



> 2019 *UNSTOP*>*ABLE* Potential

UnitedHealthcare
Dual Special Needs Plans

UnitedHealthcare DSNP Experience

We believe every consumer should understand their plan choices. A Dual Special Needs Plan (DSNP) can help dual eligibles coordinate care and maximize plan benefits so members can live a healthier life. UnitedHealthcare is there for our members.



Plan Design

When it comes to DSNP, UnitedHealthcare offers clinical programs and special expertise to serve the dual eligible population.



History

With over 30 years of experience serving Medicare and Medicaid beneficiaries, UnitedHealthcare is a company committed to being there for members.



Next Level Service

We offer service that is setting the bar in the industry by combining personal service with technology to connect members to the right resources for their specific health needs. Our Star Navigators program connects members to social and basic needs support through community and state/federal programs.



Providing More

We've listened to our agents and members to develop and offer plans that include extra benefits and programs they want – from in-home wellness visits to dental coverage and health catalog product credits – depending on where the member resides.



Market Leader

We serve over 11 million Medicare beneficiaries and over 6 million Medicaid members nationwide. We have #1 or #2 DSNP market share in most of the markets we serve.



Coordinated Care

Our care model is designed to coordinate care between Medicare and Medicaid to help maximize member benefits and deliver better quality outcomes.



Resources

Members have access to online tools and resources to help manage their plan, benefits and providers. We also engage our membership throughout the year, encouraging them to use their benefits.



Rewards

Renew Rewards provides healthy living tips, healthy learning opportunities and rewards for healthy behaviors.

When you enroll your customers with UnitedHealthcare, you can have confidence they will be with a company you can trust. Our retention rates prove that trust – our DSNP members stay with us over four and half years!

Agent Partnership

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



Agent Support and Training

We have a team of Agent Managers on the ground ready to support you through local marketing efforts and sales pursuit strategies. 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 and 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

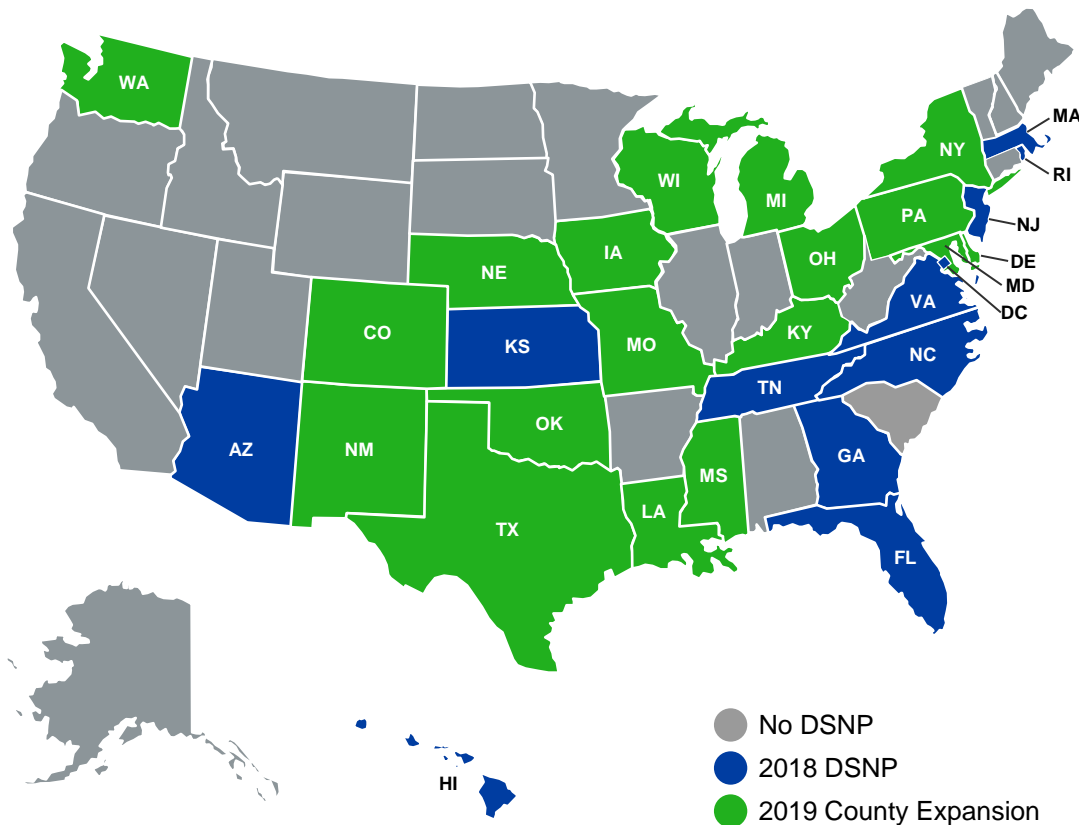


UnitedHealthcare Toolkit

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

DSNP Growth Opportunity



2019 National Footprint*

States	30
Counties	1,148
Estimated Dual Eligibles	5,566,033
Total Enrollees All Plans	1,481,073
Total UnitedHealthcare Enrollees	545,024
DSNP Penetration All Plans	27%
Estimated Eligibles w/out DSNP	4,084,960

