1,603,251
YOY Eligible Growth	1.8%
MA Penetration	30.6%
YOY MA Penetration Growth	3.3%
UHC Market Share	14.1%
Eligibles in Expansion Area	396,888

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



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. Other limitations and exclusions may apply. Star ratings are current as of July 2015 and are subject to change in October. 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. Rx usage based on 2014 claims data.

Current Footprint

Expansion

Central Ohio Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- UnitedHealthcare is expanding into Marion, Morrow, Licking, Fairfield and Pickaway counties, providing new options in the market
- Portfolio approach with \$0, \$45 and \$120 premium plans that offer a choice for a variety of needs
- Plans use primary care providers to coordinate care for consistency and improved health
- UnitedHealth $\mathsf{Passport}^{\circ} \operatorname{program} \mathsf{Great}$ for snowbirds or those who travel
- Medical Mutual is entering the market in 80 of 88 counties; expect marketing and promotion
- 130,000 OPERS retirees moving from group model with Humana to individual model through exchange platform

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

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Provider

- Strong and vast network, including Ohio Health (Riverside, Grant Medical Center and Dublin Methodist), Mt. Carmel, Fairfield Medical
- The Ohio Medical Center & The James are non-par

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership Stay active with a gym membership and fitness classes for no additional cost
- Dental Preventive dental coverage included for no additional cost on plan H5253-053 and H5253-063
- Dental Comprehensive dental coverage included for no additional cost on plan H5253-063
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear on plan H5253-063



Central Ohio Market Landscape

Eligibles (as of 5/1/2015)	339,379
YOY Eligible Growth	2.5%
MA Penetration	28.7%
YOY MA Penetration Growth	3.1%
UHC Market Share	6.6%
Eligibles in Expansion Area	86,228



Central Ohio Product Overview

Portfolio of low-, medium- and high-premium plans provide an option for everyone.

	AARP MedicareComplete Plan 5 H5253-062	AARP MedicareComplete Plan 2 H5253-053	AARP MedicareComplete Plan 3 H5253-063
Plan Highlights	\$0 premium with higher co-pays for consumers looking for value. Includes fitness benefit.	Premium plan with modest co-pays and fixed outpatient co-pay. Includes preventive dental and fitness benefit.	High-premium plan with rich benefits. Includes eyewear, preventive and comprehensive denta and fitness benefits.
Plan Type	НМО	НМО	НМО
Service Area	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Pickaway counties	Kentucky: Boone, Campbell, Kenton counties Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, Licking, Madison, Marion, Miami, Montgomery, Morrow, Pickaway, Preble, Warren counties	Ohio: Delaware, Fairfield, Franklin, Licking, Madison, Marion, Morrow, Pickaway counties
Premium	\$0	\$45	\$120
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$45	\$45	\$25
Inpatient Hospital	\$395 Days 1-4	\$350 Days 1-5	\$195 Days 1-5
Outpatient Surgery	20%	\$295	\$195
Max Out-of-Pocket	\$6,400	\$5,900	\$2,900
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$47/\$100/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$170 (T3, T4 & T5 only)	\$0
Referral Required	Υ	Y	Y

Improved for 2016

New Plan



Cincinnati, OH/Northern KY Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Expansion into Champaign and Miami counties
- Benefits have been improved, and network disruption has passed,
 presenting significant enrollment opportunity
- Portfolio approach with \$0, \$45 and \$120 premium plans offers a choice for a variety of needs
- Plans use primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport[®] program Great for snowbirds or those who travel
- Consolidation of other carriers could create opportunity in the market. Humana/Aetna market share exceeds 45% in most of SW OH
- RiverLink and Premier enter their second year in the market —both are
 new to the business
- Medical Mutual is entering the market in 80 of 88 counties. Expect
 marketing and promotion
- 130,000 OPERS retirees moving from group model with Humana to individual model through exchange platform

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

• Major providers: The Christ Hospital, Kettering Health, Mercy, Premier, TriHealth, St Elizabeth's (Kentucky)

O UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- SilverSneakers® Fitness membership Stay active with a gym membership and fitness classes for no additional cost
- Dental Preventive dental coverage included for no additional cost on H5253-053 and H5253-054 plans
- Dental Comprehensive dental coverage included for no additional cost on H5253-054 plan



Cincinnati, OH Market Landscape

Eligibles (as of 5/1/2015)	460,038
YOY Eligible Growth	1.8%
MA Penetration	32.0%
YOY MA Penetration Growth	2.9%
UHC Market Share	19.1%
Eligibles in Expansion Area	28,169



Cincinnati, OH/Northern KY Product Overview

Portfolio of low-, medium- and high-premium plans provide an option for everyone.

	AARP MedicareComplete Plan 6 H5253-052	AARP MedicareComplete Plan 2 H5253-053	AARP MedicareComplete Plan 3 H5253-054
Plan Highlights	\$0 premium with higher co-pays for consumer looking for value. Includes fitness benefit.	Premium plan with modest co-pays and fixed outpatient co-pay. Includes preventive dental and fitness benefit.	High-premium plan with rich benefits. Includes eyewear, preventive and comprehensive denta and fitness benefit.
Plan Type	НМО	HMO	НМО
Service Area	Kentucky: Boone, Campbell, Kenton counties Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble Warren counties	Kentucky: Boone, Campbell, Kenton counties Ohio: Butler, Champaign, Clark, Clermont, Delaware, Fairfield, Franklin, Greene, Hamilton, ' Licking, Madison, Marion, Miami, Montgomery Morrow, Pickaway, Preble, Warren counties	Kentucky: Boone, Campbell, Kenton counties Ohio: Butler, Champaign, Clark, Clermont, Greene, Hamilton, Miami, Montgomery, Preble Warren counties
Premium	\$0	\$45	\$120
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$45	\$45	\$25
Inpatient Hospital	\$395 Days 1-4	\$350 Days 1–5	\$195 Days 1–5
Outpatient Surgery	20%	\$295	\$195
Max Out-of-Pocket	\$6,400	\$5,900	\$2,900
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/29%	\$0/\$8/\$47/\$100/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$170 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y

Improved for 2016

New Plan

Cut for 2016



Cleveland, OH Market Overview



Market Highlights

- UHC is relaunching in the market with an expanded footprint, new products and a renewed commitment
- Benefits have been improved, and network disruption has passed, presenting significant enrollment opportunity
- Strong MA penetration in Ohio
- Portfolio approach with \$0, \$29 and \$120 premium plans offers a choice for a variety of needs
- Plans use primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport[®] program Great for snowbirds or those who travel
- Medical Mutual is entering the market in 80 of 88 counties: Expect
 marketing and promotion
- 130,000 OPERS retirees moving from a group model with Humana to individual model through an exchange platform

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



Provider

- MetroHealth, University Hospitals, Lake Health, Mercy Health, Akron General, ValleyCare Health, Summa Health
- Added Cleveland Clinic on Jan. 1, 2015
- Robust network with nearly 16,000 providers, including 107 hospitals

UnitedHealthcare® experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership Stay active with a gym membership and fitness classes for no additional cost
- Dental Preventive dental coverage included for no additional cost on H5253-050 and H5253-051 plans
- Dental Comprehensive dental coverage included for no additional cost on H5253-051 plan
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear on H5253-051 plan



Cleveland, OH Market Landscape

Eligibles (as of 5/1/2015)	704,225
YOY Eligible Growth	1.5%
MA Penetration	31.1%
YOY MA Penetration Growth	3.4%
UHC Market Share	15.9%
Eligibles in Expansion Area	182,882



Cleveland, OH Product Overview

Portfolio of low-, medium- and high-premium plans provide an option for everyone.

	AARP MedicareComplete Plan 7 H5253-049	AARP MedicareComplete Plan 1 H5253-050	AARP MedicareComplete Plan 3 H5253-051
Plan Highlights	Value plan for consumers who want a low premium and higher co-pays. Includes fitness benefit.	Modest premium plan that includes preventive dental and fitness benefit.	High-premium plan with rich benefits. Includes eyewear, preventive and comprehensive denta and fitness benefit.
Plan Type	НМО	НМО	НМО
Service Area	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull counties	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull counties	Ohio: Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull counties
Premium	\$0	\$29	\$120
PCP Co-pay	\$10	\$10	\$0
Specialist Co-pay	\$45	\$40	\$25
Inpatient Hospital	\$340 Days 1–5	\$295 Days 1-5	\$195 Days 1–5
Outpatient Surgery	20%	\$295	\$195
Max Out-of-Pocket	\$4,500	\$3,900	\$2,900
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/28%	\$0/\$8/\$47/\$100/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y

Improved for 2016 Cut for 2016 New Plan



Toledo, OH Market Overview



Market Highlights

- Popularity of MA is growing in this market providing meaningful enrollment opportunity. MA penetration ~40%
- UnitedHealthcare is expanding into Lucas and Wood counties
 providing NEW options in the market
- Portfolio approach with \$0, \$29, and \$120 premium plans offers a choice for a variety of needs
- Plans use primary care providers to coordinate care for consistency and improved health
- UnitedHealth Passport[®] Great for HMO members who are snowbirds or like to travel
- Medical Mutual is entering the market in 80 of 88 counties expect marketing and promotion
- ProMedica (Paramount Elite) has strong market share
- 130K OPERS retirees moving from group model with Humana to individual model through exchange platform

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



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Providers

- Mercy Hospital System
- University of Toledo
- Wood County Hospital
- ProMedica facilities are non-Par
- Added Cleveland Clinic January 1, 2015

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Dental Preventive dental coverage included for no additional cost on H5253-055 and H5253-056
- Dental Comprehensive dental coverage included for no additional cost on H5253-055
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on H5253-055



Toledo, OH Market Landscape

Eligibles (as of 5/1/2015)	99,609
YOY Eligible Growth	1.8%
MA Penetration	27.5%
YOY MA Penetration Growth	5.2%
UHC Market Share	0.1%
Eligibles in Expansion Area	99,609



Toledo, OH Product Overview

Portfolio of Low, Medium, and High premium plans provide an option for everyone.

	AARP MedicareComplete Plan 8 H5253-057	AARP MedicareComplete Plan 4 H5253-056	AARP MedicareComplete Plan 3 H5253-055
Plan Highlights	\$0 premium with higher co-pays for consumers looking for value. Includes fitness benefit	Premium plan with modest co-pays and fixed outpatient co-pay. Includes preventive dental and fitness benefit	High premium plan with rich benefits. Includes eyewear, preventive and comprehensive dental, and fitness benefit
Plan Type	НМО	НМО	НМО
Service Area	Ohio: Lucas, Wood counties	Ohio: Lucas, Wood counties	Ohio: Lucas, Wood counties
Premium	\$0	\$29	\$120
PCP Co-pay	\$10	\$10	\$0
Specialist Co-pay	\$45	\$40	\$25
Inpatient Hospital	\$340 Days1-5	\$295 Days1-5	\$195 Days1-5
Outpatient Surgery	20%	\$295	\$195
Max Out-of-Pocket	\$4500	\$3900	\$2900
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/28%	\$0/\$8/\$47/\$100/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y

Improved for 2016 Cut for 2016 New Plan



Oklahoma Market Overview

Oklahoma

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	390,825
YOY Eligible Growth	2.1%
MA Penetration	20.8%
YOY MA Penetration Growth	0.3%
UHC Market Share	33.3%
Eligibles in Expansion Area	6,864

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov





Oklahoma City, OK Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Stability: serving Oklahoma City for over 25 years
- Largest MA plan in the market 59% market share
- Stable YOY benefits
- Choice: \$0 premium plan and \$29 premium plan offers robust benefits, including lower co-pays, MOOP and vision coverage
- Primary care physician provides consistency and accuracy in members overall care
- Key partnerships with Integris, Mercy and OU Health Systems
- Low cost hearing aids

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Best in class network in Oklahoma City market
- Key providers include Integris, Mercy and OU Physicians
- All local Oklahoma City hospitals are in network

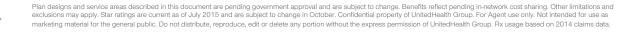
O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on H3749-001
- Dental Preventive dental coverage included for no additional cost on H3749-001
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost



Oklahoma	City,	ΟΚ	Market	Landscape
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Eligibles (as of 5/1/2015)	198,879
YOY Eligible Growth	2.4%
MA Penetration	18.8%
YOY MA Penetration Growth	0.4%
UHC Market Share	58.7%
Eligibles in Expansion Area	6,864





Oklahoma City, OK Product Overview

Portfolio approach offers a \$0 premium plan design for those seeking value and a premium plan for those seeking richer benefits.

	AARP MedicareComplete SecureHorizons Plan 1 H3749-001	AARP MedicareComplete SecureHorizons Plan 2 H3749-018
Plan Highlights	Premium plan with built in eyewear, preventative dental, eyewear and fitness benefit	Zero premium value plan with built in fitness benefit
Plan Type	НМО	НМО
Service Area	Oklahoma: Canadian, Cleveland, Lincoln, Logan, Oklahoma, Pottawatomie counties	Oklahoma: Canadian, Cleveland, Lincoln, Logan, Oklahoma, Pottawatomie counties
Premium	\$29	\$0
PCP Co-pay	\$5	\$15
Specialist Co-pay	\$40	\$50
Inpatient Hospital	\$295 Days1-5	\$345 Days1-5
Outpatient Surgery	\$295	20%
Max Out-of-Pocket	\$5400	\$6700
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$8/\$45/\$95/30%
Rx Deductible	\$130 (T3, T4 & T5 only)	\$130 (T3, T4 & T5 only)
Referral Required	Ν	Ν

Improved for 2016



Texas Market Overview

Texas

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	3,599,812
YOY Eligible Growth	3.1%
MA Penetration	26.2%
YOY MA Penetration Growth	2.4%
UHC Market Share	38.0%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Austin, TX Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Second largest (36% market share) MA plan in Austin
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Portfolio of MA plan choices to meet a variety of needs
- Maintained and/or improved core benefits
- Removed HMO plans' Rx deductible from Tier 3 now only on Tiers 4 & 5
- HMO plan has \$0 PCP co-pay

Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3)
 and not applicable to the deductible
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



Austin Regional Clinic

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit. Offered on plan R6801-012 only
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Dental Preventive dental coverage included for no additional cost on plan R6801-012
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on plan H4527-002
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being



Austin, TX Market Landscape

Eligibles (as of 5/1/2015)	194,689
YOY Eligible Growth	5.3%
MA Penetration	17.0%
YOY MA Penetration Growth	1.6%
UHC Market Share	36.2%



Austin, TX Product Overview

Portfolio of plan choices to meet a variety of consumer needs. HMO plan is partnered with WellMed, a key senior-focused provider group.

	AARP MedicareComplete Focus H4527-002	Care Improvement Plus Medicare Advantage R6801-012
Plan Highlights	\$0 premium plan option with built-in transportation and fitness benefits	Mid-level premium PPO option with a built-in preventive dental benefit
Plan Type	НМО	Regional PPO
Service Area	Hays, Travis, Williamson counties	Texas: All counties
Premium	\$0	\$35
PCP Co-pay	\$0	\$15
Specialist Co-pay	\$50	\$45
Inpatient Hospital	\$250 Days 1–5	\$395 Days 1-4
Outpatient Surgery	\$250	20%
Max Out-of-Pocket	\$5,900	\$6,700
Rx Co-pays	\$2/\$14/\$47/\$100/25%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$330 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Ν

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New Plan



Corpus Christi, TX Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition and the largest MA plan in Corpus Christi
- HMO plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes
- Portfolio of MA plan choices to meet a variety of needs
- Stable core benefits
- Removed HMO plans' Rx deductible from Tier 3 now only on Tiers 4 & 5

Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on plans H4527-001 and H4590-025
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers V WellMed, exclusive to UHC

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost for plans H4590-025 and R6801-012. Receive a \$25 gift card upon completion of your visit
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Dental Preventive dental coverage included for no additional cost on plans H4527-001 and R6801-012. Comprehensive dental coverage included for no additional cost on H4527-001
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on plan H4527-001
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being



Corpus Christi, TX Market Landscape

Eligibles (as of 5/1/2015)	77,025
YOY Eligible Growth	1.7%
MA Penetration	41.7%
YOY MA Penetration Growth	1.6%
UHC Market Share	57.3%



Corpus Christi, TX Product Overview

Portfolio of plan choices to meet a variety of consumer needs. HMO plan partnered with WellMed, a key senior-focused provider group.

	AARP MedicareComplete Focus H4527-001	AARP MedicareComplete SecureHorizons H4590-025	Care Improvement Plus Medicare Advantage R6801-012
Plan Highlights	\$0 premium plan option with flat \$ co- pay and built-in transportation, fitness and preventive/comp dental benefits	Additional \$0 premium plan option with built-in NurseLine and eyewear benefits	Mid-level premium PPO option with a built-in preventive dental benefit
Plan Type	НМО	НМО	Regional PPO
Service Area	Texas: Aransas, Kleberg, Nueces, San Patricio counties	Texas: Nueces, San Patricio counties	Texas: All counties
Premium	\$0	\$0	\$35
PCP Co-pay	\$0	\$10	\$15
Specialist Co-pay	\$25	\$35	\$45
Inpatient Hospital	\$50 Days 1-5	\$200 per Admit	\$395 Days 1-4
Outpatient Surgery	\$50	\$200	20%
Max Out-of-Pocket	\$3,900	\$5,500	\$6,700
Rx Co-pays	\$2/\$14/\$47/\$100/25%	\$2/\$14/\$47/\$100/25%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$330 (T4 & T5 only)	\$330 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Υ	Ν	N

🛑 Improved for 2016 🛛 🛑 Cut for 2016 💦 🔵 Ne

New Plan



Dallas, TX Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition and the largest MA plan in Dallas / Fort Worth
- Committed to the market for over 20 years
- Stable core benefits and moved Rx deductible to Tiers 4-5
- Plan uses primary care providers to coordinate care for consistency and better outcomes
- Our comprehensive network is a differentiator in the market and includes exclusivity with Texas Health Resources
- We focus on working with health care delivery systems that are designed to help seniors live longer, healthier lives
- Large Hispanic opportunities in the market supported by Hispanic marketing campaigns

Rx

- Preferred insulin covered at the lowest brand copay (Tier 3) and not applicable to the deductible
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- One of the largest most established provider networks in the Dallas / Fort Worth area
- 48 key hospitals including Texas Physicians Group, Texas Health Resources, North Texas Specialty Group, WellMed, & USMD

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at
 no additional cost. Receive a \$25 gift card upon completion of your visit
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Dental Available as a rider
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit affordable and accessible high quality hearing devices
 through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLine $^{\rm SM}$ Get answers to health questions with 24/7 phone access to a registered nurse



Dallas, TX Market Landscape

Eligibles (as of 5/1/2015)	759,475
YOY Eligible Growth	3.8%
MA Penetration	28.8%
YOY MA Penetration Growth	2.4%
UHC Market Share	63.5%



Dallas, TX Product Overview

Market leading plan offers stable YOY benefits with a broad network

	AARP MedicareComplete SecureHorizons H4590-012
Plan Highlights	\$0 premium plan with robust network, affordable copays and SilverSneakers®
Plan Type	НМО
Service Area	Texas: Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwell and Tarrant counties
Premium	\$0
PCP Co-pay	\$0
Specialist Co-pay	\$30
Inpatient Hospital	\$250 Days1-5
Outpatient Surgery	\$250
Max Out-of-Pocket	\$4900
Rx Co-pays	\$2/\$14/\$47/\$100/26%
Rx Deductible	\$290 (T4 & T5 only)
Referral Required	Υ

Improved for 2016 Cut for 2016 New Plan



El Paso, TX Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Largest MA plan in El Paso
- Portfolio of MA plan choices to meet a variety of needs
- Improved core benefits and removed HMO plans' Rx deductible from Tier 3 now only on Tiers 4 & 5
- Moved Rx deductible to Tiers 4 & 5 on local plans
- HMO Plan partners with WellMed, a senior-focused physician group designed to coordinate care for consistency and better outcomes

Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on plans H4527-005 and H2228-023
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



- All hospitals
- WellMed (HMO)
- WellMed and Texas Tech Physician group (PPO)

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit on plan H2228-023 and R6801-012
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months on plan H2228-023
- Dental Preventive dental coverage included for no additional cost on plan R6801-012 and H4527-005
- SilverSneakers[®] Fitness membership Stay active with a gym membership and fitness classes for no additional cost on plan H4527-005 and H2228-023
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations



El Paso, TX Market Landscape

Eligibles (as of 5/1/2015)	167,266
YOY Eligible Growth	2.3%
MA Penetration	40.6%
YOY MA Penetration Growth	3.9%
UHC Market Share	46.8%



El Paso, TX Product Overview

Portfolio of plan choices to meet a variety of consumer needs. HMO plan partners with WellMed, a key senior focused provider group.

