

MORE CHOICE UNMATCHED VALUE



2019 Benefits Preview

Medicare Advantage Plans

Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing. Other limitations and exclusions may apply. Star ratings are current as of July 2018 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 UHC April 2018 year to date data.

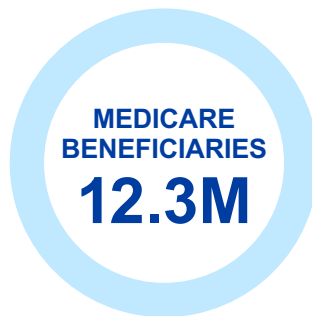


UnitedHealthcare

A trusted health care leader serving Medicare beneficiaries for over 40 years.



The number one Medicare Advantage insurer by enrollment



Proud to serve more Medicare beneficiaries than any other insurer



Recognized by Fortune as one of the world's most admired companies eight years in a row



Ranked number five on Fortune's 2018 list of top 500 companies



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

UnitedHealthcare

Every day we work to make investments where you've told us it matters, delivering unmatched value and continuing the distinctive UHC experience.

**More
Choice
More
Control**

When it comes to Medicare, one size does not fit all. That's why we offer a full portfolio of Medicare products designed to fit different health care needs.

**More
Value**

We've listened to our agents and members to invest where it matters and offer extra benefits and programs they want — from enhanced dental and fitness benefits to new benefits to support caregivers.

**Robust
Prescription
Drug
Coverage**

Our Medicare Advantage prescription drug coverage is more comprehensive than many stand-alone Part D plans with a broad formulary that includes many market-leading brands and 8 of our top 10 most commonly used generics on Tier 1.

**Enterprise
Capabilities**

Our partners in the UnitedHealth Group enterprise give us unrivaled flexibility to cater our benefits and programs to best meet our members' needs and maintain a distinctive experience you can rely on.

**Hassle-Free
Customer
Service**

We strive to provide a hassle-free experience for both our members and agents with cutting-edge customer service platforms and advocates trained to help with everything from simple billing questions to navigating through the complexities of managing a chronic condition.

**Member-
only
Health &
Wellness
Experience***

Renew® by UnitedHealthcare, our member-only health and wellness experience, helps our members live their best life through inspiring lifestyle tips, learning activities, health-related videos, recipes, interactive health tools and more — all at no additional cost.

***Renew by UnitedHealthcare is not available on all plans.**

Agent Partnership

We're committed to providing resources and tools that simplify and enhance the agent experience.



Agent Support & Training

We have a team of Agent Managers on the ground ready to support you. We also offer ongoing training on a diverse number of topics to help grow your knowledge and business.



LEAN

LEAN is your go-to enrollment tool for all UnitedHealthcare Medicare plans. Benefits include: Faster enrollment, easier processing and overall a better experience for you. Plus, it goes wherever you go, online or offline*.



Jarvis

An intuitive platform to help you find what you need to know and what you need to do – quickly & easily.

- Mobile responsive
- Application Status tracking
- All your tools in one place (UnitedHealthcare Toolkit, LEAN, training, prescription drug list, provider look-up and more!)
- Full portfolio information
- Updated Plan Search
- Provider/Pharmacy Locator
- Updated Prescription Drug Search
- Global search



UnitedHealthcare Toolkit

The UnitedHealthcare Toolkit is faster, easier to navigate and more reliable than ever. Find and order the materials you need to grow your business in a snap.

- **Improved site performance.** Faster load times, quicker ordering and enhanced site reliability
- **Marketing materials at your fingertips.** Three ways to find materials, so you can find what you're looking for quickly and easily
- **Simplified ordering process.** Fewer steps, allowing you to quickly download or request printed materials

*AARP Medicare Supplement applications can only be taken while online.