2019 Expansion Summary

New States	2
Counties w/ New Plan	287
Eligibles in Expansion Area w/ out DSNP	504,520

*UHC service area only. CMS.gov Data (Jun 2017). SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

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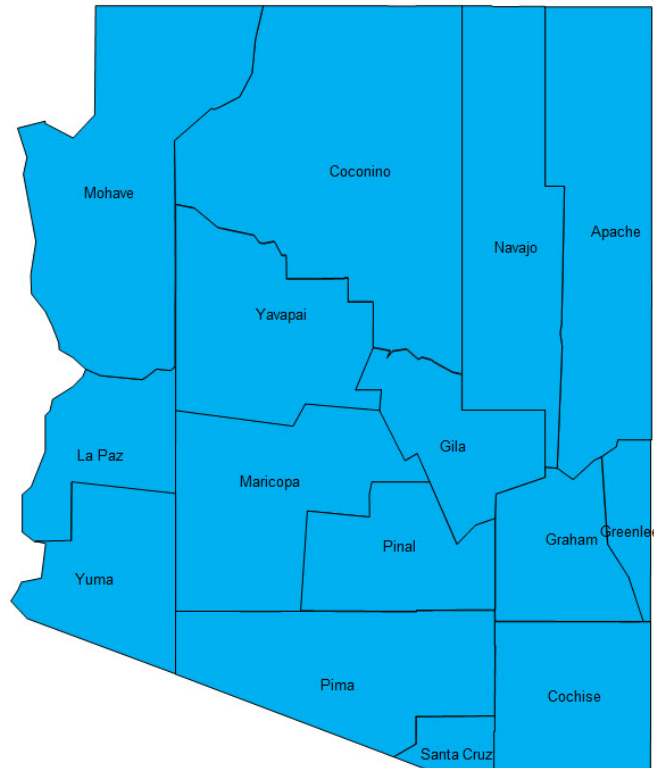


West Region

2019 Dual Special Needs Plans

Arizona 2019 DSNP Market Overview

DSNP Service Area



● Current Footprint H0321-002; H0321-004; H5008-012

State-wide only for DD program

Market Landscape*

Estimated Dual Eligibles	214,802
Total Enrollees All Plans	92,207
Total UnitedHealthcare Enrollees	52,112
UHC Market Share	56%
DSNP Penetration All Plans	43%
Estimated Eligibles w/out DSNP	122,595



Market Highlights

- Increased hearing benefit credits to \$2,500 for hearing aid(s) every 2 years
- Increased OTC Catalog credit amount to \$250 per quarter on H0321-002 plan
- Transportation includes 24 one-way trips/plan approved location
- Added Meal Package Benefit
- Added 10 visits per year for Chiropractic and Acupuncture for \$0 copay























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Dual Complete (HMO): H0321-002

Apache, Cochise, Coconino, Graham, Greenlee, La Paz, Maricopa, Mohave, Navajo, Pima, Pinal, Santa Cruz, Yavapai, Yuma (state-wide for DD program)



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$3,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT128)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$250/quarter → \$1,000/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		MTBA: 24 one-way rides for approved locations, limited to covered routine dental, vision, podiatry or hearing services not covered by Original Medicare.
	Vision		Annual exam and \$200 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Dual Complete ONE (HMO): H0321-004

Apache, Coconino, Maricopa, Mohave, Navajo, Pinal, Yavapai



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$3,750 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT129)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$275/quarter → \$1,100/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		MTBA: 24 one-way rides for approved locations, limited to covered routine dental, vision, podiatry or hearing services not covered by Original Medicare.
	Vision		Annual exam and \$225 credit every 2 years for eyewear.

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Dual Complete (HMO): H5008-012

Gila



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$3,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT128)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,750 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$150/quarter → \$600/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		MTBA: 24 one-way rides for approved locations, limited to covered routine dental, vision, podiatry or hearing services not covered by Original Medicare.
	Vision		Annual exam and \$200 credit every 2 years for eyewear.