	AARP MedicareComplete Choice H2228-023	AARP MedicareComplete Focus H4527-005	Care Improvement Plus Medicare Advantage R6801-012
Plan Highlights	\$0 premium PPO option with built-in fitness benefit	\$0 premium HMO option with built-in preventive dental, fitness and transportation benefits	Mid-level premium PPO option with built-in preventive dental benefit
Plan Type	Local PPO	НМО	Regional PPO
Service Area	New Mexico: Dona Ana, Grant, Hidalgo, Luna, Sierra counties Texas: El Paso County	Texas: El Paso County	Texas: All counties
Premium	\$0	\$0	\$35
PCP Co-pay	\$5	\$0	\$15
Specialist Co-pay	\$50	\$35	\$45
Inpatient Hospital	\$345 Days 1-5	\$300 per Admit	\$395 Days 1-4
Outpatient Surgery	20%	\$300	20%
Max Out-of-Pocket	\$5,500	\$3,900	\$6,700
Rx Co-pays	\$2/\$14/\$47/\$100/25%	\$2/\$14/\$47/\$100/25%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$330 (T4 & T5 only)	\$330 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Ν	Y	Ν



New Plan



Houston, TX Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition
- Broad network of physicians and hospitals
- Portfolio of MA plan choices to meet a variety of needs
- Stable core benefits
- Removed HMO plans' Rx deductible from Tier 3 now only on Tiers 4 & 5
- Low-cost hearing aid benefit built in •
- Diabetes Navigator program provides additional support for diabetic members

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Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on plan H4514-007
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Memorial Hermann Health Care System
- Houston Methodist
- St. Luke's

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Annual Physical and Wellness Visit Receive important preventive care to help • keep you healthy for no additional cost
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on plan R6801-012
- Hearing Aid Benefit – Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLineSM Get answers to health questions with 24/7 phone access to a • reaistered nurse



Houston, TX Market Landscape

Eligibles (as of 5/1/2015)	714,616
YOY Eligible Growth	3.9%
MA Penetration	33.1%
YOY MA Penetration Growth	2.7%
UHC Market Share	15.6%



Houston, TX Product Overview

Portfolio of plan choices to meet a variety of consumer needs

	AARP MedicareComplete H4514-007	Care Improvement Plus Medicare Advantage R6801-012
Plan Highlights	\$0 premium plan offering for those shopping on value	Mid-level premium PPO option with a built-in preventive dental benefit
Plan Type	НМО	Regional PPO
Service Area	Texas: Austin, Brazoria, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery counties	Texas: All counties
Premium	\$0	\$35
PCP Co-pay	\$15	\$15
Specialist Co-pay	\$50	\$45
Inpatient Hospital	\$335 Days 1-5	\$395 Days 1-4
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700
Rx Co-pays	\$2/\$14/\$47/\$100/26%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$280 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Υ	Ν

Improved for 2016 Cut for 2016

New Plan



Rio Grande Valley, TX Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition
- HMO Plan partners with WellMed, a Senior focused physician group designed to coordinate care for consistency and better outcomes
- Portfolio of MA plan choices to meet a variety of needs
- Maintained and/or improved core benefits
- \$0 PCP co-pay
- Removed HMO plans' Rx deductible from Tier 3 Now only on Tiers 4-5

Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on H4527-013
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost on Plan R6801-012. Receive a \$25 gift card upon completion of your visit
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Dental Preventive dental coverage included for no additional cost on Plan R6801-012
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plan H4527-013
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being



Rio Grande Valley, TX Market	Landscape
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Eligibles (as of 5/1/2015)	149,246
YOY Eligible Growth	2.7%
MA Penetration	35.3%
YOY MA Penetration Growth	7.8%
UHC Market Share	18.7%



Rio Grande Valley, TX Product Overview

Portfolio of plan choices to meet a variety of consumer needs; HMO plan is partnered with WellMed, a key senior focused provider group.

	AARP MedicareComplete Focus H4527-013	Care Improvement Plus Medicare Advantage R6801-012
Plan Highlights	\$0 premium plan option with built-in transportation and fitness benefits	Mid-level premium PPO option with a built-in preventive dental benefit
Plan Type	НМО	Regional PPO
Service Area	Texas: Cameron, Hidalgo, Willacy counties	Texas: All counties
Premium	\$0	\$35
PCP Co-pay	\$0	\$15
Specialist Co-pay	\$30	\$45
Inpatient Hospital	\$300 per Admit	\$395 Days1-4
Outpatient Surgery	\$150	20%
Max Out-of-Pocket	\$4400	\$6700
Rx Co-pays	\$2/\$14/\$47/\$100/25%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$330 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Ν

Improved for 2016 Out for 2016 New Plan



San Antonio, TX Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Available in San Antonio for over 20 years
- #1 Medicare Advantage Plan membership in San Antonio
- Strong partnership with WellMed and HealthTexas is an advantage in the market place
- Primary care physician provides consistency and accuracy in members' overall care
- Removing Tier 3 Rx deductible on the HMO plan

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Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on Plan H4590-010
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Coverage in the gap for drugs on Tiers 1 & 2 on Plan H4590-010
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy SaverTM
- 9 of the top 10 most dispensed generics are in Tier 1



Providers

- Large and Stable provider network in this market focused on taking care of seniors with coordinated care between the PCP and SPC
- WellMed specializes in senior care
- Health Texas Exclusive to UnitedHealthcare and does not participate in any other Medicare Advantage plans
- Gonzaba Physicians Group is premier physician group in the Hispanic community

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit. Offered on Plan R6801-012 only
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Dental Preventive dental coverage included for no additional cost on Plan R6801-012
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plan H4590-010
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being



San Antonio, TX Market Landscape

Eligibles (as of 5/1/2015)	325,781
YOY Eligible Growth	3.4%
MA Penetration	34.7%
YOY MA Penetration Growth	1.8%
UHC Market Share	52.9%



San Antonio, TX Product Overview

Portfolio of MA plan choices offering market leading HMO plan and PPO plan for those seeking more choice.

	AARP MedicareComplete SecureHorizons H4590-010	Care Improvement Plus Medicare Advantage R6801-012
Plan Highlights	\$0 premium option with built-in SilverSneakers®, eyewear and Transportation benefits	PPO plan for those wanting more choice with built-in eyewear and Preventive Dental benefits
Plan Type	НМО	Regional PPO
Service Area	Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall and Wilson counties	Texas: All counties
Premium	\$0	\$35
PCP Co-pay	\$0	\$15
Specialist Co-pay	\$40	\$45
Inpatient Hospital	\$100 Days1-7	\$395 Days1-4
Outpatient Surgery	\$95	20%
Max Out-of-Pocket	\$4900	\$6700
Rx Co-pays	\$2/\$14/\$47/\$100/25%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$330 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Ν

Improved for 2016 Out for 2016 New Plan



Wisconsin Market Overview

Wisconsin

Medicare Advantage 2016 Service Area



• Current Footprint

Market Landscape	
Eligibles (as of 5/1/2015)	657,566
YOY Eligible Growth	2.0%
MA Penetration	34.7%
YOY MA Penetration Growth	1.8%
UHC Market Share	44.6%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Green Bay, WI Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Largest MA plan in the state and second in the market
- Stability Serving Green Bay area for 10 years
- Portfolio of MA plan choices to meet a variety of needs
- Introducing new \$0 premium plan with fixed outpatient co-pay for consumers shopping on value
- Stable YOY benefits on existing HMO plan plus added dental benefit and lower PCP co-pay
- When comparing to Humana: Focus on no PCP referrals on UnitedHealthcare HMO plans
- UnitedHealth Passport® Great for snowbirds
- More HMO counties Door, Menomonie, Marinette added

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Provider

- Broad network of all healthcare systems, hospitals and major medical groups in the service area including Aurora, Affinity, Agnesian, Bellin, Prevea/HSHS and ThedaCare
- Ministry Health new partner as of July 2015
- All Milwaukee area providers are also available in-network

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on H5253-011 and H5253-034
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on H5253-011 and H5253-034
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on H0294-004
- Dental Preventive dental coverage included for no additional cost on H5253-004 and H0294-004. Dental rider still available for more dental coverage on HMO plans



Green	Bav.	WI	Market	Landscape
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Eligibles (as of 5/1/2015)	331,852
YOY Eligible Growth	2.0%
MA Penetration	39.0%
YOY MA Penetration Growth	1.7%
UHC Market Share	24.6%



Green Bay, WI Product Overview

Now offering a choice of premium and zero premium plans in addition to a PPO option for those seeking coverage outside of network.

	AARP MedicareComplete H5253-011	AARP MedicareComplete Value H5253-034	Care Improvement Plus Medicare Advantage H0294-004
Plan Highlights	Our flagship plan. Low premium with affordable co-pays, the broadest network and now built-in preventative dental	\$0 premium plan with flat outpatient co-pay for clients focused on value at the lowest price. Plus access to the full network	Coverage outside of network with great benefits at an affordable price plus built-in eyewear and preventative dental benefit
Plan Type	НМО	НМО	Local PPO
Service Area	Wisconsin: Brown, Calumet, Dodge, Door, Fond du Lac, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago counties	Wisconsin: Brown, Calumet, Dodge, Door, Fond du Lac, Green Lake, Kewaunee, Langlade, Manitowoc, Marinette, Menominee, Oconto, Outagamie, Shawano, Sheboygan, Waupaca, Waushara, Winnebago counties	Wisconsin: Adams, Brown, Calumet, Dodge, Door, Florence, Forest, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago counties
Premium	\$29	\$0	\$39
PCP Co-pay	\$10	\$15	\$20
Specialist Co-pay	\$50	\$50	\$50
Inpatient Hospital	\$295 Days 1–5	\$395 Days 1-4	\$335 Days 1-5
Outpatient Surgery	20%	\$395	20%
Max Out-of-Pocket	\$4500	\$5900	\$6700
Rx Co-pays	\$2/\$11/\$45/\$95/28%	\$2/\$12/\$47/\$100/25%	\$3/\$12/\$45/\$98/25%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$360 (T3, T4 & T5 only)	\$360 (T3, T4 & T5 only)
Referral Required	Ν	Ν	Ν

🛑 Improved for 2016 🛛 🛑 Cut for 2016 👘 🔵 🗌

New Plan



Milwaukee, WI Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Largest MA plan in the state and the market
- Stability Serving greater Milwaukee area for over 20 years
- Portfolio of MA plan choices to meet a variety of needs
- Introduced new \$0 premium plan with fixed outpatient co-pay for consumers shopping on value
- Stable YOY benefits on existing HMO plan plus added dental benefit
- When comparing to Humana: Focus on no PCP referrals on UnitedHealthcare HMO plans
- UnitedHealth Passport® Great for snowbirds or those who travel

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on Plans H5253-004 and H5253-033
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on H5253-004 and H5253-033
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on H0294-004
- Dental Preventive dental coverage included for no additional cost on H5253-004 and H0294-004. Dental rider still available for more dental coverage on HMO plans



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

은 Providers

- Broad network of all healthcare systems, hospitals and major medical groups
- Aurora, Columbia-St Mary's, Froedtert Health and Medical College of WI, ProHealth and Wheaton-Franciscan



Milwaukee,	WI	Markot	landscane	
willwaukee,	VVI	Marker	Lanuscape	

Eligibles (as of 5/1/2015)	295,944
YOY Eligible Growth	1.9%
MA Penetration	30.9%
YOY MA Penetration Growth	2.1%
UHC Market Share	75.2%



Milwaukee, WI Product Overview

Now offering a choice of premium and zero premium plans in addition to a PPO option for those seeking coverage outside of network.

	AARP MedicareComplete H5253-004	AARP MedicareComplete Value H5253-033	Care Improvement Plus Medicare Advantage H0294-004
Plan Highlights	Our flagship plan. Low premium with affordable co-pays, the broadest network and now built-in preventative dental	\$0 premium plan with flat outpatient co-pay for clients focused on value at the lowest price. Plus access to the full network	Coverage outside of network with great benefits at an affordable price plus built-in eyewear and preventative dental benefit
Plan Type	НМО	НМО	Local PPO
Service Area	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha counties	Wisconsin: Milwaukee, Ozaukee, Racine, Washington, Waukesha counties	Wisconsin: Adams, Brown, Calumet, Dodge, Door, Florence, Forest, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago counties
Premium	\$25	\$0	\$39
PCP Co-pay	\$15	\$15	\$20
Specialist Co-pay	\$45	\$50	\$50
Inpatient Hospital	\$295 Days 1-5	\$395 Days 1-4	\$335 Days 1-5
Outpatient Surgery	20%	\$395	20%
Max Out-of-Pocket	\$4900	\$5900	\$6700
Rx Co-pays	\$2/\$9/\$45/\$95/27%	\$3/\$12/\$47/\$100/26%	\$3/\$12/\$45/\$98/25%
Rx Deductible	\$245 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)	\$360 (T3, T4 & T5 only)
Referral Required	Ν	Ν	Ν



New Plan



Southern Border, WI Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Largest MA plan in the state and growing leader in the market
- Stability Serving Wisconsin for over 20 years
- Portfolio of MA plan choices to meet a variety of needs
- Stable YOY benefits on existing HMO
- When comparing to Humana: Focus on no PCP referrals on UnitedHealthcare HMO plans
- UnitedHealth Passport® Great for snowbirds
- More HMO counties Kenosha added

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

은 Provider

- Extensive provider network throughout the service area including Aurora, Beloit Memorial, Mercy, Fort Health, and UW Regional Medical Center in Watertown
- HMO members can use any in-network providers throughout the state without a referral

O UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on Plans H5253-030
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on H5253-030
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on H0294-004
- Dental Preventive dental coverage included for no additional cost on H0294-004. Dental rider now available for more dental coverage on HMO plans



Southern Border, WI Market Landscape

Eligibles (as of 5/1/2015)	29,770
YOY Eligible Growth	1.8%
MA Penetration	24.0%
YOY MA Penetration Growth	0.4%
UHC Market Share	15.7%



Southern Border, WI Product Overview

Portfolio of MA plan choices offering PPO and HMO options.

	AARP MedicareComplete	Care Improvement Plus Medicare Advantage
	H5253-030	H0294-004
Plan Highlights	Our flagship plan. Low premium with affordable co-pays for medical care and prescription drugs.	Coverage outside of network with great benefits at an affordable price plus built-in eyewear and preventative dental benefit
Plan Type	НМО	Local PPO
Service Area	Wisconsin: Jefferson, Kenosha, Rock counties	Wisconsin: Adams, Brown, Calumet, Dodge, Door, Florence, Forest, Green, Green Lake, Jefferson, Kenosha, Kewaunee, Lafayette, Langlade, Manitowoc, Marinette, Marquette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago counties
Premium	\$29	\$39
PCP Co-pay	\$15	\$20
Specialist Co-pay	\$45	\$50
Inpatient Hospital	\$295 Days 1-5	\$335 Days 1–5
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$4900	\$6700
Rx Co-pays	\$2/\$10/\$45/\$95/26%	\$3/\$12/\$45/\$98/25%
Rx Deductible	\$275 (T3, T4 & T5 only)	\$360 (T3, T4 & T5 only)
Referral Required	Ν	Ν

Improved for 2016



2016 Medicare Advantage Plans East Region

Alabama Market Overview

Alabama

Medicare Advantage 2016 Service Area





Market Landscape	
Eligibles (as of 5/1/2015)	480,451
YOY Eligible Growth	2.1%
MA Penetration	33.4%
YOY MA Penetration Growth	1.4%
UHC Market Share	21.1%
Eligibles in Expansion Area	8,348

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Alabama Market Overview



Market Highlights

- Choice: two \$0 premium plan designs offer robust benefits
- \$49 premium plan for consumers seeking richer benefits, including dental
- Expanding to Escambia county
- · Additional DSNP product available for year round selling
- UnitedHealth Passport® Great for snowbirds or those who travel
- UHC breadth of product options, strength and stability provide competitive advantage in Alabama

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- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



- Providence
- IMC
- Internal Medicine LLC

O UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high quality hearing devices
 through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H0151-025 and H0151-027
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear
- Dental Preventive dental coverage included for no additional cost on Plans H0151-025 and H0151-027
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months



Alabama Market Landscape

Eligibles (as of 5/1/2015)	480,451
YOY Eligible Growth	2.1%
MA Penetration	33.4%
YOY MA Penetration Growth	1.4%
UHC Market Share	21.1%
Eligibles in Expansion Area	8,348



Alabama Product Overview

Portfolio approach offers two \$0 premium plan designs for those seeking value and a premium plan for those seeking richer benefits.

	AARP MedicareComplete Plan 1 H0151-001	AARP MedicareComplete Plan 2 H0151-025	AARP MedicareComplete Plan 3 H0151-027
Plan Highlights	\$0 premium plan with lower cost shares and fixed outpatient	\$0 premium plan with higher co-pays and built in dental and fitness	New premium plan with low cost sharing and built in dental and fitness
Plan Type	НМО	НМО	НМО
Service Area	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Elmore, Escambia, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Walker counties	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Elmore, Escambia, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Walker counties	Alabama: Autauga, Baldwin, Bibb, Blount, Chilton, Elmore, Escambia, Jefferson, Lowndes, Macon, Madison, Mobile, Montgomery, Russell, Shelby, St. Clair, Walker counties
Premium	\$0	\$0	\$49
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$40	\$25	\$20
Inpatient Hospital	\$295 Days1-5	\$395 Days1-4	\$225 Days1-5
Outpatient Surgery	\$295	20%	\$225
Max Out-of-Pocket	\$5900	\$6700	\$4500
Rx Co-pays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$55 (T3, T4 & T5 only)	\$90 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y

Improved for 2016

New Plan



Connecticut Market Overview

Connecticut

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	624,408
YOY Eligible Growth	1.3%
MA Penetration	23.1%
YOY MA Penetration Growth	1.4%
UHC Market Share	30.6%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Connecticut Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- UnitedHealth Passport[®] program Great for snowbirds or those who travel
- Choice: multiple plans available starting at \$0 premium
- 2016 products are market competitive
- Network is stable with strong provider relationships
- MA is the only plan available in this market. Make sure you select the right plan for your consumer

- Rx
 - \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



Providers

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- We have a strong network with highly engaged providers, including ProHealth, St. Francis PHO, Integrated Care Partners (ICP), West Connecticut Medical Group, Northeast Medical Group and Soundview Medical
- Providers performed so well in 2014, the plan is paying out more than \$2 million in quality bonus incentives

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on plans H0755-030 and H0755-031
- SilverSneakers® Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on H0755-031 and H0755-033
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear



Connecticut	Market	Landscape
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Eligibles (as of 5/1/2015)	624,408
YOY Eligible Growth	1.3%
MA Penetration	23.1%
YOY MA Penetration Growth	1.4%
UHC Market Share	30.6%



Connecticut Product Overview

Portfolio of very competitive MA plan choices to meet a variety of needs.

	UnitedHealthcare MedicareComplete Plan 1 H0755-030	UnitedHealthcare MedicareComplete Plan 2 H0755-031	UnitedHealthcare MedicareComplete Plan 3 H0755-033
Plan Highlights	Higher-premium plan offering more robust benefits. Includes eyewear and preventive dental	Premium plan offering lower member cost sharing. Includes eyewear, preventive dental and SilverSneakers®	Plan for those shopping on value. Includes eyewear and SilverSneakers®
Plan Type	НМО	НМО	НМО
Service Area	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham counties	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham counties	Connecticut: Fairfield, Hartford, Litchfield, Middlesex, New Haven, New London, Tolland, Windham counties
Premium	\$99	\$29	\$0
PCP Co-pay	\$10	\$15	\$20
Specialist Co-pay	\$30	\$40	\$50
Inpatient Hospital	\$345 Days 1-5	\$395 Days 1–4	\$430 Days 1-4
Outpatient Surgery	\$250	20%	20%
Max Out-of-Pocket	\$3,400	\$6,000	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/30%	\$2/\$9/\$45/\$95/28%	\$3/\$10/\$45/\$95/30%
Rx Deductible	\$130 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$140 (T3, T4 & T5 only)
Referral Required	Ν	Ν	Y

Improved for 2016

New Plan



Greater Florida Market Overview

Florida

Medicare Advantage 2016 Service Area



Highlights

- 11 new HMO expansion counties
- 7 new plans
- Over 9,000 PCPs and 24,000 specialists in-network
- Enhanced benefit designs with improved MOOP on many plans and low outpatient and inpatient co-pays on new plans
- RPPO remains \$0

Florida Market Landscape	
Eligibles (as of 5/1/2015)	2,942,014
YOY Eligible Growth	3.4%
MA Penetration	32.7%
YOY MA Penetration Growth	1.8%
UHC Market Share	22.8%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Gainesville, FL Market Overview



Market Highlights

- Expanding HMO product offerings into Alachua and Columbia counties with a \$0 premium
- New portfolio approach offers choice of lower co-pays and coordinated care with the HMO, or freedom of choice with the RPPO
- UnitedHealth Passport* program Great for HMO members who are snowbirds or like to travel
- HMO plan utilizes primary care providers to coordinate care for consistency and improved health
- Competitor provider disruption provides potential opportunity to appeal to consumers looking for HCA in the network

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

^습 Providers

North Florida Regional Medical Center (HCA)

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on plan H1045-033
- Dental Preventive dental coverage included for no additional cost on plan H1045-033
- The Diabetes Navigator program Additional support for diabetic members
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months



Gainesville, FL Market Landscape

Eligibles (as of 5/1/2015)	51,772
YOY Eligible Growth	3.2%
MA Penetration	16.7%
YOY MA Penetration Growth	2.1%
UHC Market Share	40.1%



Gainesville, FL Product Overview

New HMO product offers choice in the market to meet different needs.