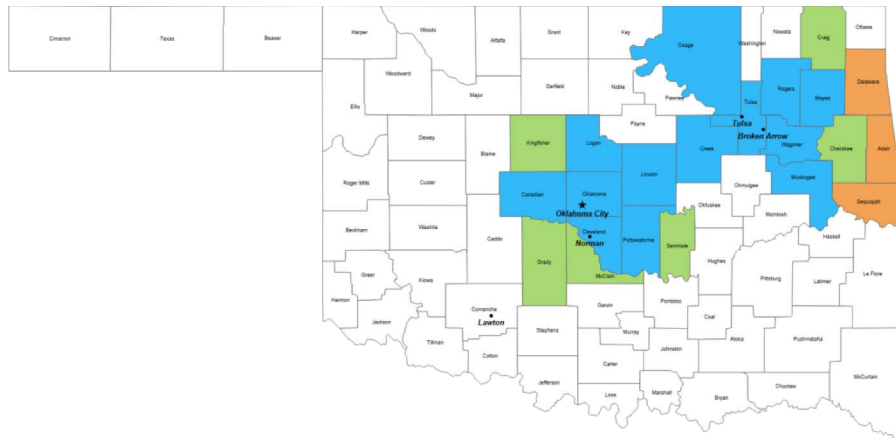


2019 Medicare Advantage Plans

Central Region

Oklahoma

Medicare Advantage 2019 Service Area



- Current Footprint
- Footprint Expansion
- Dual Only Expansion

State Landscape

Eligibles ¹	489,387
<i>Estimated Dual Eligibles²</i>	69,608
YOY Eligible Growth ¹	6.2%
MA Penetration ¹	20.4%
YOY MA Enrollment Growth ¹	5.5%
UHC Market Share ¹	33.0%

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

²UHC Dual Complete service area only. CMS.gov Data (Jun 2017). Includes approx. 13k partial duals who may or may not be eligible



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition in the area
- Serving Oklahoma for over 25 years with the largest MA plan in the market covering over 33,000 members
- 4.0 Star rating
- No referrals to see specialists
- NEW – LPPO for more choice and flexibility
- Additional value added benefits – PERS, Meal Benefit, improved dental and vision!
- Lower MOOP on new LPPO
- Fixed diagnostic copays (excludes H3749-018)



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day
- Home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Lower Rx Deductibles



Provider

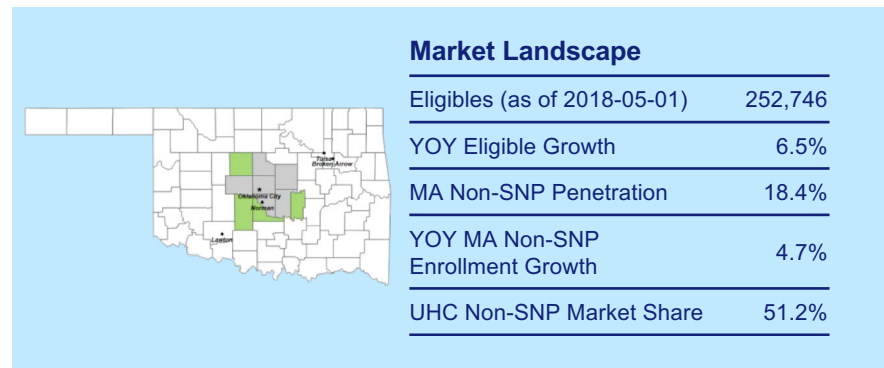
- Best in class network in Oklahoma City market
- Key providers include Integris, Mercy, Norman, OU Physicians, SSM Health and Alliance Health Physician Groups
- All local Oklahoma City hospitals are in network
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (H8768-008)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



- New Non-SNP Plan Type
- Non-SNP Expansion



Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3749-018	H3749-001	H8768-008
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole	Oklahoma: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, McClain, Oklahoma, Pottawatomie, Seminole
Premium	\$0	\$24	\$45
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$45	\$40	\$35
Referral Required	N	N	N
Inpatient Hospital	\$295 days 1-6	\$245 days 1-5	\$245 days 1-5
Outpatient Surgery	\$295	\$245	\$150 / \$245
Max Out-of-Pocket	\$5,900	\$5,400	\$4,400
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$12/\$47/\$95/30%	\$3/\$12/\$47/\$95/31%	\$3/\$12/\$47/\$95/30%
Rx Deductible	\$125 Tier(s) 3,4,5	\$95 Tier(s) 4,5	\$125 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System



Market Highlights

- Strong UnitedHealthcare® and AARP® brand recognition
- Serving Oklahoma for over 25 years with over 33,000 members statewide
- 4.0 Star rating
- No referrals to see specialists
- NEW – DSNP plan for Dual eligibles
- NEW – LPPO for more choice and flexibility
- Additional value added benefits – PERS, Meal Benefit, improved dental and vision!
- Lower fixed diagnostic copays
- Lower inpatient and outpatient copays



Rx Highlights

- \$0 copay on Tiers 1 & 2 when using Preferred Mail 90-day home delivery
- No deductible and low copays for Tiers 1 & 2, the most commonly used drugs
- Tier 1 & 2 coverage with 90% of UHC generic claims on these tiers
- 8 of UHC's top 10 most used generics are in Tier 1
- Lower RX Deductibles