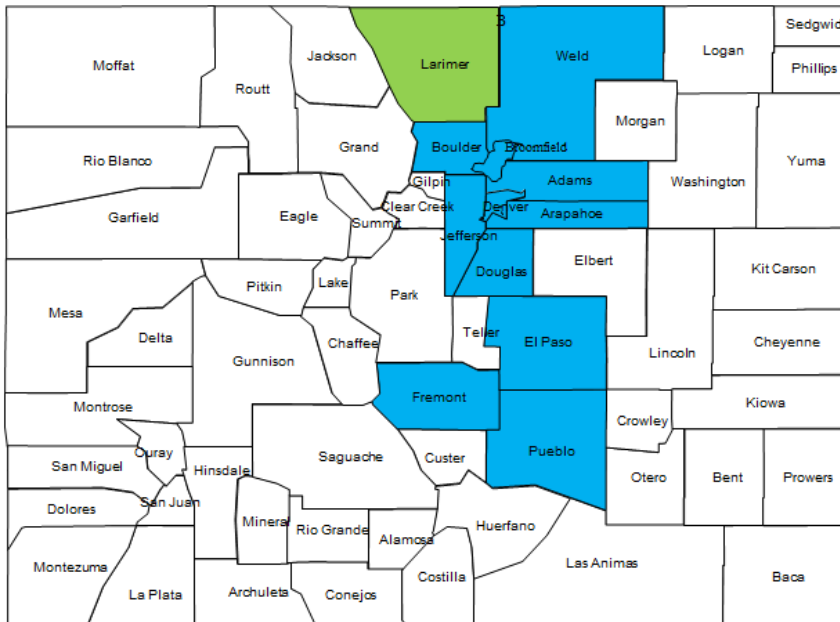
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Colorado 2019 DSNP Market Overview

DSNP Service Area



- Current Footprint H0624-001
- Expansion H0624-001

Market Landscape*

Estimated Dual Eligibles	93,514
Total Dual Enrollees All Plans	11,772
Total UnitedHealthcare Enrollees	6,726
UHC Market Share	57%
DSNP Penetration All Plans	13%
Estimated Dual Eligibles w/out DSNP	81,742
DSNP Expansion Eligibles	5,625



Market Highlights

- Dental benefit increased to \$1,500 for covered services
- Added OTC Walgreens Retail Debit Card and increased credit amount to \$150 per quarter
- Added Personal Emergency Response System (PERS)
- \$1,600 for unlimited hearing aid(s) every 2 years
- SilverSneakers Fitness benefit

*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 13k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (HMO): H0624-001

Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Fremont, Jefferson, Larimer, Pueblo, Weld



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,500 per year for covered and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT176)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,600 credit every 2 years for hearing devices.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$150/quarter → \$600/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 24 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Bi-annual exam and \$200 credit every 2 years for eyewear.

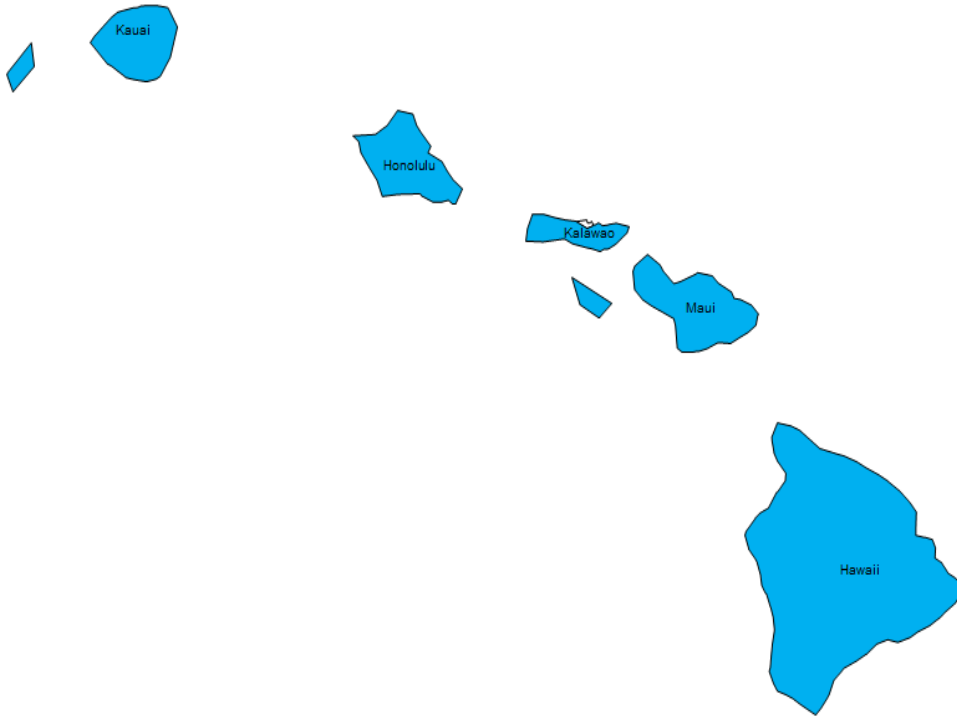
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Hawaii 2019 DSNP Market Overview