	AARP MedicareComplete H1045-033	AARP MedicareComplete Choice Plan 2 R5287-001
Plan Highlights	New \$0 premium plan offers low co-pays and coordinated care with built-in SilverSneakers® and dental	Open-access plan for those seeking freedom of network choice
Plan Type	НМО	Regional PPO
Service Area	Florida: Alachua, Columbia counties	Florida: All counties
Premium	\$0	\$0
PCP Co-pay	\$0	\$15
Specialist Co-pay	\$25	\$50
Inpatient Hospital	\$225 Days 1-7	\$395 Days 1-4
Outpatient Surgery	\$200	20%
Max Out-of-Pocket	\$4,900	\$6,700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)
Referral Required	Υ	Ν

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New Plan



Jacksonville, FL Market Overview



Market Highlights

- Expanding HMO product offerings into Flagler, Putnam and St. Johns counties with competitive product offering
- New portfolio approach offers choice of lower member cost sharing and coordinated care in the HMO, or freedom of choice with the RPPO
- UnitedHealth Passport® program Great for HMO members
 who are snowbirds or like to travel
- HMO plan utilizes primary care providers to coordinate care for consistency and improved health

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on plan H1045-026
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Adventist Health System
- Flagler Hospital
- Baptist Health Systems
- St. Vincent's Medical Center
- Memorial Hospital (HCA)
- Orange Park Medical Center (HCA)

O UnitedHealthcare® Experience

- The Diabetes Navigator program Additional support for diabetic members
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness membership Stay active with a gym membership and fitness classes for no additional cost on plans H1045-026 and H1045-035
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear on plan H1045-026
- Dental Preventive dental coverage included for no additional cost on plans H1045-026 and H1045-035
- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost on plans H1045-035 and R5287-001. Receive a \$25 gift card upon completion of your visit



Jacksonville, FL Market Landscape

Eligibles (as of 5/1/2015)	266,120
YOY Eligible Growth	3.9%
MA Penetration	27.8%
YOY MA Penetration Growth	2.8%
UHC Market Share	27.2%



Jacksonville, FL Product Overview

Portfolio approach provides options for a variety of consumer needs from value plans to open access.

	AARP MedicareComplete Focus H1045-026	AARP MedicareComplete H1045-035	AARP MedicareComplete Choice Plan 2 R5287-001
Plan Highlights	\$0 premium plan with low co-pays, transportation, SilverSneakers®, preventive dental, eyewear, hearing aids	New \$0 premium plan offers low co-pays and coordinated care with built-in SilverSneakers® and dental	Open-access plan for those seeking freedom or network choice
Plan Type	НМО	НМО	Regional PPO
Service Area	Florida: Clay, Duval counties	Florida: Flagler, Putnam, St. John's counties	Florida: All counties
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$30	\$25	\$50
Inpatient Hospital	\$270 Days 1-5	\$225 Days 1–7	\$395 Days 1–4
Outpatient Surgery	\$270	\$200	20%
Max Out-of-Pocket	\$3,400	\$4,900	\$6,700
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$290 (T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)
Referral Required	Y	Y	Ν

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New Plan



Greater Orlando, FL Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products, or freedom of choice with the RPPO
- Introducing tiered benefit by provider for PCP on H1045-030
- UnitedHealth Passport* program Great for HMO members who are snowbirds or like to travel
- Competitor provider disruption provides potential opportunity to appeal to consumers looking for HCA in the network
- HMO plans utilize primary care providers to coordinate care for consistency and improved health

Rx

R_x

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Change from Tier 4 to Tier 5 formulary on plan H1045-023
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics



O UnitedHealthcare Experience

- Hearing Aid Benefit Affordable and accessible high-quality hearing devices
- Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on plans H1045-023 and H1045-030
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear on plan H1045-023
- Dental Preventive and comprehensive dental coverage included for no additional cost on plan H1045-023
- The Diabetes Navigator program Additional support for diabetic members in H1045-030 and R5287-001plans
- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost on plans H1045-030 and R5287-001. Receive a \$25 gift card upon completion of your visit



Greater Orlando, FL Market Landscape

Eligibles (as of 5/1/2015)	540,361
YOY Eligible Growth	3.7%
MA Penetration	40.8%
YOY MA Penetration Growth	2.3%
UHC Market Share	13.1%



Greater Orlando, FL Product Overview

Portfolio approach provides options for a variety of consumer needs from value plans to open access.

	AARP MedicareComplete H1045-030	AARP MedicareComplete Choice Plan 2 R5287-001	Preferred Secure Option H1045-023
Plan Highlights	Broad network plan for consumers seeking value	Open-access plan for consumers seeking freedom of choice	\$0 premium plan with transportation, SilverSneakers® and dental for those seeking value
Plan Type	НМО	Regional PPO	НМО
Service Area	Florida: Brevard, Orange, Osceola, Seminole counties	Florida: All counties	Florida: Hernando, Hillsborough, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Seminole, Volusia counties
Premium	\$0	\$0	\$0
PCP Co-pay	Tier 1: \$0 Tier 2: \$10	\$15	\$0
Specialist Co-pay	\$45	\$50	\$25
Inpatient Hospital	\$295 Days 1–5	\$395 Days 1-4	\$225 Days 1-7
Outpatient Surgery	20%	20%	\$200 / \$75 ASC
Max Out-of-Pocket	\$5,200	\$6,700	\$4,900
Rx Co-pays	\$2/\$9/\$45/\$95/27%	\$2/\$12/\$47/\$100/27%	\$3/\$7/\$45/\$95/33%
Rx Deductible	\$265 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)	\$0
Referral Required	Y	Ν	Y

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Greater Tampa, FL Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Competitor provider disruption provides potential opportunity to appeal to consumers looking for HCA in the network
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 co-pays on Plan H1045-028
- HMO plan utilizes primary care providers to coordinate care for consistency and improved health
- Get answers to health questions with 24/7 phone access to a registered nurse



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Change from 4-Tier to a 5-Tier formulary on Plan H1045-023
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Adventist Health System
- HCA
- BayCare
- Tampa General
- Watson Clinic
- Sarasota Memorial Hospital

O UnitedHealthcare experience

- Hearing Aid Benefit Affordable and accessible high quality hearing devices
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H1045-023, H1045-028 and H2228-033
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on Plan H1045-023
- Dental Preventive and comprehensive dental coverage included for no additional cost on Plan H1045-023
- The Diabetes Navigator program Additional support for diabetic members in H1045-028, H2228-033 and R5287-001
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on Plans H1045-028, H2228-033 and R5287-001
- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost in H1045-028, H2228-033 and R5287-001. Receive a \$25 gift card upon completion of your visit



Greater Tampa, FL Market Landscape

Eligibles (as of 5/1/2015)	988,347
YOY Eligible Growth	3.0%
MA Penetration	39.1%
YOY MA Penetration Growth	1.3%
UHC Market Share	21.4%



Greater Tampa, FL Product Overview

Portfolio approach provides options for a variety of consumer needs from value plans to open access.

	Preferred Secure Option H1045-023	AARP MedicareComplete H1045-028	AARP MedicareComplete Choice H2228-033	AARP MedicareComplete Choice Plan 2 R5287-001
Plan Highlights	\$0 premium plan with transportation, SilverSneakers®, and dental for those seeking value	\$0 premium plan with SilverSneakers® for those seeking value and broad network	LPPO with SilverSneakers® and dental for those seeking open access and richer benefits	Open access plan for those seeking freedom of network choice
Plan Type	НМО	НМО	Local PPO	Regional PPO
Service Area	Florida: Hernando, Hillsborough, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Seminole, Volusia counties	Florida: Charlotte, Hernando, , Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota counties	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas counties	Florida: All counties
Premium	\$0	\$0	\$75	\$0
PCP Co-pay	\$0	Tier 1: \$0 Tier 2: \$10	\$5	\$15
Specialist Co-pay	\$25	\$45	\$35	\$50
Inpatient Hospital	\$225 Days1-7	\$295 Days1-5	\$275 Days1-4	\$395 Days1-4
Outpatient Surgery	\$200 / \$75 ASC	20%	\$275	20%
Max Out-of-Pocket	\$4900	\$5200	\$3600	\$6700
Rx Co-pays	\$3/\$7/\$45/\$95/33%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/27%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$0	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)
Referral Required	Y	Y	Ν	Ν

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Florida Panhandle Market Overview



Market Highlights

- Expanding HMO product offerings to 5 counties to provide NEW choices in the market
- Portfolio approach offers choice of lower member cost sharing and coordinated care with HMO products or freedom of choice with the RPPO
- Competitor provider disruption provides potential opportunity to appeal to consumers looking for HCA in the network
- UnitedHealth Passport[®] Great for HMO members who are snowbirds or like to travel
- HMO plan utilizes primary care providers to coordinate care for consistency and improved health

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Bay Medical Center
- Gulf Coast Medical Center
- Sacred Heart
- Fort Walton Beach Medical Center (HCA)
- White-Wilson Medical Center

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- The Diabetes Navigator program Additional support for diabetic members
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H1045-031 and H1045-032
- Dental Preventive dental coverage included for no additional cost on Plans H1045-031 and H1045-032
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months



Florida Panhandle Market Landscape

Eligibles (as of 5/1/2015)	172,793
YOY Eligible Growth	2.9%
MA Penetration	20.5%
YOY MA Penetration Growth	2.2%
UHC Market Share	20.8%



Florida Panhandle Product Overview

Portfolio approach provides options for consumers seeking value or freedom of network access.

	AARP MedicareComplete H1045-031	AARP MedicareComplete H1045-032	AARP MedicareComplete Choice Plan 2 R5287-001
Plan Highlights	\$0 premium plan offers low co-pays and coordinated care	\$0 premium plan offers low co-pays and coordinated care	Open access plan for those seeking freedom of network choice
Plan Type	НМО	НМО	Regional PPO
Service Area	Florida: Escambia, Okaloosa, Santa Rosa counties	Florida: Bay, Walton counties	Florida: All counties
Premium	\$0	\$0	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$25	\$25	\$50
Inpatient Hospital	\$225 Days1-7	\$225 Days1-7	\$395 Days1-4
Outpatient Surgery	\$200	\$200	20%
Max Out-of-Pocket	\$4900	\$4900	\$6700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)
Referral Required	Y	Υ	N

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Southwest Florida Market Overview



Market Highlights

- Expanded Portfolio approach for Lee and Collier counties with new \$0 premium HMO plan in addition to RPPO open access plan
- Lee county portfolio also includes additional \$0 premium HMO and \$75 premium LPPO with lower cost sharing
- HMO plan utilizes primary care providers to coordinate care for consistency and improved health
- Tiered Benefit by Provider for PCP offers \$0 Tier 1 co-pays on Plan H1045-028

- Rx
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Provider

- Physicians Regional Medical Center
- Lee Memorial Health System
- Lehigh Regional Medical Center
- Naples Community Hospital
- Cape Coral Hospital

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- Hearing Aid Benefit Affordable and accessible high quality hearing devices • through hi HealthInnovations
- NurseLineSM − Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H1045-034. H2228-033 and H1045-028
- Dental Preventive dental coverage included for no additional cost on Plans H1045-034 and H2228-033
- The Diabetes Navigator program Additional support for diabetic members
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months



Southwest Florida Market Landscape

Eligibles (as of 5/1/2015)	84,198
YOY Eligible Growth	4.1%
MA Penetration	16.3%
YOY MA Penetration Growth	1.1%
UHC Market Share	39.6%



Southwest Florida Product Overview

Breadth of portfolio options provides a choice for everyone from \$0 premium value plans to open access premium plans with rich benefits.

	AARP MedicareComplete H1045-034	AARP MedicareComplete H1045-028	AARP MedicareComplete Choice Plan 2 R5287-001	AARP MedicareComplete Choice H2228-033
Plan Highlights	New \$0 premium plan includes SilverSneakers® and preventive dental	\$0 premium plan with SilverSneakers®	Open access plan for those seeking freedom of network choice	Premium open access plan with low co-pays, SilverSneakers [®] and dental for those seeking open access and rich benefits
Plan Type	HMO	НМО	Regional PPO	Local PPO
Service Area	Florida: Collier, Lee counties	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota counties	Florida: All counties	Florida: Charlotte, Hernando, Hillsborough, Lee, Pasco, Pinellas counties
Premium	\$0	\$0	\$0	\$75
PCP Co-pay	\$0	Tier 1: \$0 Tier 2: \$10	\$15	\$5
Specialist Co-pay	\$25	\$45	\$50	\$35
Inpatient Hospital	\$225 Days1-7	\$295 Days1-5	\$395 Days1-4	\$275 Days1-4
Outpatient Surgery	\$200	20%	20%	\$275
Max Out-of-Pocket	\$4900	\$5200	\$6700	\$3600
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%	\$2/\$8/\$45/\$95/27%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)
Referral Required	Υ	Y	Ν	Ν

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The Villages, FL Market Overview



Market Highlights

- UnitedHealthcare has an exclusive relationship with The Village's to provide a focused approach for this unique community
- We offer the only Medicare Advantage products accepted by The Villages Health
- Portfolio of MA plan choices provides opportunity to meet a variety of needs
- Introducing a new premium plan for consumers seeking rich benefits
- Open access HMO products offer network freedom while our RPPO plan offers network freedom and out-of-network benefits

Зx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home deliverv
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

- **Provider**
- Exclusive relationship with The Villages Health
- Leesburg Regional Hospital
- Ocala Regional
- All major hospital systems in Tampa and Orlando

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high quality hearing devices • through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H1045-025 and H1045-027
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on Plans H1045-025 and H1045-027
- Dental Preventive dental coverage included for no additional cost on Plans H1045-025 and H1045-027
- The Diabetes Navigator program Additional support for diabetic members



The Villages, FL Market Landscape

Eligibles (as of 5/1/2015)	247,463
YOY Eligible Growth	3.7%
MA Penetration	30.9%
YOY MA Penetration Growth	2.1%
UHC Market Share	34.0%



The Villages, FL Product Overview

Portfolio of plans provides choice for a variety of needs

	UnitedHealthcare The Villages MedicareComplete 1 H1045-025	UnitedHealthcare The Villages MedicareComplete 2 H1045-027	AARP MedicareComplete Choice Plan 2 R5287-001
Plan Highlights	\$0 premium value plan with open access	New premium plan with rich benefits, low co-pays and open access	Open access plan with freedom of choice and out-of-network benefits
Plan Type	НМО	НМО	Regional PPO
Service Area	Florida: Lake, Marion, Sumter counties	Florida: Lake, Marion, Sumter counties	Florida: All counties
Premium	\$0	\$85	\$0
PCP Co-pay	\$0	\$0	\$15
Specialist Co-pay	\$30	\$15	\$50
Inpatient Hospital	\$275 Days1-6	\$150 Days1-7	\$395 Days1-4
Outpatient Surgery	\$275	\$150	20%
Max Out-of-Pocket	\$4500	\$1900	\$6700
Rx Co-pays	\$3/\$7/\$45/\$95/33%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$0	\$0	\$250 (T3, T4 & T5 only)
Referral Required	Ν	Ν	Ν

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Treasure Coast, FL Market Overview



Market Highlights

- Portfolio approach offers choice of lower member cost sharing and coordinated care HMO plans or freedom of choice with the RPPO
- New \$0 premium HMO (H1045-036) in St. Lucie, Indian River and Martin counties offers \$0 PCP co-pay and \$3400 MOOP
- Improved benefits on H1045-028 and H1045-029 with introduction of tiered benefit for PCP co-pays
- HMO plan utilizes primary care providers to coordinate care for consistency and improved health

) UnitedHealthcare Experience

- Hearing Aid Benefit Affordable and accessible high quality hearing devices
- Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H1045-023, H1045-028, H1045-029, H1045-036
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on Plans H1045-023 and H1045-036
- Dental Preventive dental coverage included for no additional cost on Plans H1045-023 and H1045-036
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months in Plans H1045-028, H1045-029 and H1045-036

R

- Rx
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Change from 4-Tier to a 5-Tier formulary on Plan H1045-023
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

<mark>ආ Provider</mark>



Martin Memorial

- Indian River Medical Center
- St. Lucie Medical Center
- Sebastian River Medical Center



Eligibles (as of 5/1/2015)	66,719
YOY Eligible Growth	3.6%
MA Penetration	33.7%
YOY MA Penetration Growth	2.0%
UHC Market Share	16.4%

Treasure Coast Market Landscape



Treasure Coast, FL Product Overview

Portfolio approach to offer choice for a variety a needs.

	AARP MedicareComplete H1045-029	AARP MedicareComplete Focus H1045-036	AARP MedicareComplete H1045-028
Plan Highlights	\$0 premium plan with improved benefits and SilverSneakers® for those seeking value	New \$0 premium plan with fixed outpatient co- pays, transportation, SilverSneakers®, and dental	\$0 premium plan with improved benefits and SilverSneakers® for those seeking value
Plan Type	НМО	НМО	НМО
Service Area	Florida: St. Lucie county	Florida: Indian River, Martin, St. Lucie counties	Florida: Charlotte, Hernando, Hillsborough, Indian River, Lee, Manatee, Martin, Pasco, Pinellas, Polk, Sarasota counties
Premium	\$0	\$0	\$0
PCP Co-pay	Tier 1: \$0 Tier 2: \$10	\$0	Tier 1: \$0 Tier 2: \$10
Specialist Co-pay	\$45	\$30	\$45
Inpatient Hospital	\$295 Days1-5	\$270 Days1-5	\$295 Days1-5
Outpatient Surgery	20%	ASC: \$75 Outpatient Hospital: \$200	20%
Max Out-of-Pocket	\$5200	\$3400	\$5200
Rx Co-pays	\$2/\$8/\$45/\$95/26%	\$2/\$12/\$47/\$100/25%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$295 (T3, T4 & T5 only)	\$315 (T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Y	Y

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New Plan



Treasure Coast, FL Product Overview

Portfolio approach to offer choice for a variety a needs.

	AARP MedicareComplete Choice Plan 2 R5287-001	Preferred Secure Option H1045-023
Plan Highlights	Open access plan for those seeking freedom of network choice	\$0 Premium plan with transportation, SilverSneakers®, Prev/Comp Dental and no Rx deductible
Plan Type	Regional PPO	НМО
Service Area	Florida: All counties	Florida: Hernando, Hillsborough, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, Seminole, Volusia counties
Premium	\$0	\$0
PCP Co-pay	\$15	\$0
Specialist Co-pay	\$50	\$25
Inpatient Hospital	\$395 Days1-4	\$225 Days1-7
Outpatient Surgery	20%	\$200
Max Out-of-Pocket	\$6700	\$4900
Rx Co-pays	\$2/\$12/\$47/\$100/27%	\$3/\$7/\$45/\$95/33%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$0
Referral Required	Ν	Y

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Georgia Market Overview

Georgia

Medicare Advantage 2016 Service Area



• Current Footprint

Market Landscape	
Eligibles (as of 5/1/2015)	1,496,501
YOY Eligible Growth	3.2%
MA Penetration	22.6%
YOY MA Penetration Growth	2.5%
UHC Market Share	34.9%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Georgia Market Overview



Market Highlights

- 48% of the total (Group & Individual) market share is driven by a combination of the statewide CIP product and the large Georgia state retiree group account
- Choice: a portfolio approach with choice of MA plans to meet different needs
- Introducing new HMO premium plan with SilverSneakers[®] and comprehensive dental
- Stable benefits on \$0 premium plan
- Expanding HMO products to Bibb, Chatham, and Henry counties
- CIP products available statewide for those seeking open access or for those without access to HMO offerings
- UnitedHealth Passport® Great for snowbirds or those who travel

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

ך Provider

- DeKalb and Emory University are key providers in Atlanta Metro
- In Augusta, CPC, UHL, and Evans Medical are key providers in Augusta

O UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plan H1111-007
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear
- Dental Preventive and comprehensive dental coverage included for no additional cost on Plans R9896-008 and H1111-007
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months



Georgia Market Landscape	
Eligibles (as of 5/1/2015)	571,057
YOY Eligible Growth	3.8%
MA Penetration	26.1%
YOY MA Penetration Growth	2.6%
UHC Market Share	21.4%



Georgia Product Overview

Low and Medium premium plans provide options for consumers looking for value with lower costs and moderate benefits.