Provider

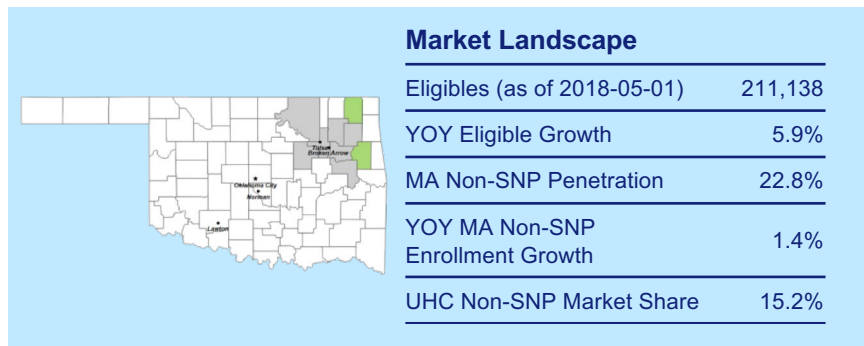
- Key provider partner is AHS Hillcrest Health System
- Other affiliated hospitals - Bailey Medical, Bristow, Eastar, Oklahoma Surgical, OSU, Wagoner, and Tulsa Spine
- Consult the Provider Directory for the full list of providers



UnitedHealthcare Experience

- HouseCalls¹: Health and wellness program where you can receive a yearly in home visit with a health care practitioner at no additional cost. Gift card is sent upon completion of visit
- UnitedHealth Passport[®]: Coverage travels with members to approved service areas for up to nine straight months (H8768-009)
- Renew by UnitedHealthcare²: Our member-only Health & Wellness Experience that can help members learn, earn rewards, and live healthier
- Hearing Aid Benefit: Access to a broad range of hearing aid options through hiHealthInnovations™ and Epic Hearing
- NurseLineSM: 24/7 access to a registered nurse or doctor from the comfort of home
- Advocate4Me: Our customer care model that gives members a single point of contact who will own their request until it's resolved
- Renew Active™: Stay active with a fitness program including standard membership, in-person fitness orientation, fitness classes and access to brain health exercises for a healthy mind and body, all for no additional cost
- Solutions For Caregivers: Centralized caregiver resources and research services to find local assistance with common caregiver needs

¹HouseCalls eligibility varies by plan
²Renew by UnitedHealthcare is not available on all plans



- New Non-SNP Plan Type
- Non-SNP Expansion



Plan Name	AARP® MedicareComplete® SecureHorizons® Plan 2	AARP® MedicareComplete® SecureHorizons® Plan 1	AARP® MedicareComplete Choice®
H-PBP	H3749-020	H3749-017	H8768-009
Plan Highlights	\$0 premium plan for those who are cost conscious and want affordable coverage beyond Original Medicare	Higher premium plan with low out-of-pocket costs and rich ancillaries	New! Open access plan with low out-of-pocket costs and additional ancillaries
Plan Type	HMO	HMO	Local PPO
Service Area	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner	Oklahoma: Cherokee, Craig, Creek, Mayes, Muskogee, Osage, Rogers, Tulsa, Wagoner
Premium	\$0	\$32	\$25
PCP Copay	\$5	\$0	\$0
Specialist Copay	\$45	\$35	\$40
Referral Required	N	N	N
Inpatient Hospital	\$350 days 1-5	\$245 days 1-5	\$295 days 1-5
Outpatient Surgery	\$350	\$245	\$295
Max Out-of-Pocket	\$5,900	\$4,900	\$4,900
Lab Copay	\$5	\$5	\$5
Rx Copays	\$3/\$10/\$45/\$95/30%	\$3/\$10/\$45/\$95/31%	\$3/\$12/\$47/\$95/31%
Rx Deductible	\$125 Tier(s) 3,4,5	\$75 Tier(s) 4,5	\$100 Tier(s) 4,5
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive Dental, OTC Catalog, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System, Platinum Dental Rider Available	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Meal Benefit, Caregiver Support, Personal Emergency Response System	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Fitness Membership, Preventive & Comprehensive Dental, OTC Catalog, NurseLine, Caregiver Support, Personal Emergency Response System

Plan Name	UnitedHealthcare Dual Complete®
H-PBP	H5322-031
Plan Highlights	<ul style="list-style-type: none"> • 12 expansion counties with over 50k new eligibles • Benefit increases including OTC Catalog benefit to \$100 per quarter, \$2,000 for hearing aid(s) every 2 years, dentures included in dental package and \$200 credit for lenses/frames and contacts every year
Plan Type	HMO
Service Area	Oklahoma: Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Lincoln, Logan, McClain, Muskogee, Oklahoma, Osage, Pottawatomie, Seminole, Sequoyah, Tulsa, Wagoner
Premium	\$0 for Full Duals
Extra Benefits	Routine Eye & Hearing Exam, Eyewear Credit, Hearing Aids, Preventive & Comprehensive Dental, Acupuncture/Chiropractic, OTC Catalog Credits, Transportation Assistance, NurseLine, Personal Emergency Response System, Foot Care & No Referrals Needed