DSNP Service Area



● Current Footprint H2228-043; R3175-003

Market Landscape*

Estimated Dual Eligibles	40,767
Total Dual Enrollees All Plans	22,218
Total UnitedHealthcare Enrollees	15,088
UHC Market Share	68%
DSNP Penetration All Plans	54%
Estimated Dual Eligibles w/out DSNP	18,549



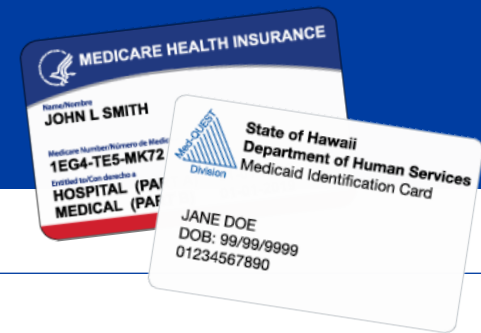
Market Highlights

- Dental credits increased and dentures/root canals/crowns added as covered services
- Increased OTC Catalog credit amount to \$275 per quarter on the H2228-043 plan
- Improved Acupuncture/Chiropractic benefit including 20 visits per year with \$0 copay













*CMS.gov Data (Jun 2017). Includes approx. 5k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. Confidential property of UnitedHealthcare 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 UnitedHealthcare Services, Inc. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (Local PPO): H2228-043

Honolulu



Additional Benefits*

	Acupuncture and Chiropractic		Up to 20 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT193)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	No Referral Needed		Choice of specialists within the network.
	OTC Credits		\$275/quarter → \$1,100/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Dual Complete RP (Regional PPO): R3175-003

State-wide



Additional Benefits*

	Acupuncture and Chiropractic		Up to 20 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, denture adjustments, root canals and more. (DT175)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	NurseLine		Available 24 hours a day/7 days a week.
	No Referral Needed		Choice of specialists within the network.
	OTC Credits		\$140/quarter → \$560/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website , catalog or phone.

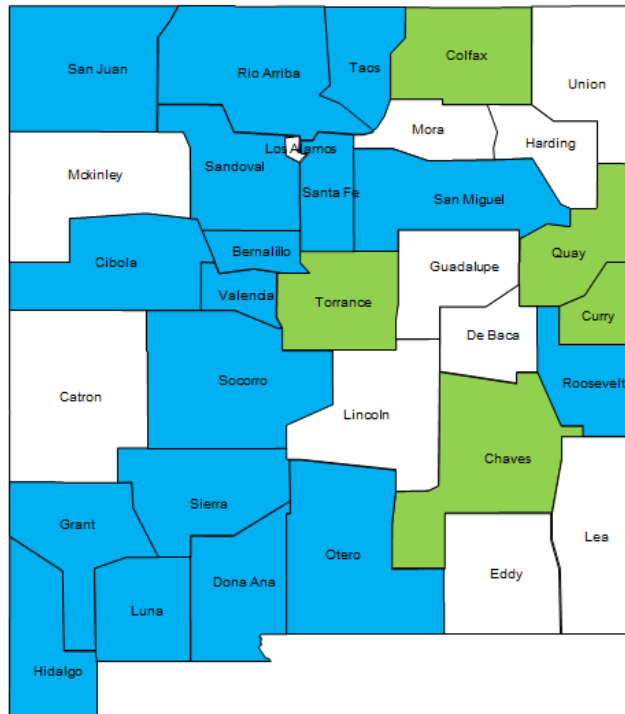
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New Mexico 2019 DSNP Market Overview

DSNP Service Area



● Current H2228-042; H2228-046; H5008-009

● Expansion H5008-009

Market Landscape*

Estimated Dual Eligibles	86,016
Total Dual Enrollees All Plans	23,242
Total UnitedHealthcare Enrollees	18,427
UHC Market Share	79%
DSNP Penetration All Plans	27%
Estimated Dual Eligibles w/out DSNP	62,774
DSNP Expansion Eligibles	8,025