	AARP MedicareComplete Plan 1 H1111-006	AARP MedicareComplete Plan 2 H1111-007	Care Improvement Plus Medicare Advantage R9896-012
Plan Highlights	\$0 premium plan for those seeking value	New premium plan for those seeking low-cost shares	PPO plan for those looking for open access or with limited product choices.
Plan Type	НМО	НМО	Regional PPO
Service Area	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond counties	Georgia: Bibb, Chatham, Cherokee, Clayton, Cobb, Columbia, DeKalb, Forsyth, Fulton, Harris, Henry, Muscogee, Richmond counties	Georgia and South Carolina: All counties
Premium	\$0	\$55	\$39
PCP Co-pay	\$15	\$0	\$30
Specialist Co-pay	\$40	\$25	\$50
Inpatient Hospital	\$430 Days1-4	\$225 Days1-8	\$395 Days1-4
Outpatient Surgery	20%	\$225	20%
Max Out-of-Pocket	\$6700	\$4900	\$6700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$195 (T3, T4 & T5 only)	\$205 (T3, T4 & T5 only)
Referral Required	Y	Y	Ν

Improved for 2016

New Plan



Maine Market Overview

Maine

Medicare Advantage 2016 Service Area





Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Maine Market Overview



Market Highlights

- UnitedHealthcare® is the longest tenured MA plan in the market with excellent brand recognition and solid reputation
- UnitedHealthcare is the only plan focused on growing across all of New England (contiguous service area)
- Under-saturated market for agents
- · Portfolio of MA plan choices to meet a variety of needs
- Improved YOY benefits on \$0 premium plan
- Introducing new premium plan with \$0 PCP co-pay, flat dollar outpatient surgery, and no Rx deductible
- 4-Star plan with high provider engagement

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1

ີງ Providers

- Stable Provider network throughout service area and across
 New England
- Key providers include Maine Health, Maine General, Southern Maine Medical and York Hospital

) UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plan H2001-010
- Dental Preventive dental coverage included for no additional cost on Plan H2001-010
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized customer service model that connects members with advocates
 who are best suited for their needs



Maine Market Landscape	
Eligibles (as of 5/1/2015)	195,391
YOY Eligible Growth	2.3%
MA Penetration	20.9%
YOY MA Penetration Growth	2.7%
UHC Market Share	16.4%



Maine Product Overview

Portfolio approach offers a \$0 premium plan design for those seeking value and a premium plan for those seeking richer benefits.

	AARP MedicareComplete Choice Plan 1 H2001-001	AARP MedicareComplete Choice Plan 2 H2001-010
Plan Highlights	\$0 premium with built in hearing aid and a vision exam benefit	Low premium plan with robust benefits with built in dental, hearing aids, SilverSneakers [®] and vision exam benefit
Plan Type	Local PPO	Local PPO
Service Area	Maine: Androscoggin, Cumberland, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, York counties	Maine: Androscoggin, Cumberland, Kennebec, Knox, Lincoln, Oxford, Sagadahoc, York counties
Premium	\$0	\$39
PCP Co-pay	\$5	\$0
Specialist Co-pay	\$35	\$30
Inpatient Hospital	\$295 Days1-5	\$250 Days1-7
Outpatient Surgery	20%	\$250
Max Out-of-Pocket	\$5500	\$4900
Rx Co-pays	\$2/\$9/\$45/\$95/27%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$240 (T3, T4 & T5 only)	\$0
Referral Required	Ν	Ν

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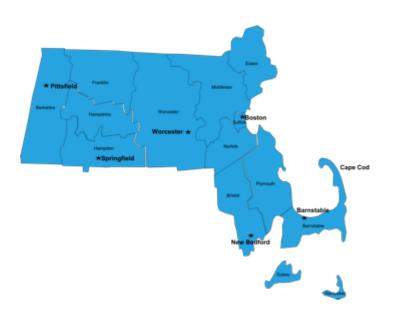
New Plan



Massachusetts Market Overview

Massachusetts

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	1,200,207
YOY Eligible Growth	1.9%
MA Penetration	17.9%
YOY MA Penetration Growth	1.0%
UHC Market Share	15.0%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Boston, MA Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- 4 Star Plans
- UnitedHealth Passport[®] Great for snowbirds or those who travel
- Choice: \$0 premium plan offers robust benefits; \$45
 premium plan has slightly lower co-pays & MOOP
- Diabetes Navigator helps members more effectively manage diabetes
- Personalized customer service model that connects members with advocates who are best suited for their needs

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- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

گ] Providers

Prestigious provider network including:

- Mass General
- Brigham & Women's Hospitals
- Lahey Clinics
- Beth Israel Deaconess Medical Center

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLine^{\rm SM} Get answers to health questions with 24/7 phone access to a registered nurse



Boston, MA Market Landscape

Eligibles (as of 5/1/2015)	348,269
YOY Eligible Growth	1.6%
MA Penetration	19.0%
YOY MA Penetration Growth	1.3%
UHC Market Share	22.0%



Boston, MA Product Overview

Product portfolio to address the value consumer as well as those looking for a premium plan with lower co-pays and MOOP.

	AARP MedicareComplete Plan 1 H1944-001	AARP MedicareComplete Plan 2 H1944-004
Plan Highlights	Value plan with hearing aids and a routine vision exam	Premium plan with low MOOP and extra benefits including hearing aids and a routine vision exam
Plan Type	НМО	НМО
Service Area	Massachusetts: Middlesex, Suffolk counties	Massachusetts: Middlesex, Suffolk counties
Premium	\$0	\$45
PCP Co-pay	\$15	\$5
Specialist Co-pay	\$40	\$30
Inpatient Hospital	\$395 Days 1-4	\$295 Days 1-5
Outpatient Surgery	20%	\$275
Max Out-of-Pocket	\$6700	\$3900
Rx Co-pays	\$3/\$11/\$45/\$95/28%	\$3/\$11/\$45/\$95/29%
Rx Deductible	\$190 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)
Referral Required	Υ	Y

Improved for 2016



Essex & Norfolk County, MA Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- We are committed to MA. New for 2016 Expansion into Essex and Norfolk
- 4 Star Plans
- UnitedHealth Passport® Great for snowbirds or those who travel
- Choice: \$0 premium plan offers robust benefits. \$45 premium plan offers lower co-pays and MOOP
- Diabetes Navigator helps members more effectively manage diabetes

Rx

- <u>k</u>
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Provider

Prestigious provider network including:

- Mass General
- Brigham & Women's Hospitals
- Lahey Clinics
- Beth Israel Deaconess Medical Center

) UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices
 through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse



Essex/Norfolk, MA Market Landscape

Eligibles (as of 5/1/2015)	261,931
YOY Eligible Growth	2.0%
MA Penetration	14.8%
YOY MA Penetration Growth	0.8%
UHC Market Share	16.6%



Essex & Norfolk County, MA Product Overview

Product portfolio to address the value consumer as well as those looking for a premium plan with lower co-pays and MOOP.

	AARP MedicareComplete Plan 1 H1944-007	AARP MedicareComplete Plan 2 H1944-008
Plan Highlights	Value plan with hearing aids and a vision exam	Premium plan with a low MOOP that also includes hearing aids and a vision exam
Plan Type	НМО	НМО
Service Area	Massachusetts: Essex, Norfolk counties	Massachusetts: Essex, Norfolk counties
Premium	\$0	\$45
PCP Co-pay	\$15	\$10
Specialist Co-pay	\$45	\$25
Inpatient Hospital	\$335 Days 1–5	\$295 Days 1–6
Outpatient Surgery	20%	\$275
Max Out-of-Pocket	\$6700	\$3900
Rx Co-pays	\$3/\$9/\$45/\$95/27%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y



Southeastern & Springfield, MA Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Strong competitive network, including St. Anne's Hospital and Southcoast Hospital
- 4 Star Plans
- UnitedHealth Passport[®] Great for snowbirds; coverage follows the member
- Diabetes Navigator helps members more effectively manage diabetes
- Choice: \$0 premium plan offers robust benefits; NEW! \$45 premium plan has lower co-pays & MOOP

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



Providers

Prestigious provider network including:

- Mass General
- Brigham & Women's Hospitals
- Lahey Clinics
- Beth Israel Deaconess Medical Center
- St. Anne's Hospital
- Southcoast Hospital System

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse



Springfield, MA Market Landscape

Eligibles (as of 5/1/2015)	300,383
YOY Eligible Growth	2.0%
MA Penetration	17.6%
YOY MA Penetration Growth	1.1%
UHC Market Share	12.8%



Southeastern & Springfield, MA Product Overview

Product portfolio to address the value consumer as well as those looking for a premium plan with lower copays and MOOP.

	AARP MedicareComplete Plan 1 H1944-005	AARP MedicareComplete Plan 2 H1944-006
Plan Highlights	\$0 premium plan with hearing aids and a vision exam	Premium plan with a low MOOP that also includes hearing aids and a vision exam
Plan Type	НМО	НМО
Service Area	Massachusetts: Bristol, Hampden, Plymouth counties	Massachusetts: Bristol, Hampden, Plymouth counties
Premium	\$0	\$45
PCP Co-pay	\$15	\$10
Specialist Co-pay	\$45	\$25
Inpatient Hospital	\$335 Days1-5	\$295 Days1-6
Outpatient Surgery	20%	\$275
Max Out-of-Pocket	\$6700	\$3900
Rx Co-pays	\$3/\$9/\$45/\$95/27%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$255 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y

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New Hampshire Market Overview

New Hampshire

Medicare Advantage 2016 Service Area





Market Landscape	
Eligibles (as of 5/1/2015)	227,814
YOY Eligible Growth	2.6%
MA Penetration	5.2%
YOY MA Penetration Growth	0.6%
UHC Market Share	50.0%
Eligibles in Expansion Area	22,194

 ${\it Medicare\ Advantage\ Individual\ State/County\ enrollment-May\ 2015,\ CMS.gov}$



New Hampshire Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Longest tenured MA plan in the market and the only plan focused on growing across all of New England
- Under-saturated market for agents driving low MA penetration rate
- Adding 2 new plans to develop a portfolio of MA plan choices to meet a variety of needs. Some open access PFFS plans still available
- Low premium plan represents improved benefits from 2015
- Higher premium plan has rich benefits designed to be attractive to the beneficiaries traditionally in Medicare Supplement plans
- Recent service area expansion, network development and new plan options put UnitedHealthcare in a position to accelerate growth in the market



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers • Access to broad n

- Access to broad network of providers across New England, including Boston teaching hospitals
- Key providers include Dartmouth Hitchcock, Portsmouth Hospital, Southern NH Medical Center and Exeter Hospital

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Dental Preventive dental coverage included for no additional cost on Plan H1944-019
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew Member Program exclusive member program that provides tools and information to become your own health advocate while rewarding you for making healthy choices
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse



New Hampshire Market Landscape

Eligibles (as of 5/1/2015)	166,375
YOY Eligible Growth	2.7%
MA Penetration	5.0%
YOY MA Penetration Growth	0.8%
UHC Market Share	33.3%
Eligibles in Expansion Area	22,194



New Hampshire Product Overview

Full portfolio of plan options with lower premiums for those seeking value and a higher premium plan for those seeking richer benefits.

	AARP MedicareComplete Plan 2 H1944-017	AARP MedicareComplete Plus H1944-019
Plan Highlights	Low premium offer with built in SilverSneakers®, hearing aids ar vision exam benefits	Higher premium plan with robust benefits including fixed outpatient and built in dental SilverSneakers®,, hearing aids and vision exam benefits
Plan Type	НМО	HMOPOS
Service Area	New Hampshire: Grafton, Hillsborough, Rockingham, Strafford counties	New Hampshire: Grafton, Hillsborough, Rockingham, Strafford counties
Premium	\$29	\$69
PCP Co-pay	\$5	\$0
Specialist Co-pay	\$35	\$30
Inpatient Hospital	\$295 Days1-5	\$250 Days1-7
Outpatient Surgery	\$295	\$200
Max Out-of-Pocket	\$5900	\$3400
Rx Co-pays	\$2/\$8/\$45/\$95/27%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$270 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y

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New Jersey Market Overview

New Jersey

Medicare Advantage 2016 Service Area





Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov





New Jersey Market Overview



Market Highlights

- UnitedHealthcare[®] brand and AARP[®] brand carry significant weight in this region
- Choice: two \$0 premium plans. A modest premium plan with low co-pays or a \$29 premium plan with the Focus plan
- Excellent portfolio to address a wide variety of consumer needs, including MA plans to compete head-to-head with Medicare Supplement
- Strongest \$0 premium in the state with a broad network
- UnitedHealth Passport[®] program Great for snowbirds or those who travel
- New for 2016: expanding into Morris County
- NJ members can utilize in-network NY providers and facilities at in-network rates

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Provider

 Large competitive network, including Barnabas and Summit Medical Group

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on plans H3107-013, H3107-014 and H3107-015
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices
 through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear



New Jersey Market Landscape

Eligibles (as of 5/1/2015)	1,027,024
YOY Eligible Growth	1.3%
MA Penetration	13.2%
YOY MA Penetration Growth	-0.1%
UHC Market Share	59.6%
Eligibles in Expansion Area	82,073



New Jersey Product Overview

Excellent portfolio to address a wide variety of consumer needs, including value plans for budget consumers, as well as premiumand benefit-rich MA plans to compete head-to-head with Med Supp.

	AARP MedicareComplete Plan 1 H3107-004	AARP MedicareComplete Plan 2 H3107-012
Plan Highlights	Value referral plan with eyewear, SilverSneakers® and hearing aids	Value referral plan with eyewear, SilverSneakers®, and hearing aids
Plan Type	HMO	НМО
Service Area	New Jersey: Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Union counties	New Jersey: Essex, Ocean counties
Premium	\$0	\$0
PCP Co-pay	\$25	\$5
Specialist Co-pay	\$50	\$20
Inpatient Hospital	\$395 Days 1-4	\$345 Days 1–5
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$6,700	\$6,700
Rx Co-pays	\$2/\$12/\$45/\$95/26%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$290 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)
Referral Required	Y	Y

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New Jersey Product Overview

Excellent portfolio to address a wide variety of consumer needs, including value plans for budget consumers, as well as premiumand benefit-rich MA plans to compete head-to-head with Med Supp.

	AARP MedicareComplete Plan 3 H3107-014	AARP MedicareComplete Plan 4 H3107-015	UnitedHealthcare MedicareComplete Focus H3107-013
Plan Highlights	Low-premium referral plan with low co-pays and extra benefits, including dental, eyewear, hearing and SilverSneakers®	Premium plan with no Rx deductible and rich benefits, including dental, eyewear, hearing, and SilverSneakers®	Low-premium referral plan with extra benefits, including dental, eyewear, hearing, and SilverSneakers®
Plan Type	НМО	НМО	НМО
Service Area	New Jersey: Bergen, Mercer, Middlesex, Morris, Passaic, Union counties	New Jersey: Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Union counties	New Jersey: Essex, Hudson, Monmouth, Ocean counties
Premium	\$39	\$79	\$29
PCP Co-pay	\$5	\$0	\$0
Specialist Co-pay	\$15	\$15	\$15
Inpatient Hospital	\$250 Days 1-5	\$150 Days 1–5	\$250 Days 1–5
Outpatient Surgery	\$250	\$150	\$250
Max Out-of-Pocket	\$5,900	\$3,400	\$5,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$225 (T3, T4 & T5 only)	\$0	\$225 (T3, T4 & T5 only)
Referral Required	Y	Ν	Y

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New Plan



North Carolina Market Overview

North Carolina

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	976,795
YOY Eligible Growth	2.8%
MA Penetration	29.3%
YOY MA Penetration Growth	1.1%
UHC Market Share	30.8%
Eligibles in Expansion Area	53,834

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov





North Carolina Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] Brand recognition stands for stability and security within North Carolina
- 4 Star plan
- Tiered Benefit by Provider for PCP and Specialist offers low Tier 1 co-pays and no increase YOY for Tier 2 co-pays on Plans H5253-037 and H5253-038
- New flat dollar outpatient surgery co-pay on premium plans
- Improved benefits from 2015
- Choice: Multiple plans with various premium and benefit levels to meet consumer needs
- Strong provider network through service area Addition of Wake Med/Renewal of Carolina Health System Agreement



Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on H2228-018 and H5253-039
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Key providers include Novant, Cornerstone, THN, Eagle Physicians, Guilford Medical, UNC and Carolina Health Systems
- Tier 1 Benefit Providers: Novant, Guliford Medical, Cornerstone, THN and Eagle Physicians
- New addition: Wake Medical

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H5253-037 and H5253-039
- Dental Preventive dental coverage included for no additional cost on Plan H5253-037
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- The Diabetes Navigator program Additional support for diabetic members



Eligibles (as of 5/1/2015)	920,260
YOY Eligible Growth	2.8%
MA Penetration	30.0%
YOY MA Penetration Growth	1.1%
UHC Market Share	30.9%
Eligibles in Expansion Area	53,834



North Carolina Product Overview

Strong portfolio of plan choices to meet a variety of needs.

	AARP MedicareComplete Plan 2 H5253-038	AARP MedicareComplete Plan 1 H5253-037	AARP MedicareComplete H5253-039	AARP MedicareComplete Choice H2228-018
Plan Highlights	Plan for those shopping on value	Better benefits including flat dollar outpatient co-pay	Reduced YOY Premium and no Rx deductible on Tier 3	Plan for those looking for the choices offered in a PPO
Plan Type	НМО	НМО	НМО	Local PPO
Service Area	Alamance, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Guilford, Henderson, Iredell, Lincoln, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	Alamance, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Guilford, Henderson, Iredell, Lincoln, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Union, Wilkes, Yadkin	North Carolina: Durham, Wake	Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
Premium	\$0	\$35	\$40	\$50
PCP Co-pay	Tier 1: \$0 Tier 2: \$20	Tier 1: \$0 Tier 2: \$10	\$15	\$5
Specialist Co-pay	Tier 1: \$35 Tier 2: \$50	Tier 1: \$35 Tier 2: \$50	\$50	\$40
Inpatient Hospital	\$430 Days 1-4	\$345 Days 1-5	\$400 Days 1-4	\$345 Days 1-5
Outpatient Surgery	20%	\$345	\$400	\$340
Max Out-of-Pocket	\$6700	\$4900	\$6700	\$4500
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$170 (T3, T4 & T5 only)	\$175 (T3, T4 & T5 only)	\$200 (T4 & T5 only)	\$165 (T4 & T5 only)
Referral Required	Ν	Ν	Ν	Ν

Improved for 2016

New Plan



Pennsylvania Market Overview

Pennsylvania

Medicare Advantage 2016 Service Area



Highlights

- 7 new expansion counties with entry into Philadelphia and Pittsburgh markets
- 5 new plans (LPPO in Philadelphia, HMOs in Pittsburgh and Erie)
- Fitness membership on all plans

Market Landscape	
Eligibles (as of 5/1/2015)	1,401,657
YOY Eligible Growth	1.3%
MA Penetration	35.3%
YOY MA Penetration Growth	0.6%
UHC Market Share	1.8%
Eligibles in Expansion Area	739,897

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov





Eastern PA Market Overview



Market Highlights

- Recent service area expansion, network development and new plan options put UnitedHealthcare in a position to accelerate growth in the market
- Entering Philadelphia market with a \$45 premium LPPO with out-ofnetwork benefit flexibility. Investing in benefits on PPO products already available outside five-county Philadelphia (Lehigh, Northampton)
- Strong brand, will represent a stable presence in market
- Diabetes Navigator helps members more effectively manage diabetes
- 4 Star plan

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- In discussions with UPenn system, Mainline Health
- Lehigh Valley, Reading Hospital, Lancaster General

) UnitedHealthcare Experience

- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months great for snowbirds
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- HouseCalls Convenient in-home clinical visit from a licensed clinician at no
 additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices
 through hi HealthInnovations
- Renew Member Program Exclusive member program that provides tools and information to become your own health advocate while rewarding you for making healthy choices
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse



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Eligibles (as of 5/1/2015)	93,4761
YOY Eligible Growth	1.6%
MA Penetration	29.1%
YOY MA Penetration Growth	0.5%
UHC Market Share	0.8%
Eligibles in Expansion Area	327,220

Eastern PA Market Landscape



Eastern PA Product Overview

New mid-level premium option with SilverSneakers®, Hearing Aids, and OON flexibility.

	AARP MedicareComplete Choice H2228-037	AARP MedicareComplete Choice Plan 1 H2228-035	AARP MedicareComplete Choice Plan 2 H2228-036	AARP MedicareComplete H1944-009
Plan Highlights	New premium LPPO option for members seeking OON flexibility	Mid-premium option with lower office visit copays than prior year	High premium offering that includes low copays, SilverSneakers®, and preventive dental	Low premium option that includes SilverSneakers® and hearing aids
Plan Type	Local PPO	Local PPO	Local PPO	НМО
Service Area	Pennsylvania: Chester, Philadelphia counties	Pennsylvania: Erie, Lehigh, Northampton counties	Pennsylvania: Erie, Lehigh, Northampton counties	Pennsylvania: Berks, Bucks
Premium	\$45	\$39	\$69	\$29
PCP Co-pay	\$15	\$15	\$5	\$15
Specialist Co-pay	\$45	\$45	\$35	\$45
Inpatient Hospital	\$345 Days 1-5	\$345 Days1-5	\$250 Days1-7	\$345 Days 1-5
Outpatient Surgery	20%	20%	\$250	20%
Max Out-of-Pocket	\$6700	\$6700	\$4900	\$6700
Rx Co-pays	\$2/\$13/\$44/\$95/25%	\$2/\$8/\$45/\$95/27%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/27%
Rx Deductible	\$315 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$230 (T3, T4, T5 only)
Referral Required	Ν	Ν	Ν	Ν

Improved for 2016

New Plan



Western PA Market Overview



Market Highlights

- UnitedHealthcare is entering the Pittsburgh market.
 Strong brand will represent a stable presence in the market
- Choice: two plans. \$19 premium plan with robust benefits; \$49 plan with lower co-pays, MOOP and dental
- Contact your Agent Manager about DSNP plans, providing a year round selling opportunity
- Planning to have both Allegheny Health Networks and UPMC in the network to give UnitedHealthcare a competitive advantage over narrow network plans
- 4 Star Plans
- Popularity of Medicare Advantage in PA combined with competitive products from a stable company provide significant growth opportunity

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Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

Broad network strategy focused on Allegheny Health Networks and UPMC systems. Additionally, many community hospitals including:

- Excela Health
- Heritage Valley Health System
- St. Clair Hospital
- Ohio Valley Hospital

O UnitedHealthcare Experience

- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months, great for snowbirds
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Dental Preventive dental coverage included for no additional cost on Plan H1944-011
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse



Western PA Market Landscape

Eligibles (as of 5/1/2015)	466,896
YOY Eligible Growth	0.8%
MA Penetration	47.5%
YOY MA Penetration Growth	0.9%
UHC Market Share	0.3%
Eligibles in Expansion Area	412,677



Western PA Product Overview

Entering market with a portfolio of competitive plan offerings and a network including key health systems.

	AARP MedicareComplete Plan 1 H1944-010	AARP MedicareComplete Plan 2 H1944-011	AARP MedicareComplete Plan 1 H1944-012	AARP MedicareComplete Plan 2 H1944-013
Plan Highlights	New low premium plan for those shopping on value. Includes SilverSneakers®	New mid-level premium plan offering more robust benefits. Includes Preventive Dental and SilverSneakers®	New low premium plan for those shopping on value. Includes SilverSneakers®	New mid-level premium plan offering more robust benefits. Includes Preventive Dental and SilverSneakers®
Plan Type	НМО	НМО	НМО	НМО
Service Area	Pennsylvania: Allegheny, Beaver, Lawrence, Westmoreland counties	Pennsylvania: Allegheny, Beaver, Lawrence, Westmoreland counties	Pennsylvania: Crawford, Erie counties	Pennsylvania: Crawford, Erie counties
Premium	\$19	\$49	\$19	\$89
PCP Co-pay	\$15	\$5	\$15	\$5
Specialist Co-pay	\$45	\$35	\$45	\$35
Inpatient Hospital	\$345 Days1-5	\$225 Days1-7	\$345 Days1-5	\$225 Days1-7
Outpatient Surgery	20%	\$225	20%	\$225
Max Out-of-Pocket	\$6700	\$4900	\$6700	\$4900
Rx Co-pays	\$2/\$12/\$45/\$93/25%	\$2/\$8/\$45/\$95/33%	\$2/\$12/\$45/\$93/25%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$315 (T3, T4 & T5 only)	\$0	\$315 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y	Y

Improved for 2016 Cut for 2016

New Plan



Rhode Island Market Overview

Rhode Island

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	200,966
YOY Eligible Growth	1.3%
MA Penetration	32.4%
YOY MA Penetration Growth	1.4%
UHC Market Share	26.4%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Rhode Island Market Overview



Market Highlights

- UnitedHealthcare[®] Brand carries significant weight in this region with 4 Star plan offering
- Diabetes Navigator helps members more effectively manage diabetes
- UnitedHealth $\mathsf{Passport}^{\circledast}-\mathsf{Great}$ for snowbirds. Coverage follows the member
- Choice is key: \$0 premium plan offers robust benefits, \$29 premium plan offers lower co-pays and lower MOOP and \$49 PPO plan offers an open network
- Robust provider network

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

ີ **Providers**

Network is inclusive of all hospitals and large provider organizations in the state including:

- Coastal
- RIPCPC
- Anchor Medical

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on Plan H1944-014
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H1944-014 and H1944-016
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse



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Eligibles (as of 5/1/2015)	200,966
YOY Eligible Growth	1.3%
MA Penetration	32.4%
YOY MA Penetration Growth	1.4%
UHC Market Share	26.4%



Rhode Island Market Overview

Full portfolio of plans to meet diverse needs of a market in Rhode Island. All plans have had significant investments for 2016.

	AARP MedicareComplete Plan 2 H1944-014	AARP MedicareComplete Plan 1 H1944-016	AARP MedicareComplete Choice R7444-001
Plan Highlights	Moderate premium plan with low co-pays and reduced MOOP. Includes Preventive Dental and SilverSneakers®	\$0 premium referral plan with modest co-pay and MOOP reductions. Includes SilverSneakers®	Open network premium plan with co-pay and MOOP reductions. Includes a credit for eyewear
Plan Type	НМО	НМО	Regional PPO
Service Area	Bristol, Kent, Newport, Providence, Washington counties	Bristol, Kent, Newport, Providence, Washington counties	Bristol, Kent, Newport, Providence, Washington counties
Premium	\$29	\$0	\$49
PCP Co-pay	\$10	\$20	\$20
Specialist Co-pay	\$40	\$45	\$45
Inpatient Hospital	\$345 Days 1-5	\$395 Days 1-4	\$495 Days 1-3
Outpatient Surgery	20%	20%	20%
Max Out-of-Pocket	\$4500	\$5500	\$5500
Rx Co-pays	\$2/\$9/\$45/\$95/28%	\$2/\$9/\$45/\$95/28%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$210 (T3, T4 & T5 only)	\$310 (T3, T4 & T5 only)
Referral Required	Y	Y	Ν

🛑 Improved for 2016 🛛 🛑 Cut for 2016 💦 🔵 New Plan



South Carolina Market Overview

South Carolina

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	923,421
YOY Eligible Growth	3.2%
MA Penetration	21.5%
YOY MA Penetration Growth	1.1%
UHC Market Share	45.0%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



South Carolina Market Overview



Market Highlights

- Strong and stable market with consistent benefits
- UnitedHealth Passport[®] Great for snowbirds. Coverage follows the member for UHC, not CIP
- HMO plan utilizes primary care providers to coordinate care for consistency and improved health
- CIP plan is available statewide for those looking for open access

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1



Bon Secours Health System

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits
 towards your choice of eyewear
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Dental Preventive and comprehensive dental coverage included for no additional cost on Plan R9896-012
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on Plan H8748-002



South Carolina Market Landscape

Eligibles (as of 5/1/2015)	923,421
YOY Eligible Growth	3.2%
MA Penetration	21.5%
YOY MA Penetration Growth	1.1%
UHC Market Share	45.0%



South Carolina Product Overview

Statewide PPO from a company you can trust with legacy \$0 premium value plan for those in Greenville county.

	AARP MedicareComplete H8748-002	Care Improvement Plus Medicare Advantage R9896-012
Plan Highlights	\$0 premium plan with improved PCP for those shopping on value	RPPO plan for those looking for open access or for those with limited product choices
Plan Type	НМО	Regional PPO
Service Area	South Carolina: Greenville county	Georgia and South Carolina: All counties
Premium	\$0	\$39
PCP Co-pay	\$15	\$30
Specialist Co-pay	\$50	\$50
Inpatient Hospital	\$335 Days1-5	\$395 Days1-4
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$5900	\$6700
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$215 (T3, T4 & T5 only)	\$205 (T3, T4 & T5 only)
Referral Required	Y	Ν

Improved for 2016 Cut for 2016

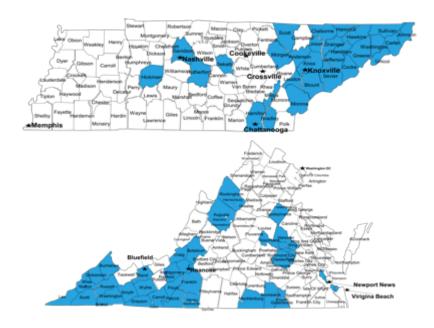
New Plan



Tennessee and Virginia Market Overview

Tennessee and Virginia

Medicare Advantage 2016 Service Area



• Current Footprint

Tennessee Market Landscape	
Eligibles (as of 5/1/2015)	564,829
YOY Eligible Growth	2.0%
MA Penetration	40.0%
YOY MA Penetration Growth	2.0%
UHC Market Share	21.3%

Virginia Market Landscape	
Eligibles (as of 5/1/2015)	523,982
YOY Eligible Growth	2.0%
MA Penetration	20.6%
YOY MA Penetration Growth	2.6%
UHC Market Share	25.0%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Nashville, TN Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Stable benefits for 2016
- UnitedHealth Passport[®] Great for snowbirds or those who travel
- Diabetes Navigator helps members more effectively manage diabetes

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1



- Vanderbilt Health System
- St. Thomas Health System

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear



Nashville, IN Market Landscape	
Eligibles (as of 5/1/2015)	133,203
YOY Eligible Growth	2.4%
MA Penetration	38.1%
YOY MA Penetration Growth	1.4%
UHC Market Share	10.7%

Nachvilla TN Market Landoon





Nashville, TN Product Overview

\$0 premium value plan that includes coverage for eyewear and hearing aids.

	AARP MedicareComplete H0408-003
Plan Highlights	Plan for those shopping on value
Plan Type	НМО
Service Area	Tennessee: Davidson, DeKalb, Hickman, Rutherford counties
Premium	\$0
PCP Co-pay	\$10
Specialist Co-pay	\$40
Inpatient Hospital	\$395 Days1-4
Outpatient Surgery	20%
Max Out-of-Pocket	\$5400
Rx Co-pays	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$175 (T3, T4 & T5 only)
Referral Required	Y

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New Plan



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Cut for 2016

Tennessee/Virginia Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition represents stability in the area
- 4-Star-Rated plan
- \$0 premium / \$0 PCP co-payments for Plan 1
- Reduced monthly premium for Plan 2
- Choice: \$0 premium plan provides robust benefits; \$55 plan has lower co-pays, MOOP and dental
- UnitedHealth Passport[®] program Great for snowbirds or those who travel
- Strong provider network

Rx

- Preferred insulin covered at the lowest brand co-pay (Tier 3) and not applicable to the deductible on H5253-048 plan
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



Providers

- Mountain States Health Alliance
- Wellmont Health System
- State of Franklin
- Mountain Region Family Medicine
- Medical Care PLLC

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at
 no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on H5253-048 plan
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on H5253-047 plan
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse



	-
Eligibles (as of 5/1/2015)	515,568
YOY Eligible Growth	1.6%
MA Penetration	38.5%
YOY MA Penetration Growth	2.1%

Tennessee/Virginia Market Landscape



Tennessee/Virginia Product Overview

Portfolio approach offers a \$0 premium plan designed for those seeking value and a premium plan for those seeking richer benefits.

	AARP MedicareComplete Plan 1 H5253-047	AARP MedicareComplete Plan 2 H5253-048
Plan Highlights	No-premium plan for value shoppers that includes SilverSneakers® an hearing aids	dPremium plan with no Rx deductible and robust benefits, including preventive dental and hearing aids
Plan Type	НМО	НМО
Service Area	Tennessee: Anderson, Blount, Bradley, Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hamilton, Hancock, Jefferson, Johnson, Knox, Loudon, Meigs, Monroe, Morgan, Scott, Sevier, Sullivan, Unicoi, Union, Washington counties Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee, Norton City, Russell, Scott, Smyth, Washington, Wise, Wythe counties	Union, Washington counties Virginia: Bland, Bristol City, Buchanan, Dickenson, Grayson, Lee,
Premium	\$0	\$55
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$35	\$25
Inpatient Hospital	\$295 Days 1-6	\$175 Days 1-7
Outpatient Surgery	\$295	\$160
Max Out-of-Pocket	\$4,500	\$3,400
Rx Co-pays	\$2/\$8/\$45/\$95/31%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$90 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y
Improved for 2016	Cut for 2016 New Plan	a 11



Vermont Market Overview

Vermont

Medicare Advantage 2016 Service Area





Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Vermont Market Overview



Market Highlights

- UnitedHealthcare is the only plan focused on growing across all of New England (contiguous service area), and investing in this market to accelerate growth rate
- Strong UnitedHealthcare® and AARP® brand recognition in the area and is the longest tenured MA plan in the market
- Under-saturated market for agents driving low MA penetration rate (only 5.7%)
- By far the largest MA plan in the market with a 90% market share
- Choice: \$0 premium HMO plan with robust benefits and a \$49
 PPO plan for those members seeking more choice
- Recent service area expansion, network development and new plan options put UnitedHealthcare in a position to accelerate growth in the market

Rx **•** \$0

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

ີ Provider

- Key provider University of Vermont Medicare Center, Dartmouth Hitchcock (NH), Southwest VT Health Center
- Recently added Rutland Hospital
- Stable provider network throughout the service area and across
 New England

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) UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plan H1944-018
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- Personalized customer service model that connects members with advocates
 who are best suited for their needs



Vermont Market Landscape				
Eligibles (as of 5/1/2015)	129,750			
YOY Eligible Growth	2.4%			
MA Penetration	5.7%			
YOY MA Penetration Growth	0.1%			
UHC Market Share	90.4%			



Vermont Product Overview

Portfolio of MA plan choices offering a \$0 premium HMO for those seeking value and PPO plan for those looking for more choice.

	AARP MedicareComplete H1944-018	AARP MedicareComplete Choice R7444-001
Plan Highlights	\$0 premium HMO with built in SilverSneakers®, hearing aids and a vision exam	PPO plan for members seeking more choice with built in eyewear credit and hearing aids benefit
Plan Type	НМО	Regional PPO
Service Area	Bennington, Rutland, Washington, Windham counties	Addison, Bennington, Caledonia, Chittenden, Essex, Franklin, Grand Isle, Lamoille, Orange, Orleans, Rutland, Washington, Windham, Windsor counties
Premium	\$0	\$49
PCP Co-pay	\$20	\$20
Specialist Co-pay	\$40	\$45
Inpatient Hospital	\$395 Days1-4	\$495 Days1-3
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$6700	\$5500
Rx Co-pays	\$2/\$8/\$45/\$95/27%	\$2/\$12/\$47/\$100/26%
Rx Deductible	\$250 (T3, T4 & T5 only)	\$310 (T3, T4 & T5 only)
Referral Required	Y	Ν

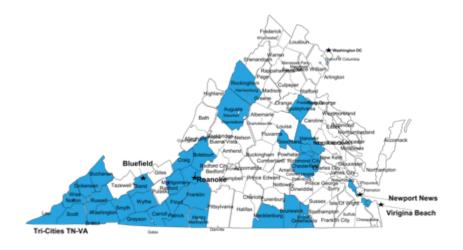
Improved for 2016 Cut for 2016 New Plan



Virginia Market Overview

Virginia

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	523,982
YOY Eligible Growth	2.0%
MA Penetration	20.6%
YOY MA Penetration Growth	2.6%
UHC Market Share	25.0%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov





Richmond/Roanoke/Newport, VA Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Under-saturated market for agents driving low MA penetration rate
- UHC investing in existing plans to improve value proposition and accelerate growth
- Choice: \$0 premium plan with robust benefits or \$49 plan with dental, lower co-pays & MOOP
- Open access PFFS plans still available in select counties

Rx

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home deliverv
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver
- 9 of the top 10 most dispensed generics are in Tier 1 •

Provider



- Stable provider network throughout service area including largest provider systems such as Carilion, Bon Secours and HCA
- Providers engaged with UHC due to recent investment in practice based support
- High performing network, pro-UHC due to best in class pay for performance program

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- SilverSneakers® Fitness Membership Stay active with a gym membership and • fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Dental Preventive dental coverage included for no additional cost on Plans H7187-010 and H7187-011
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost Nurseline-24/7-immediate answers to questions saving time and money
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months



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Eligibles (as of 5/1/2015)	310,469
YOY Eligible Growth	2.4%
MA Penetration	20.9%
YOY MA Penetration Growth	3.4%
UHC Market Share	15.0%



Richmond/Roanoke/Newport, VA Product Overview

Portfolio to meet consumer needs based on premium and copay design.

	Richmond/Roanoke (VA)	Richmond/Roanoke (VA)	Newport (VA)	Newport (VA)
	AARP MedicareComplete Plan 1 H7187-003	AARP MedicareComplete Plan 2 H7187-010	AARP MedicareComplete Plan 1 H7187-009	AARP MedicareComplete Plan 2 H7187-011
Plan Highlights	Value premium plan with modest copays	Premium plan with rich benefits	Value premium plan with modest copays	Premium plan with rich benefits
Plan Type	НМО	НМО	НМО	НМО
Service Area	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City counties	Virginia: Botetourt, Chesterfield, Craig, Floyd, Franklin, Goochland, Hanover, Henrico, Montgomery, Radford City, Richmond City, Roanoke, Roanoke City, Salem City counties	Virginia: Newport News City, Norfolk City, Portsmouth City counties	Virginia: Newport News City, Norfolk City, Portsmouth City counties
Premium	\$0	\$49	\$0	\$49
PCP Co-pay	\$15	\$0	\$15	\$0
Specialist Co-pay	\$40	\$40	\$40	\$40
Inpatient Hospital	\$345 Days1-4	\$250 Days1-5	\$345 Days1-4	\$250 Days1-5
Outpatient Surgery	20%	\$250	20%	\$250
Max Out-of-Pocket	\$6700	\$4900	\$6700	\$4900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/27%	\$2/\$8/\$45/\$95/27%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$205 (T3, T4 & T5 only)	\$240 (T3, T4 & T5 only)	\$235 (T3, T4 & T5 only)
Referral Required	Υ	Y	Y	Y

Improved for 2016 Cut for 2016

or 2016 🛛 🔵 New Plan



New York Market Overview

New York

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	2,283,323
YOY Eligible Growth	1.5%
MA Penetration	33.3%
YOY MA Penetration Growth	1.5%
UHC Market Share	20.6%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



New York City, NY Market Overview

Market Highlights

- Strong UnitedHealthcare® brand recognition in the area
- Portfolio of MA plan choices from a stable company to meet a variety
 of needs
- Introducing new \$69 premium plan with low co-pays, dental and fitness
- Largest network in the market
- UnitedHealth Passport* program Great for snowbirds or those who travel
- Serving the Mosaic Chinese and Korean membership with two UnitedHealthcare supersites (retail) and the Mosaic PSP product

🔄 Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1
- Prescriptions as low as \$1.50 with Pharmacy Saver™

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on plans H3307-002, H3307-015 and H3307-024
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Dental Preventive dental coverage included for no additional cost on plans H3307-002, H3307-015 and H3307-024



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Eligibles (as of 5/1/2015)	1,198,054
YOY Eligible Growth	1.6%
MA Penetration	36.6%
YOY MA Penetration Growth	2.2%
UHC Market Share	21.7%

New York City Market Landscape



Strong, competitive network, including CAIPA, KAPIPA, Montefiore, NYU, NSLIJ and ProHealth

UnitedHealthcare®

New York City, NY Product Overview

A portfolio of products to meet a variety of needs.

	AADD Madiaara Camalata Dhara A	AADD Madiaara Camalata Diar 1		
	AARP MedicareComplete Plan 2 H3379-001	AARP MedicareComplete Plan 1 H3307-002	AARP MedicareComplete Plan 3 H3307-024	AARP MedicareComplete Mosaic H3307-015
Plan Highlights	\$0 premium that includes hearing aids and a vision exam	Low-premium plan that includes eyewear, SilverSneakers® Fitness program, dental and hearing aids	Premium plan that includes dental, SilverSneakers®, hearing aids and a vision exam	\$0 premium plan that includes acupuncture, eyewear, SilverSneakers®, dental and hearing aids
Plan Type	НМО	НМО	НМО	НМО
Service Area	New York: Bronx, Kings, New York, Queens, Richmond counties	New York: Bronx, Kings, New York, Queens, Richmond counties	New York: Bronx, Kings, New York, Queens, Richmond counties	New York: Bronx, Kings, New York, Queens, Richmond counties
Premium	\$0	\$29	\$69	\$0
PCP Co-pay	\$15	\$15	\$5	\$0
Specialist Co-pay	\$50	\$40	\$15	\$20
Inpatient Hospital	\$430 Days 1-4	\$345 Days 1-5	\$200 Days 1-5	\$325 Days 1-5
Outpatient Surgery	\$395	\$320	\$200	\$295
Max Out-of-Pocket	\$6,700	\$5,200	\$2,800	\$4,900
Rx Co-pays	\$2/\$12/\$47/\$100/25%	\$2/\$8/\$45/\$95/27%	\$2/\$8/\$45/\$95/33%	\$3/\$13/\$43/\$93/27%
Rx Deductible	\$330 (T3, T4 & T5 only)	\$230 (T3, T4 & T5 only)	\$0	\$245 (T3, T4 & T5 only)
Referral Required	Y	Ν	N	Ν

🛑 Improved for 2016 🛛 🛑 Cut for 2016 💦 🔵 N

New Plan



NYC North, NY Market Overview



Market Highlights

- Strong UnitedHealthcare[®] brand recognition in the area
- Portfolio approach to provide options that appeal to the diverse income levels in the market
- Removed referral requirement from H3307-023
- HMO expansion into Ulster and Sullivan counties with a new \$0
 premium HMO focused on the Crystal Run network
- Market includes many small competitors with potential for instability. Leverage UnitedHealthcare's strength and stability to sell to these consumers
- Bilingual agents to assist growing Spanish population in Rockland and Orange counties

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low copays and \$0 deductible
- 9 of the top 10 most dispensed generics are in Tier 1
- Prescriptions as low as \$1.50 with Pharmacy Saver™



Crystal Run

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] program travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on plan H3307-023
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost on plan H3307-023
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear on plan H3307-023



NYC North Market Landso	ape
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Eligibles (as of 5/1/2015)	325,532
YOY Eligible Growth	1.4%
MA Penetration	16.7%
YOY MA Penetration Growth	0.6%
UHC Market Share	43.0%



NYC North, NY Product Overview

Stable products to appeal to a variety of needs.

AARP MedicareComplete Plan 1 H3307-012 \$0 premium plan for consumers looking for value HMO New York: Orange, Rockland, Westchester counties \$0 \$15	AARP MedicareComplete Plan 2 H3307-023No referral premium plan with modest co-pays that also includes eyewear, dental and SilverSneakers®HMONew York: Orange, Rockland, Westchester counties\$69	AARP MedicareComplete H3307-025 New \$0 premium plan for consumers seeking value HMO New York: Sullivan, Ulster counties \$0
for value HMO New York: Orange, Rockland, Westchester counties \$0	that also includes eyewear, dental and SilverSneakers® HMO New York: Orange, Rockland, Westchester counties	seeking value HMO New York: Sullivan, Ulster counties
New York: Orange, Rockland, Westchester counties \$0	New York: Orange, Rockland, Westchester counties	New York: Sullivan, Ulster counties
counties \$0	counties	
	\$69	\$0
¢15		
φ10	\$10	\$15
\$50	\$30	\$50
\$345 Days 1–5	\$325 Days 1–5	\$345 Days 1-5
20%	20%	20%
\$6700	\$4000	\$6700
\$2/\$10/\$45/\$95/27%	\$2/\$10/\$45/\$95/27%	\$2/\$10/\$45/\$95/27%
\$245 (T3, T4 & T5 only)	\$240 (T3, T4 & T5 only)	\$245 (T3, T4 & T5 only)
	Ν	Y
0,0	\$6700 \$2/\$10/\$45/\$95/27% \$245 (T3, T4 & T5 only)	\$6700 \$4000 \$2/\$10/\$45/\$95/27% \$2/\$10/\$45/\$95/27%

Improved for 2016 Cut for 2016

New Plan



Upstate New York, NY Market Overview



Market Highlights

- Strong UnitedHealthcare® brand recognition
- Mature MA market with mostly regional not-for-profit carriers
- Market has seen some competitor instability and market exits
- UnitedHealthcare is introducing two new RPPOs to provide greater choice from a stable company
- UnitedHealth Passport[®] Great for snowbirds or those who travel
- Choice is key open access plans with a range of premiums and benefits

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1

Providers Strong comprehensive hospital network

New addition: Saratoga Hospital (soon to be Ellis Hospital)

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive and comprehensive dental coverage included for no additional cost on Plan R5342-006
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans R5342-005 and R5342-006
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- Personalized customer service model that connects members with advocates who
 are best suited for their needs



Upstate New York Market Landscape

Eligibles (as of 5/1/2015)	759,737
YOY Eligible Growth	1.2%
MA Penetration	35.2%
YOY MA Penetration Growth	0.9%
UHC Market Share	14.1%



Upstate New York, NY Product Overview

Portfolio of open access plans with a range of benefits offers a choice for everyone.

	UnitedHealthcare MedicareComplete Choice Plan 1 R5342-001	UnitedHealthcare MedicareComplete Choice Plan 3 R5342-005	UnitedHealthcare MedicareComplete Choice Plan 4 R5342-006
Plan Highlights	\$0 premium open access plan with hearing aids and option to buy fitness and dental riders	Low premium plan with rich benefits including SilverSneakers®, hearing aids, and a vision exam	Premium plan with rich benefits including dental, SilverSneakers®, hearing aids, and a vision exam
Plan Type	Regional PPO	Regional PPO	Regional PPO
Service Area	New York: All counties	New York: All counties	New York: All counties
Premium	\$0	\$39	\$69
PCP Co-pay	\$10	\$5	\$0
Specialist Co-pay	\$45	\$30	\$25
Inpatient Hospital	\$395 Days1-4	\$325 Days1-4	\$295 Days1-4
Outpatient Surgery	20%	\$295	\$250
Max Out-of-Pocket	\$6700	\$5700	\$4900
Rx Co-pays	\$2/\$12/\$47/\$100/26%	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$290 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)	\$0
Referral Required	Ν	Ν	Ν

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New Plan

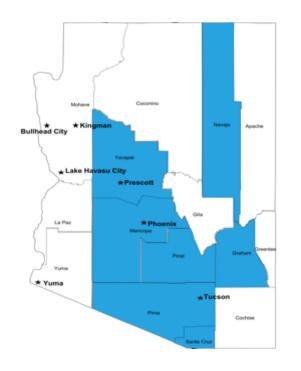


2016 Medicare Advantage Plans West Region

Arizona Market Overview

Arizona

Medicare Advantage 2016 Service Area





Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current FootprintExpansion



Phoenix, AZ Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area aided by large commercial presence and longevity in the market
- Largest MA plan in the market
- Competitive market driven by \$0 premium plans
- New \$0 premium plan with Optum Medical Network offers rich benefits for consumers seeking value
- Legacy \$0 premium plan will continue to offer broad access to our competitive network with higher co-pays
- Both plans include UnitedHealth Passport[®] program Great for snowbirds or those who travel
- SilverSneakers® Fitness program membership added for 2016
- 4-Star-Rated plans for 2016

R_x

- Rx
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Largest provider network within the market
- Comprehensive hospital network
- Partnering with Optum Medical Network (formerly Lifeprint) to offer new \$0 plan for 2016
- Banner Health Network is still in the network

O UnitedHealthcare Experience

- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- SilverSneakers® Fitness program membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices
 through hi HealthInnovations
- Renew by UnitedHealthcare Empowers you to be your best through offerings that teach, encourage and reward physical and mental well-being
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits
 toward your choice of eyewear



Phoenix, AZ Market Landscape

Eligibles (as of 5/1/2015)	655,597
YOY Eligible Growth	3.9%
MA Penetration	37.5%
YOY MA Penetration Growth	0.4%
UHC Market Share	25.7%



Phoenix, AZ Product Overview

Offering two \$0 premium plans to give consumers a choice of networks and benefits.

	AARP MedicareComplete Plan 1 H0609-026	AARP MedicareComplete Plan 2 H0609-027
Plan Highlights	Legacy \$0 premium plan offers broad access to our full network	New \$0 premium plan with Optum Medical Network offers rich benefits for shoppers seeking value
Plan Type	НМО	НМО
Service Area	Maricopa, Pinal counties	Maricopa
Premium	\$0	\$0
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$45	\$25
Inpatient Hospital	\$395 Days 1-4	\$150 Days 1-7
Outpatient Surgery	20%	\$150
Max Out-of-Pocket	\$6,700	\$3,200
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/33%
Rx Deductible	\$205 (T3, T4 & T5 only)	\$0
Referral Required	Y	Υ

🛑 Improved for 2016 🛛 🛑 Cut for 2016 💦 🌔 🎙

New Plan



Tucson, AZ Market Overview

A Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area aided by large commercial presence and longevity in the market
- Largest MA plan in the market
- Portfolio of MA plan choices to meet a variety of needs
- UnitedHealth Passport® Great for snowbirds or those who travel
- Comprehensive provider network
- Preventive dental available under H0609-025 for even richer benefits at \$0 premium
- Primary care physician provides consistency and accuracy in members
 overall care

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Large provider network
- Arizona Community Physicians
- Carondelet Medical Group
- Saguaro Medical Group
- New Pueblo exclusive contract

O UnitedHealthcare Experience

 HouseCalls – A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit

- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high quality hearing devices
 through hi HealthInnovations
- Dental Preventive dental coverage included on H0609-025
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on H0609-025



Tucson, AZ Market Landscape	
Eligibles (as of 5/1/2015)	201,177
YOY Eligible Growth	2.7%
MA Penetration	40.8%
YOY MA Penetration Growth	1.2%
UHC Market Share	49.1%



Tucson, AZ Product Overview

Two distinct products offer improved benefits combined with strong brand recognition, stable benefits, and a broad network to appeal to multiple consumer needs and continue to lead in this market.

	AARP MedicareComplete H0609-025	AARP MedicareComplete Plus H5253-035
Plan Highlights	\$0 premium plan with rich co-pays available in Pima county only. Includes dental and SilverSneakers®	Low premium product offers broader network access. Includes SilverSneakers®
Plan Type	НМО	HMOPOS
Service Area	Pima County	Graham, Pima, Santa Cruz counties
Premium	\$0	\$29
PCP Co-pay	\$0	\$20
Specialist Co-pay	\$35	\$50
Inpatient Hospital	\$265 Days 1-6	\$395 Days 1-4
Outpatient Surgery	\$250	20%
Max Out-of-Pocket	\$3200	\$6700
Rx Co-pays	\$2/\$9/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$210 (T3, T4 & T5 only)	\$225 (T3, T4 & T5 only)
Referral Required	Υ	Ν

🛑 Improved for 2016 🛛 🛑 Cut for 2016 💦 🔵 New Plan



Northern California Market Overview

Northern California

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	1,698,625
YOY Eligible Growth	2.7%
MA Penetration	25.5%
YOY MA Penetration Growth	1.6%
UHC Market Share	15.0%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current FootprintExpansion



Northern California Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area. Celebrating 30+ years in Northern California
- Contracted with Premier networks such as Sutter Health Palo Alto Medical Foundation
- 4 Star plans
- Stable benefits with modest changes in Rx

) UnitedHealthcare Experience

- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1



Providers

Strong network including:

- Sutter Health Palo Alto Medical Foundation
- Hill Physicians
- Affinity
- SCCIPA
- Daughters of Charity
- Alta Bates
- Sante Fresno



Northern California Market Landscape	
Eligibles (as of 5/1/2015)	1,223,596
YOY Eligible Growth	2.6%
MA Penetration	25.4%
YOY MA Penetration Growth	1.8%
UHC Market Share	10.6%



Northern California Product Overview

High quality networks with plans to meet consumer needs.

	AARP MedicareComplete SecureHorizons H0543-028	AARP MedicareComplete SecureHorizons H0543-029	AARP MedicareComplete SecureHorizons H0543-035
Plan Highlights	Premium plan with low-cost sharing and built- in hearing aid benefit	Premium plan with hearing aid benefit	Premium plan with hearing aid benefit
Plan Type	НМО	НМО	HMO
Service Area	California: San Mateo County	California: Santa Clara County	California: Fresno, Madera counties
Premium	\$110	\$107	\$80
PCP Co-pay	\$10	\$10	\$0
Specialist Co-pay	\$20	\$20	\$10
Inpatient Hospital	\$200 per Admit	\$320 Days 1-5	\$395 Days 1-4
Outpatient Surgery	\$0	20%	20%
Max Out-of-Pocket	\$4900	\$5900	\$6700
Rx Co-pays	\$2/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/25%	\$3/\$12/\$47/\$100/28%
Rx Deductible	\$360 (T3, T4 & T5 only)	\$330 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)
Referral Required	Y	Y	Y

Improved for 2016



Northern California Product Overview

Broad portfolio of plans to meet consumer needs.

	AARP MedicareComplete SecureHorizons H0543-070	AARP MedicareComplete SecureHorizons H0543-086	AARP MedicareComplete SecureHorizons H0543-148
Plan Highlights	Premium plan with hearing aid benefit	Premium plan with hearing aid benefit	Mid-level premium with lower cost sharing and built in hearing aid benefit
Plan Type	НМО	HMO	НМО
Service Area	California: Alameda, Contra Costa counties	California: Nevada County	California: Sonoma County
Premium	\$105	\$110	\$39
PCP Co-pay	\$10	\$10	\$10
Specialist Co-pay	\$15	\$30	\$25
Inpatient Hospital	\$395 Days1-4	\$265 Days1-6	\$220 Days1-8
Outpatient Surgery	20%	20%	\$195
Max Out-of-Pocket	\$5900	\$6300	\$4900
Rx Co-pays	\$2/\$14/\$47/\$100/25%	\$4/\$12/\$45/\$95/26%	\$3/\$13/\$45/\$95/25%
Rx Deductible	\$350 (T3, T4 & T5 only)	\$275 (T3, T4 & T5 only)	\$340 (T3, T4 & T5 only)
Referral Required	Y	Y	Y

Improved for 2016 Cut for 2016

New Plan



Sacramento, CA Product Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area. Celebrating 30 years offering plan options
- Primary care physician provides consistency and accuracy in members' overall care
- Partnering with Sutter gives UnitedHealthcare a competitive advantage
- 4-Star-Rated plans
- Stable benefits with modest changes in Rx ٠
- Broadest coverage of geography when compared • with competitors

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics



Provider

Sutter Health is the premier provider network with an exclusive agreement with UnitedHealthcare

UnitedHealthcare Experience

- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Hearing Aid Benefit - Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear



*	
Eligibles (as of 5/1/2015)	326,152

Sacramento, CA Market Landscape

YOY Eligible Growth	3.4%
MA Penetration	27.9%
YOY MA Penetration Growth	0.9%
UHC Market Share	20.4%



Sacramento, CA Product Overview

UnitedHealthcare[®] is partnered with the key provider in the market (Sutter) and offers competitive, stable benefits.

	AARP MedicareComplete SecureHorizons Plan 1 H0543-089	AARP MedicareComplete SecureHorizons Plan 2 H0543-146
Plan Highlights	Higher-premium plan with expanded network and premium hearing aid benefits	Sutter network low-premium plan with stable benefits and premium hearing aid benefits
Plan Type	НМО	НМО
Service Area	California: Placer, Sacramento, Yolo counties	California: Placer, Sacramento, Yolo counties
Premium	\$95	\$29
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$15	\$25
Inpatient Hospital	\$150 Days 1-3	\$220 Days 1–8
Outpatient Surgery	\$75	\$195
Max Out-of-Pocket	\$4,900	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$3/\$12/\$45/\$95/26%
Rx Deductible	\$200 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)
Referral Required	Y	Υ



Stanislaus, CA Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area. Celebrating 30+ years in Northern California
- Primary care physician provides consistency and accuracy in members' overall care
- Added partnership with Sutter to \$0 premium plan, giving UnitedHealthcare a competitive advantage
- 4-Star-Rated plans
- Stable benefits with modest changes in Rx

UnitedHealthcare Experience

- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits
 toward your choice of eyewear

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-
- day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics



- AllCare IPA
- Tenet



Stanislaus, CA Market Landscape	
Eligibles (as of 5/1/2015)	78,075
YOY Eligible Growth	2.6%
MA Penetration	36.9%
YOY MA Penetration Growth	1.8%
UHC Market Share	35.0%

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Stanislaus, CA Product Overview

Offering a \$0 premium plan designed for those seeking value, and a premium plan for those seeking richer benefits.

	AARP MedicareComplete SecureHorizons Plan 1 H0543-036	AARP MedicareComplete SecureHorizons Plan 2 H0543-147
Plan Highlights	Premium plan with low cost sharing	\$0 premium plan for those shopping on value
Plan Type	НМО	НМО
Service Area	California: Stanislaus County	California: Stanislaus County
Premium	\$99	\$0
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$10	\$25
Inpatient Hospital	\$200 per Admit	\$220 Days 1–8
Outpatient Surgery	\$0	\$195
Max Out-of-Pocket	\$4,900	\$4,900
Rx Co-pays	\$3/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/28%
Rx Deductible	\$240 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Υ	Y

Improved for 2016



Southern California Market Overview

Southern California

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	3,191,753
YOY Eligible Growth	2.8%
MA Penetration	39.1%
YOY MA Penetration Growth	3.3%
UHC Market Share	18.9%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Central California Market Overview



Market Highlights

- Celebrating over 30 years in California
- UnitedHealthcare has stable benefits and high quality networks here to serve the members
- Marquee network in Santa Barbara: The Sansum Clinic
- Currently the number #1 in Santa Barbara and San Luis Obispo Counties
- Kern County: Extremely rich benefits with premier provider network
- NEW last year: expansion into Lompoc area of Santa Barbara County. Good opportunity for growth

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

ן Provider

- Sansum Clinic Santa Barbara
- Santa Barbara Select IPA
- Seaview IPA
- Valley Care IPA
- Regal/Lakeside Medical Group
- CCPN Physicians Choice

O UnitedHealthcare Experience

- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H0543-022 and H0543-032
- Vision Coverage Includes access to a broad provider network and credits
 towards your choice of eyewear
- Dental Preventive dental coverage included for no additional cost on Plan H0543-013



Central	California	Market	Landscape
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Eligibles (as of 5/1/2015)	253,570
YOY Eligible Growth	2.8%
MA Penetration	16.1%
YOY MA Penetration Growth	0.2%
UHC Market Share	29.7%



Central California Product Overview

Robust designs catering to members who want their healthcare needs met with one plan.

	AARP MedicareComplete SecureHorizons H0543-032	AARP MedicareComplete SecureHorizons H0543-022	AARP MedicareComplete SecureHorizons H0543-019
Plan Highlights	Premium plan with ancillary benefits: SilverSneakers®, eyewear and Hearing aids	Premium plan with ancillary benefits: SilverSneakers®, eyewear and Hearing aids	Premium plan with ancillary benefits: eyewear and Hearing aids
Plan Type	НМО	НМО	НМО
Service Area	California: San Luis Obispo, Santa Barbara counties	California: Ventura County	California: Kern County
Premium	\$49	\$45	\$0
PCP Co-pay	\$10	\$10	\$0
Specialist Co-pay	\$20	\$20	\$0
Inpatient Hospital	\$295 Days1-5	\$335 Days1-5	\$50 Days1-7
Outpatient Surgery	\$290	\$330	\$50
Max Out-of-Pocket	\$5900	\$5000	\$3200
Rx Co-pays	\$2/\$12/\$47/\$100/25%	\$2/\$12/\$47/\$100/26%	\$10/\$20/\$47/\$100/33%
Rx Deductible	\$350 (T3, T4 & T5 only)	\$300 (T3, T4 & T5 only)	\$0
Referral Required	Y	Y	Y

Improved for 2016

New Plan



Los Angeles, CA Market Overview



Market Highlights

- UnitedHealthcare® & AARP® brands carry significant weight in this region with 4 Star plan offerings
- 30+ years key strength in this market is promoting our strong provider network - we are one of the few plans to contract with Cedars Sinai and UCLA
- Strong MA HMO packages featuring \$0 premium and \$0 co-pays
- UnitedHealthcare offers 3 plans: Plan 1 (entire network availability), Plan 2 (provider specific with Healthcare Partners), Plan 3 (tailored towards the low income and Medi-Cal population.) We have a plan to meet your clients' needs.

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- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1 ٠
- Coverage in the gap on Tier 1 and 2 on plan H0543-151 (2)

Providers

- HealthCare Partners
- Cedars Sinai
- UCLA
- Providence
- Facev Medical Group
- Regal/Lakeside Medical Group
- **Torrance Hospital Physicians Associations**

UnitedHealthcare Experience

- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Hearing Aid Benefit – Affordable and accessible high guality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear



Los Angeles Market Landscape

Eligibles (as of 5/1/2015)	1,345,936
YOY Eligible Growth	2.6%
MA Penetration	39.7%
YOY MA Penetration Growth	4.8%
UHC Market Share	13.8%



Los Angeles, CA Product Overview

Portfolio of products with a choice of networks to meet range of consumer needs.

	AARP MedicareComplete SecureHorizons Plan 1 H0543-001	AARP MedicareComplete SecureHorizons Plan 2 H0543-151	AARP MedicareComplete SecureHorizons Plan 3 H0543-153
Plan Highlights	Value based consumer wanting rich benefits	Consumer wanting rich benefits with DaVita HealthCare Partners	Designed for the dual eligible but open to all. Enhanced with SilverSneakers®
Plan Type	НМО	НМО	НМО
Service Area	California: Los Angeles county	California: Los Angeles county	California: Los Angeles, Orange, Riverside, San Bernardino counties
Premium	\$0	\$0	\$26
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$0	\$0	20%
Inpatient Hospital	\$0 per Admit	\$0 per Admit	FFS
Outpatient Surgery	\$0	\$0	20%
Max Out-of-Pocket	\$5400	\$2800	\$6700
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%	25%/25%/25%/25%
Rx Deductible	\$0	\$0	\$360 (All Tiers)
Referral Required	Y	Y	γ

🛑 Improved for 2016 🛛 🛑 Cut for 2016 💦 🔵 Ne

New Plan



Orange County, CA Market Overview



Market Highlights

- Celebrating over 30 years in California
- Market leader in Orange County with 4 Star plan offerings
- Added UC Irvine network .
- We consistently offer strong provider network and stable benefits ٠
- Provide members with consistent and stable experience
- Plans have different provider networks. Select plan and correlating ٠ Medical Group and PCP carefully
- Full Dual eligible MAPD plan option with H0543-153

UnitedHealthcare Experience

- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and • fitness classes for no additional cost
- Vision Coverage Includes access to a broad provider network and credits • towards your choice of eyewear

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1 ٠
- Coverage in the gap for drugs on Tiers 1 & 2 on Plan H0543-138



Provider

- One of the strongest networks in Orange County
- Recently added UC Irvine network



Eligibles (as of 5/1/2015)	443,750
YOY Eligible Growth	3.0%
MA Penetration	41.1%

Orange County Market Landscape

YOY MA Penetration Growth	1.1%
UHC Market Share	21.7%



Orange County, CA Product Overview

Stable benefits and a broad network to appeal to multiple consumer needs.

	AARP MedicareComplete SecureHorizons Premier H0543-004	AARP MedicareComplete SecureHorizons Plan 2 H0543-138
Plan Highlights	Full network plan with low co-pays	Strong provider specific plan with rich benefits
Plan Type	НМО	НМО
Service Area	California: Orange County	California: Orange County
Premium	\$0	\$0
PCP Co-pay	\$5	\$0
Specialist Co-pay	\$10	\$0
Inpatient Hospital	\$150 Days1-5	\$0 per Admit
Outpatient Surgery	\$125	\$0
Max Out-of-Pocket	\$4900	\$3400
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%
Rx Deductible	\$0	\$0
Referral Required	Y	Y

Improved for 2016 Cut for 2016

New Plan



Riverside/San Bernardino, CA Market Overview



Market Highlights

- Celebrating over 30 years in California
- Primary care physician provides consistency and accuracy in members overall care
- MA HMO packages that include \$0 co-pay and premiums
- Plans have different provider networks. Select plan and correlating Medical Group and PCP carefully
- 4 Star plan offerings
- Full Dual eligible MAPD plan option with H0543-153

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1
- Coverage in the gap for drugs on Tiers 1 & 2 on Plan H0543-144

່ງ Provider

- We are the only plan to partner with Loma Linda University
- Strong, broad network in the featuring all major networks

O UnitedHealthcare experience

- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Vision Coverage Includes access to a broad provider network and credits
 towards your choice of eyewear



Riverside/San Bernardino Market Landscape

Eligibles (as of 5/1/2015)	579,578
YOY Eligible Growth	3.2%
MA Penetration	48.8%
YOY MA Penetration Growth	3.3%
UHC Market Share	18.1%



Riverside/San Bernardino, CA Product Overview

Stable benefits and a broad network to appeal to multiple consumer needs.

	AARP MedicareComplete SecureHorizons Plan 1 H0543-007	AARP MedicareComplete SecureHorizons Plan 2 H0543-144	AARP MedicareComplete SecureHorizons Plan 3 H0543-153
Plan Highlights	Full network plan with ancillary benefits: SilverSneakers®, eyewear, Hearing Aids	Provider specific plan with ancillary benefits: SilverSneakers®, eyewear, Hearing Aids, Transportation services	Ideal for Medi Medi's - eyewear, Transportation, Acupuncture, OTC items, SilverSneakers®, Hearing Aids
Plan Type	НМО	НМО	НМО
Service Area	California: Riverside, San Bernardino counties	California: Riverside, San Bernardino counties	California: Los Angeles, Orange, Riverside, San Bernardino counties
Premium	\$0	\$0	\$26
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$15	\$0	20%
Inpatient Hospital	\$250 Days1-7	\$0 per Admit	FFS
Outpatient Surgery	\$225	\$0	20%
Max Out-of-Pocket	\$4900	\$3400	\$6700
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$0/\$7/\$47/\$100/33%	25%/25%/25%/25%
Rx Deductible	\$0	\$0	\$360 (All Tiers)
Referral Required	Y	Y	Y

Improved for 2016



San Diego, CA Market Overview



Market Highlights

- Celebrating 30 years in California
- Stable benefits; reliable consumer experience
- · Portfolio of MA plan choices to meet a variety of needs
- Broad network of provider option to meet consumer demands
- Plans have different provider networks. Select plan and correlating Medical group and PCP carefully
- 4 Star plan offerings

O UnitedHealthcare Experience

- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Vision Coverage Includes access to a broad provider network and credits
 towards your choice of eyewear
- Dental Preventive dental coverage included for no additional cost on Plans H0543-013 and H0543-060



San Diego Market Landscape

Eligibles (as of 5/1/2015)	464,368
YOY Eligible Growth	3.1%
MA Penetration	38.6%
YOY MA Penetration Growth	2.8%
UHC Market Share	31.5%



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Provider • Exclusive MA individual plan for Sharp HealthCare

Scripps Health

San Diego, CA Product Overview

Robust product portfolio to meet a diverse range of consumer needs.

	AARP MedicareComplete SecureHorizons Value H0543-013	AARP MedicareComplete SecureHorizons Premier H0543-060	Sharp SecureHorizons Plan by UnitedHealthcare H0543-145	AARP MedicareComplete SecureHorizons Plan 4 H0543-152
Plan Highlights	Premium plan with moderate co-pays.	Premium plan with low co-pays	Sharp exclusive plan with excellent benefits	Value plan with improved MOOP and specialist co-pay
Plan Type	НМО	НМО	НМО	НМО
Service Area	California: San Diego County	California: San Diego County	California: San Diego County	California: San Diego County
Premium	\$25	\$69	\$0	\$0
PCP Co-pay	\$20	\$15	\$10	\$25
Specialist Co-pay	\$40	\$35	\$35	\$45
Inpatient Hospital	\$225 Days1-8	\$175 Days1-8	\$260 Days1-7	\$335 Days1-5
Outpatient Surgery	\$225	\$175	\$250	\$335
Max Out-of-Pocket	\$5300	\$4300	\$3500	\$5900
Rx Co-pays	\$4/\$8/\$47/\$100/33%	\$4/\$8/\$47/\$100/33%	\$4/\$8/\$47/\$100/33%	\$5/\$9/\$47/\$100/33%
Rx Deductible	\$0	\$0	\$0	\$0
Referral Required	Y	Y	Y	Y

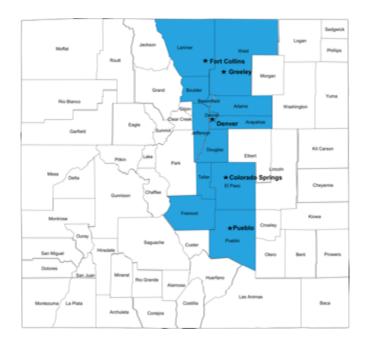
Improved for 2016



Colorado Market Overview

Colorado

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	621,298
YOY Eligible Growth	3.7%
MA Penetration	34.1%
YOY MA Penetration Growth	1.4%
UHC Market Share	48.1%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Colorado Springs, CO Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- 4-Star-Rated plan
- Differentiate with UnitedHealthcare network strength and better customer service
- Stable YOY benefits reduced out-of-pocket on both plans
- When comparing with Humana, focus on UnitedHealthcare's large network and no medical deductible
- Largest MA plan in the market
- MA only plan is available in this market make sure you select the right plan for your consumer
- MA only plan offers enrollment opportunity with large population of veterans who have access to TRICARE Rx benefit

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- Rx
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

ץ Providers

- Exclusive MA relationship with Penrose hospital system
- Strong and stable provider network.
- Colorado Springs Health Partner largest provider partner in El Paso county

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- SilverSneakers[®] Fitness program membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits towards your choice of eyewear



Eligibles (as of 5/1/2015)	226,451
YOY Eligible Growth	3.9%
MA Penetration	26.8%
YOY MA Penetration Growth	1.4%
UHC Market Share	52.0%



Colorado Springs, CO Product Overview

Strong portfolio of plan choices to meet a variety of needs and offering the largest provider network in the market.

	AARP MedicareComplete SecureHorizons Plan 1 H0609-002	AARP MedicareComplete SecureHorizons Plan 2 H0609-020
Plan Highlights	Premium plan offering more robust benefits. Benefits include fitness, vision and hearing aids.	\$0 premium plan for those shopping on value. Benefits include fitness, vision and hearing aids.
Plan Type	НМО	НМО
Service Area	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld counties	Colorado: El Paso, Fremont, Larimer, Pueblo, Teller, Weld counties
Premium	\$40	\$0
PCP Co-pay	\$10	\$15
Specialist Co-pay	\$30	\$50
Inpatient Hospital	\$200 Days 1-6	\$295 Days 1–5
Outpatient Surgery	\$175	\$285
Max Out-of-Pocket	\$4,500	\$5,500
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$190 (T3, T4 & T5 only)	\$215 (T3, T4 & T5 only)
Referral Required	Υ	Y

Improved for 2016



Denver, CO Market Overview



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- 4-Star-Rated plan
- Differentiate with UnitedHealthcare network strength and better customer service
- Stable YOY benefits – reduced out-of-pocket on both plans
- When comparing with Humana, focus on UnitedHealthcare's large network and no medical deductible
- Bilingual sales agents for outreach to Hispanic and Asian population
- MA only plan is available in this market make sure you select the right plan for your consumer (good fit for retired military)

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



- Strong extensive provider network
- Key network providers include New West Physicians (UHC only MA plan currently contracting) and South Metro Primary Care

UnitedHealthcare Experience

- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- SilverSneakers® Fitness program membership Stay active with a gym • membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high-quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers • you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision coverage Includes access to a broad provider network and credits toward your choice of eyewear



Denver, CO Market Landscape

Eligibles (as of 5/1/2015)	394,847
YOY Eligible Growth	3.6%
MA Penetration	38.2%
YOY MA Penetration Growth	1.4%
UHC Market Share	46.6%



Denver, CO Product Overview

Strong portfolio of plan choices to meet a variety of needs and offering the largest provider network in the market.

	AARP MedicareComplete SecureHorizons Plan 1 H0609-007	AARP MedicareComplete SecureHorizons Plan 2 H0609-012
Plan Highlights	Premium plan offering more robust benefits. Benefits include vision, hearing aids and fitness.	\$0 premium plan for those shopping on value. Benefits include vision, hearing aids and fitness.
Plan Type	НМО	НМО
Service Area	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson counties	Colorado: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson counties
Premium	\$45	\$0
PCP Co-pay	\$5	\$10
Specialist Co-pay	\$20	\$50
Inpatient Hospital	\$200 Days 1-5	\$345 Days 1-5
Outpatient Surgery	\$150	\$345
Max Out-of-Pocket	\$3,400	\$4,900
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$150 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Υ	Y

Improved for 2016



Hawaii Market Overview

Hawaii

Medicare Advantage 2016 Service Area







Market Landscape	
Eligibles (as of 5/1/2015)	165,726
YOY Eligible Growth	2.0%
MA Penetration	35.0%
YOY MA Penetration Growth	-2.0%
UHC Market Share	29.5%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov





Hawaii Market Overview



Market Highlights

- Strong value of benefits with \$0 premium Local PPO option. UHC in market for 10+ years. Stable and steady. Make sure you consider stability and benefits for your clients
- Market experienced disruption due to competitor plan termination and degradation of benefits
- LPPO offers in and out of network access with stable benefits, improved MOOP, and addition of SilverSneakers[®]
- Local Customer Service in Honolulu
- Dual Special Needs Pan offered in Honolulu and neighbor islands. Please refer to enrollment kit for specific benefits for this plan option

O UnitedHealthcare Experience

- UnitedHealth Passport® travel benefit lets your coverage travel with you for up to nine straight months
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear

Rx

- \$0 co-pay on Tiers 1&2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

ີ Provider

- Providers consistent across marketplace
- PPO product allows open access
- Watch the market for potential provider disruption





Hawaii Product Overview

\$0 premium PPO offers value with open access.

	AARP MedicareComplete Choice Plan 1 H2228-024
Plan Highlights	LPPO offers in and out of network access with stable benefits, improved MOOP and addition of SilverSneakers®.
Plan Type	Local PPO
Service Area	Hawaii: Honolulu County
Premium	\$0
PCP Co-pay	\$10
Specialist Co-pay	\$45
Inpatient Hospital	\$430 Days1-4
Outpatient Surgery	20%
Max Out-of-Pocket	\$4900
Rx Co-pays	\$2/\$10/\$45/\$95/26%
Rx Deductible	\$285 (T3, T4 & T5 only)
Referral Required	Ν

Improved for 2016



Idaho Market Overview

Idaho

Medicare Advantage 2016 Service Area



Current Footprint

Market Landscape	
Eligibles (as of 5/1/2015)	94,003
YOY Eligible Growth	4.5%
MA Penetration	46.8%
YOY MA Penetration Growth	1.1%
UHC Market Share	24.9%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Idaho Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] Brand recognition in the area
- Improved benefits over 2015
- New \$50 quarterly credit for over-the-counter products
- UnitedHealth Passport® Great for snowbirds or those who travel

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



St. Alphonsus

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Annual Physical and Wellness Visit Receive important preventive care to help keep
 you healthy for no additional cost
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- New \$50 quarterly credit for over-the-counter products



Idaho Market Landscape

Eligibles (as of 5/1/2015)	94,003
YOY Eligible Growth	4.5%
MA Penetration	46.8%
YOY MA Penetration Growth	1.1%
UHC Market Share	24.9%



Idaho Product Overview

Competitive portfolio of plans choices to meet a variety of consumer needs in addition to a strong provider network.

	AARP MedicareComplete Choice H2228-031	AARP MedicareComplete Choice Plan 2 H2228-032
Plan Highlights	Low premium plan offering for those shopping on value. Includes SilverSneakers® and OTC benefit	Higher premium plan offering more robust benefits. Includes SilverSneakers®, OTC and Preventive Dental benefits
Plan Type	Local PPO	Local PPO
Service Area	Idaho: Ada, Canyon counties	Idaho: Ada, Canyon counties
Premium	\$29	\$69
PCP Co-pay	\$10	\$10
Specialist Co-pay	\$45	\$30
Inpatient Hospital	\$395 Days1-4	\$225 Days1-6
Outpatient Surgery	20%	\$225
Max Out-of-Pocket	\$5500	\$3900
Rx Co-pays	\$2/\$8/\$45/\$95/28%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$190 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)
Referral Required	Ν	Ν

Improved for 2016 Cut for 2016 New Plan



Nevada Market Overview

Nevada

Medicare Advantage 2016 Service Area



Current Footprint

Market Landscape	
Eligibles (as of 5/1/2015)	397,776
YOY Eligible Growth	4.3%
MA Penetration	34.5%
YOY MA Penetration Growth	1.2%
UHC Market Share	44.8%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Las Vegas, NV Market Overview



Market Highlights

- UnitedHealthcare has nearly 50% market share
- Portfolio approach with two \$0 premium products offering similar benefits with different brands and networks
- H0609-028 is rebranding from UnitedHealthcare MedicareComplete to AARP MedicareComplete and includes Health Care Partners in the network
- H2931-002 (Senior Dimensions) includes Southwest Medical Associates in the network, which is a competitive advantage
- Adding new \$50 quarterly credit for over-the-counter products

Rx

- MAPD plans will include 100-day supply for drugs at Standard Retail and Standard/Preferred Mail three month supply on Senior Dimensions only
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Coverage in the gap for drugs on Tiers 1 & 2
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Providers

- Southwest Medial Associates Senior Dimensions Only
- Health Care Partners AARP Medicare Complete Only
- Providers vary between plans. Ensure consumers enroll in the appropriate plan based on their provider

O UnitedHealthcare Experience

- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Dental Preventive dental coverage included for no additional cost
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Transportation benefit Rides to and from the doctor or pharmacy
- NurseLine^{\rm SM} Get answers to health questions with 24/7 phone access to a registered nurse



Las Vegas, NV Market Landscape

Eligibles (as of 5/1/2015)	309,445
YOY Eligible Growth	4.4%
MA Penetration	36.7%
YOY MA Penetration Growth	1.2%
UHC Market Share	49.7%



Las Vegas, NV Product Overview

With two competitive plans and a choice of network, there's a plan for everyone.

	AARP MedicareComplete H0609-028	Senior Dimensions Southern Nevada H2931-002
Plan Highlights	Rich benefit plan with Health Care Partners, SilverSneakers [®] , Catalog credit, Transportation, and Preventive Dental	Rich benefit plan with Southwest Medical Associates, Transportation, Catalog credits, and SilverSneakers®
Plan Type	НМО	НМО
Service Area	Clark County	Clark, Nye counties
Premium	\$0	\$0
PCP Co-pay	\$0	\$0
Specialist Co-pay	\$0	\$0
Inpatient Hospital	\$0 per Admit	\$0 per Admit
Outpatient Surgery	\$0	\$0
Max Out-of-Pocket	\$2500	\$2500
Rx Co-pays	\$0/\$8/\$47/\$100/33%	\$0/\$8/\$47/\$100/33%
Rx Deductible	\$0	\$0
Referral Required	Y	Y



Reno, NV Market Overview



Market Highlights

- Senior Dimensions branded plan
- Low premium plan with improved Inpatient, Outpatient, and MOOP
- Stable benefits from a stable company
- UnitedHealthcare works with primary care providers to coordinate care for consistency and improved health

UnitedHealthcare Experience

- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- SilverSneakers® Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Personalized customer service model that connects members with advocates
 who are best suited for their needs

R R R

- Rx
- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail
 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1
- MAPD Plan will include 100-day supply for drugs at Standard Retail and Standard/Preferred Mail three month supply



Reno,	NV	Market	Landscape

Eligibles (as of 5/1/2015)	88,331
YOY Eligible Growth	3.9%
MA Penetration	26.7%
YOY MA Penetration Growth	0.8%
UHC Market Share	21.2%





Reno, NV Product Overview

Low premium plan from a company you can trust.

	Senior Dimensions Greater Nevada H2931-004
Plan Highlights	Low premium plan offering SilverSneakers® and Smoking Cessation benefits
Plan Type	НМО
Service Area	Nevada: Esmeralda, Lyon, Mineral, Washoe counties
Premium	\$35
PCP Co-pay	\$10
Specialist Co-pay	\$45
Inpatient Hospital	\$335 Days1-5
Outpatient Surgery	\$335
Max Out-of-Pocket	\$4900
Rx Co-pays	\$2/\$10/\$47/\$100/27%
Rx Deductible	\$240 (T3, T4 & T5 only)
Referral Required	Υ

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Oregon Market Overview

Oregon

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	458,435
YOY Eligible Growth	3.5%
MA Penetration	46.2%
YOY MA Penetration Growth	1.5%
UHC Market Share	16.2%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov

Current Footprint



Eugene, OR Market Overview



Market Highlights

- Portfolio of MA plan choices to meet a variety of needs
- Reduced PCP co-pay to \$0 on all plans in the portfolio
- Reduced PPO plan premium from \$45 to \$35
- Hearing Aid Benefit built in to all plans
- 4 Star contract

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1



All plans use the same provider networks

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on Plan H2228-029
- Dental Preventive dental coverage included for no additional cost on Plan H38005-007
- Hearing Aid Benefit Affordable and accessible high quality hearing devices
 through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLine $^{\rm SM}-{\rm Get}$ answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on Plans H3805-007 & H3805-013



Eugene, OR Market Landscape

Eligibles (as of 5/1/2015)	113,094
YOY Eligible Growth	3.2%
MA Penetration	43.2%
YOY MA Penetration Growth	1.7%
UHC Market Share	19.1%



Eugene, OR Product Overview

Competitive portfolio of plan choices to meet a variety of consumer needs.

	AARP MedicareComplete Plan 1 H3805-007	AARP MedicareComplete Plan 2 H3805-013	AARP MedicareComplete Choice H2228-029
Plan Highlights	Premium plan with more robust benefits including built in preventive dental and hearing aid benefits.	\$0 premium plan for value shoppers. Includes built in hearing aid benefit.	Mid-level premium PPO plan for those looking for the choices offered in a PPO. Includes built in hearing aid benefit.
Plan Type	НМО	НМО	Local PPO
Service Area	Oregon: Benton, Lane, Linn counties	Oregon: Benton, Lane, Linn counties	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill counties
Premium	\$49	\$0	\$35
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$30	\$35	\$40
Inpatient Hospital	\$195 Days 1-7	\$430 Days 1-4	\$335 Days 1–5
Outpatient Surgery	\$175	\$430	20%
Max Out-of-Pocket	\$3750	\$5900	\$4900
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$10/\$45/\$95/28%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$180 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Y	Y	N

Improved for 2016 Cut for 2016 Ne

New Plan



Portland, OR Market Overview



Market Highlights

- UnitedHealthcare has provider network advantage (Providence)
- Portfolio of MA plan choices to meet a variety of needs
- Reduced PCP co-pay to \$0 on all plans in the portfolio
- Reduced PPO plan premium from \$45 to \$35
- Hearing Aid Benefit built into all plans
- 4 Star contract

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1



UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months on Plan H2228-029
- Dental Preventive dental coverage included for no additional cost on Plan H3805-001
- Hearing Aid Benefit Affordable and accessible high quality hearing devices
 through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being.
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on Plans H3805-001 and H3805-012



Portland, OR Market Landscape

Eligibles (as of 5/1/2015)	345,341
YOY Eligible Growth	3.6%
MA Penetration	47.2%
YOY MA Penetration Growth	1.5%
UHC Market Share	15.3%



Portland, OR Product Overview

Strong provider network and competitive portfolio of plan choices to meet a variety of consumer needs.

	AARP MedicareComplete Plan 1 H3805-001	AARP MedicareComplete Plan 2 H3805-012	AARP MedicareComplete Choice H2228-029
Plan Highlights	Premium plan with more robust benefits including built in preventive dental and hearing aid benefits.	\$0 premium plan for value shoppers. Includes built in hearing aid benefit.	Mid-level premium PPO plan for those looking for the choices offered in a PPO. Includes built in hearing aid benefit.
Plan Type	НМО	НМО	Local PPO
Service Area	Oregon: Clackamas, Marion, Multnomah, Polk, Washington counties	Oregon: Clackamas, Marion, Multnomah, Polk, Washington counties	Oregon: Clackamas, Lane, Marion, Multnomah, Washington, Yamhill counties
Premium	\$70	\$0	\$35
PCP Co-pay	\$0	\$0	\$0
Specialist Co-pay	\$20	\$35	\$40
Inpatient Hospital	\$250 Days 1–7	\$430 Days 1-4	\$335 Days 1-5
Outpatient Surgery	\$250	\$430	20%
Max Out-of-Pocket	\$3500	\$5900	\$4900
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/27%	\$2/\$8/\$45/\$95/28%
Rx Deductible	\$180 (T3, T4 & T5 only)	\$250 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)
Referral Required	Y	Y	Ν

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Utah Market Overview

Utah

Medicare Advantage 2016 Service Area



Current Footprint

Market Landscape	
Eligibles (as of 5/1/2015)	299,816
YOY Eligible Growth	3.4%
MA Penetration	35.4%
YOY MA Penetration Growth	0.7%
UHC Market Share	46.9%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov



Salt Lake City, UT Market Overview



Market Highlights

- Strong UnitedHealthcare[®] and AARP[®] brand recognition in the area
- Largest MA plan in the market with 46% market share
- · Held all core benefits from previous year
- When competing against any competitor, promote UnitedHealthcare Network strength — only plan in the market with all major providers
- UnitedHealthcare utilizes primary care providers to coordinate care for consistency and improved health
- Distinct advantage in market Intermountain HealthCare
 premier system

Rx

- .
 - \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
 - Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
 - Prescriptions as low as \$1.50 with Pharmacy Saver™
 - 9 of the top 10 most dispensed generics are in Tier 1

으 기 Provider

- Intermountain HealthCare: premier health system in the market
- University of Utah
- Moran Eye Clinic, Huntsman Cancer Institute
- UnitedHealthcare is the only carrier in the market with all of the key health system providers

UnitedHealthcare Experience

- Annual Physical and Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on Plan H4604-003
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being



Salt Lake City, UT Market Landscape

Eligibles (as of 5/1/2015)	270,000
YOY Eligible Growth	3.2%
MA Penetration	36.7%
YOY MA Penetration Growth	1.3%
UHC Market Share	46.8%



Salt Lake City, UT Product Overview

Full portfolio of plan options with \$0 premium for those looking for value and a premium plan for those seeking richer benefits.

	AARP MedicareComplete Plan 1 H4604-003	AARP MedicareComplete Plan 2 H4604-011
Plan Highlights	Low premium plan with built-in Preventive Dental , SilverSneakers® and eyewear benefits	\$0 premium option with built-in SilverSneakers® and eyewear benefits
Plan Type	НМО	НМО
Service Area	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber counties	Utah: Box Elder, Cache, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber counties
Premium	\$29	\$0
PCP Co-pay	\$5	\$10
Specialist Co-pay	\$40	\$50
Inpatient Hospital	\$295 Days1-5	\$345 Days1-5
Outpatient Surgery	\$290	\$345
Max Out-of-Pocket	\$4900	\$5900
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$150 (T3, T4 & T5 only)	\$150 (T3, T4 & T5 only)
Referral Required	Ν	Y

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Washington Market Overview

Washington

Medicare Advantage 2016 Service Area



Market Landscape	
Eligibles (as of 5/1/2015)	755,656
YOY Eligible Growth	3.5%
MA Penetration	32.5%
YOY MA Penetration Growth	0.9%
UHC Market Share	32.4%

Medicare Advantage Individual State/County enrollment - May 2015, CMS.gov





Seattle, WA Market Overview



Market Highlights

- UnitedHealthcare[®] is the largest and most stable carrier in the state with over 30% market share
- Strong brand recognition
- Choice: various premium and benefits offer consumer choice to meet different needs
- Dental and SilverSneakers® benefits on the premium plans
- Introducing new \$0 premium plans for consumers shopping
 on value

) UnitedHealthcare Experience

- Dental Preventive dental coverage included for no additional cost on Plans H3805-014 and H3805-015
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost Plans H3805-014 and H3805-015
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on Plan H3805-014



Seattle, WA Market Landscape

Eligibles (as of 5/1/2015)	570,031
YOY Eligible Growth	3.5%
MA Penetration	30.8%
YOY MA Penetration Growth	0.8%
UHC Market Share	32.6%



Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1

Provider

All major hospital systems and key providers are in network

Seattle, WA Product Overview

Now offering a choice of premium and zero premium plans to meet a variety of customer needs.

	AARP MedicareComplete Plan 1 H3805-014	AARP MedicareComplete Plan 3 H3805-015	AARP MedicareComplete Plan 2 H3805-017 (King County) H3805-018 (Thurston County) H3805-020 (Snohomish County)	AARP MedicareComplete Plan 2 H3805-019
Plan Highlights	Higher premium plan with more robust benefits including built in vision, preventive dental, and SilverSneakers®	Mid-level premium with built in preventive dental and SilverSneakers®	\$0 premium plans for value shoppers	Low premium plan for value shoppers
Plan Type	НМО	HMO	НМО	НМО
Service Area	Washington: Clark, Cowlitz, King, Pierce, Snohomish, Thurston counties	Washington: Clark, Cowlitz, King, Pierce, Snohomish, Thurston counties	Washington: King, Snohomish, Thurston counties	Washington: Pierce County
Premium	\$85	\$55	\$0	\$19
PCP Co-pay	\$5	\$10	\$15	\$15
Specialist Co-pay	\$35	\$45	\$50	\$50
Inpatient Hospital	\$225 Days 1-7	\$395 Days 1-4	\$440 Days 1-4	\$440 Days 1-4
Outpatient Surgery	\$225	20%	20%	20%
Max Out-of-Pocket	\$4200	\$5900	\$6700	\$6700
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%	\$2/\$12/\$47/\$100/27%
Rx Deductible	\$160 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$260 (T3, T4 & T5 only)	\$260 (T3, T4 & T5 only)
Referral Required	Y	Y	Y	Y

Improved for 2016

New Plan



Spokane, WA Market Overview



Market Highlights

- UnitedHealthcare® is the clear market leader
- Largest and most stable plan in the market with over 50% market share
- Largest provider network
- UnitedHealthcare brand carries significant weight in this region
- Choice: \$19 premium plan provides robust benefits with \$0 PCP co-pay
- \$55 premium plan includes dental

Rx

- \$0 co-pay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

ລງ Providers

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

O UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- UnitedHealth Passport[®] travel benefit lets your coverage travel with you for up to nine straight months
- Dental Preventive dental coverage included for no additional cost on Plan H1286-009
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on H1286-009
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits
 towards your choice of eyewear



Spokane, WA Market Landscape

Eligibles (as of 5/1/2015)	89,129
YOY Eligible Growth	3.3%
MA Penetration	31.6%
YOY MA Penetration Growth	0.7%
UHC Market Share	52.9%



Spokane, WA Product Overview

Competitive portfolio of plan choices to meet a variety of consumer needs in addition to a strong provider network.

	AARP MedicareComplete Plan 1 H1286-002	AARP MedicareComplete Plan 2 H1286-009
Plan Highlights	Low premium plan for value shoppers.	Premium plan with more robust benefits including built in preventive dental benefit
Plan Type	НМО	НМО
Service Area	Washington: Spokane County	Washington: Spokane County
Premium	\$19	\$55
PCP Co-pay	\$10	\$0
Specialist Co-pay	\$45	\$35
Inpatient Hospital	\$395 Days 1-4	\$320 Days 1–5
Outpatient Surgery	20%	20%
Max Out-of-Pocket	\$5500	\$4200
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/29%
Rx Deductible	\$180 (T3, T4 & T5 only)	\$180 (T3, T4 & T5 only)
Referral Required	Y	Y

Improved for 2016 Cut for 2016

New Plan



Southwest Washington Market Overview



Market Highlights

- UnitedHealthcare® is the largest and most stable plan in the state with over 30% market share
- UnitedHealthcare brand carries significant weight in this region
- Choice: portfolio approach offers product choice to meet different needs. \$0 premium plan offers robust benefits; \$55 & \$85 premium plans offer dental and SilverSneakers®
- · Lower cost sharing and built-in dental and fitness benefits on the premium plans
- Introducing new \$0 premium plan for consumers shopping on value ٠

UnitedHealthcare Experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit.
- Dental Preventive dental coverage included for no additional cost on • Plans H3805-014 and H3805-015
- SilverSneakers[®] Fitness Membership Stay active with a gym membership and fitness classes for no additional cost on Plans H3805-014 and H3805-015
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- NurseLineSM − Get answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits towards your choice of eyewear on Plan H3805-014



Southwest Washington Marke	t Landscape
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Eligibles (as of 5/1/2015)	96,496
YOY Eligible Growth	3.7%
MA Penetration	43.4%
YOY MA Penetration Growth	1.8%
UHC Market Share	17.6%



Rx

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

Provider

All major hospital systems and key providers are in network

Southwest Washington Product Overview

Now offering a choice of premium and zero premium plans to meet a variety of customer needs.

	AARP MedicareComplete Plan 1 H3805-014	AARP MedicareComplete Plan 3 H3805-015	AARP MedicareComplete Plan 2 H3805-016	
Plan Highlights	Higher premium plan with more robust benefits including built in vision, preventive dental, and SilverSneakers®.	Mid-level premium with built in preventive \$0 premium for value shoppers.		
Plan Type	НМО	НМО	НМО	
Service Area	Washington: Clark, Cowlitz, King, Pierce, Snohomish, Thurston counties	Washington: Clark, Cowlitz, King, Pierce, Snohomish, Thurston countiesWashington: Clark, Cowlitz counties		
Premium	\$85	\$55	\$0	
PCP Co-pay	\$5	\$10	\$15	
Specialist Co-pay	\$35	\$45	\$50	
Inpatient Hospital	\$225 Days 1-7	\$395 Days 1-4	\$440 Days 1-4	
Outpatient Surgery	\$225	20%	20%	
Max Out-of-Pocket	\$4200	\$5900 \$6700		
Rx Co-pays	\$2/\$8/\$45/\$95/29%	\$2/\$8/\$45/\$95/28%	\$2/\$12/\$47/\$100/27%	
Rx Deductible	\$160 (T3, T4 & T5 only)	\$200 (T3, T4 & T5 only)	\$260 (T3, T4 & T5 only)	
Referral Required	Y	Y	Y	

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2016 Medicare Advantage Plans Care Improvement Plus

Care Improvement Plus Market Overview



Market Highlights

- PPO plan choices from a company you can trust
- Great for those looking for open access or with limited HMO options
- Core services are available both in and out of network for the same member cost sharing
- H6528-006 offers improved copays with an increased premium
- Stable benefits on R3444-012
- Increased premium with reduced Rx deductible on

Rx Rx

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible
- Prescriptions as low as \$1.50 with Pharmacy Saver™
- 9 of the top 10 most dispensed generics are in Tier 1

) UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost. Receive a \$25 gift card upon completion of your visit
- Annual Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Dental Preventive dental coverage included for no additional cost
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew by UnitedHealthcare Exclusive member experience that empowers you to be your best through offerings that teach, encourage and reward actions you take to improve your physical and mental well-being
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse
- Vision Coverage Includes access to a broad provider network and credits
 towards your choice of eyewear

Access to all providers (no differentiation in core benefits)



Care Improvement Plus Product Overview

PPO plans across multiple states providing options for those looking for open access.

	Care Improvement Plus Medicare Advantage H6528-006	Care Improvement Plus Medicare Advantage R3444-012	Care Improvement Plus Medicare Advantage R9896-012	
Plan Highlights	Mid-level premium PPO with built-in preventive dental, eyewear, and hearing aid benefits	Mid-level premium PPO with built-in preventive dental, eyewear, and hearing aid benefits	Mid-level premium PPO with built-in preventive dental, eyewear, and hearing aid benefits	
Plan Type	Local PPO	Regional PPO	Regional PPO	
Service Area	Various counties in Arkansas, Georgia, Missouri & South Carolina	i & Arkansas & Missouri: All counties Georgia & South Carolina: All co		
Premium	\$49	\$29	\$39	
PCP Co-pay	\$10	\$30	\$30	
Specialist Co-pay	\$30	\$50	\$50	
Inpatient Hospital	\$295 Days 1-6	\$395 Days 1-4	\$395 Days 1-4	
Outpatient Surgery	20%	20%	20%	
Max Out-of-Pocket	\$6700	\$6700 \$6700		
Rx Co-pays	\$2/\$12/\$47/\$100/30%	\$2/\$12/\$47/\$100/28%	\$2/\$12/\$47/\$100/28%	
Rx Deductible	\$100 (T3, T4 & T5 only)	\$220 (T3, T4 & T5 only)	\$205 (T3, T4 & T5 only)	
Referral Required	Ν	Ν	Ν	

🛑 Improved for 2016 🛛 🛑 Cut for 2016 💦 🔵 New Plan



Care Improvement Plus TX Market Overview



Market Highlights

- Portfolio of PPO plan choices to meet a variety of needs
- Core services are available both in and out of network for the same member cost sharing



Rx

- Preferred insulin covered at the lowest brand copay (Tier 3) and not applicable to the deductible on Plan R6801-009
- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery on Plan R6801-009 and R6801-012
- Tier 1 & Tier 2 drugs, the most commonly used, have low co-pays and \$0 deductible on Plan R6801-009 and R6801-012
- Prescriptions as low as \$1.50 with Pharmacy Saver[™]
- 9 of the top 10 most dispensed generics are in Tier 1
- ਇੰ !

Provider

Access to all providers (no differentiation in core benefits)

) UnitedHealthcare experience

- HouseCalls A convenient in-home clinical visit from a licensed clinician at no additional cost on Plan R6801-012. Receive a \$25 gift card upon completion of your visit
- Annual Wellness Visit Receive important preventive care to help keep you healthy for no additional cost
- Dental Preventive dental coverage included for no additional cost on Plan R6801-008, R6801-009 and R6801-012
- Hearing Aid Benefit Affordable and accessible high quality hearing devices through hi HealthInnovations
- Renew Member Program Exclusive member program that provides tools and information to become your own health advocate while rewarding you for making healthy choices.
- NurseLineSM Get answers to health questions with 24/7 phone access to a registered nurse



CIP TX Market Landscape	
Eligibles (as of 5/1/2015)	3,599,812
YOY Eligible Growth	3.1%
MA Penetration	26.2%
YOY MA Penetration Growth	2.4%
UHC Market Share	38.0%



Care Improvement Plus TX Product Overview

Portfolio of PPO plan choices to meet a variety of needs; core services are available both in and out of network for the same member cost sharing.

	Care Improvement Plus Medicare Advantage R6801-012	Care Improvement Plus Silver Rx R6801-008	Care Improvement Plus Gold Rx R6801-009	Care Improvement Plus Dual Advantage R6801-011
Plan Highlights	Mid-level premium PPO option with a built in preventive dental benefit	PPO plan option with built in catalog, transportation and preventive dental for dual-eligible chronically ill seniors	Low premium PPO option with built in transportation and preventive dental for chronically ill members	PPO plan option with built in transportation for dual-eligible seniors
Plan Type	Regional PPO	Regional PPO	Regional PPO	Regional PPO
Service Area	Texas: All counties	Texas: All counties	Texas: All counties	Texas: All counties
Premium	\$35	\$4.30	\$19	\$10.40
PCP Co-pay	\$15	20%	\$15	20%
Specialist Co-pay	\$45	20%	\$45	20%
Inpatient Hospital	\$395 Days1-4	FFS	\$264 Days1-7	FFS
Outpatient Surgery	20%	20%	20%	20%
Max Out-of-Pocket	\$6700	\$6700	\$6700	\$6700
Rx Co-pays	\$2/\$12/\$47/\$100/28%	25%/25%/25%/25%/25%	\$4/\$11/\$47/\$100/27%	25%/25%/25%/25%
Rx Deductible	\$220 (T3, T4 & T5 only)	\$360 (All Tiers)	\$250 (T4 & T5 only)	\$360 (All Tiers)
Referral Required	Ν	Ν	Ν	Ν

Cut for 2016 Improved for 2016

New Plan