Market Highlights

- Increased OTC Catalog credit amount to \$225 per quarter on H2228 plans
- Added Personal Emergency Response System (PERS)
- Fitness Benefit
- Increased transportation to 36 one way trips
- Hearing benefit up to \$2,000 for hearing aid(s) every 2 years





















*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 9k partial duals who most likely qualify. SMRT market overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (Local PPO): H2228-042

Dona Ana, Grant, Hidalgo, Luna, Sierra



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures and more. (DT089)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$225/quarter → \$900/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 36 one-way rides to plan approved locations.
	Vision		Annual exam and \$200 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Dual Complete (Local PPO): H2228-046

Bernalillo, Sandoval, Santa Fe, Valencia



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures and more. (DT089)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$225/quarter → \$900/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 36 one-way rides to plan approved locations.
	Vision		Annual exam and \$200 credit every 2 years for eyewear.

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Dual Complete (HMO-POS): H5008-009

Chaves, Cibola, Colfax, Curry, Otero, Quay, Rio Arriba, Roosevelt, San Juan, San Miguel, Socorro, Taos, Torrance



Additional Benefits*

	Dental	●	\$0 Prev: exam/cleaning every 6 months, x-ray every 1 year. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT093)
	Fitness	●	SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care	●	4 visits per year at \$0 copay.
	Hearing	●	Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program	●	\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Credits	●	\$245/quarter → \$980/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS	●	Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation	●	National MedTrans: 36 one-way rides to plan approved locations.
	Vision	●	Annual exam and \$200 credit every 2 years for eyewear.

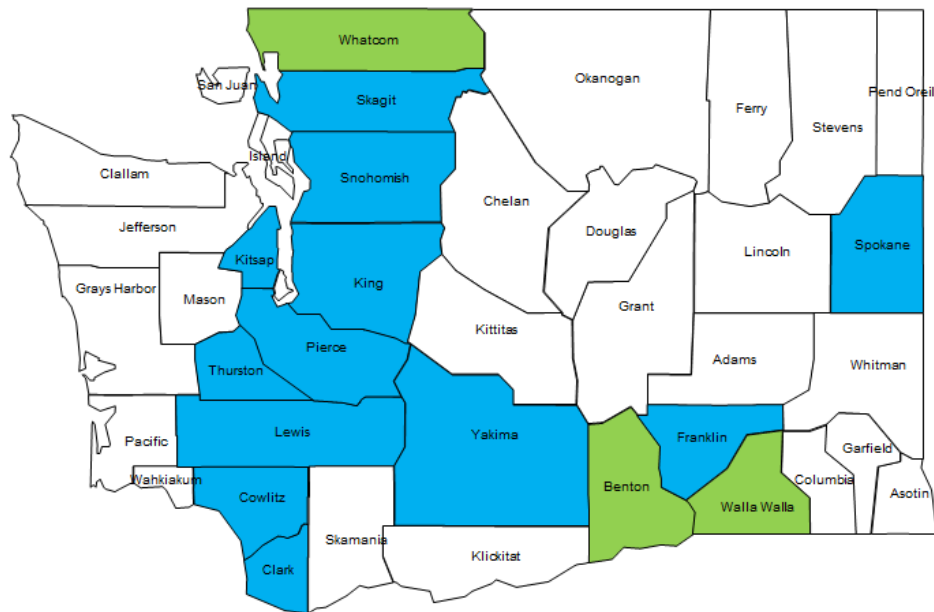
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Washington 2019 DSNP Market Overview

DSNP Service Area



- Current H5008-002
- Expansion H5008-002

Market Landscape*

Estimated Dual Eligibles	166,804
Total Dual Enrollees All Plans	38,209
Total UnitedHealthcare Enrollees	24,501
UHC Market Shares	64%
DSNP Penetration All Plans	23%
Estimated Dual Eligibles w/out DSNP	128,595
DSNP Expansion Eligibles	12,642



Market Highlights

- Added 3 new counties with over 12k more eligibles
- Added OTC Walgreens Retail Debit Card and increased credit amount to \$170 per quarter
- Doubled the transportation one-way rides to 48 and \$0 copay
- 20 visits per year for Chiropractic and Acupuncture combined





















*UHC service area only. CMS.gov Data (Jun 20017). Includes approx. 22k partial duals who most likely qualify. SMRT Market Overview (Feb 2018).
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Dual Complete (HMO): H5008-002

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



Additional Benefits*

	Acupuncture and Chiropractic		Up to 20 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/fluoride/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures and more. (DT169)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,600 credit every 2 years for hearing devices.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$170/quarter → \$680/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Vision		Bi-annual exam and \$200 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

* As of 6/4/2018.
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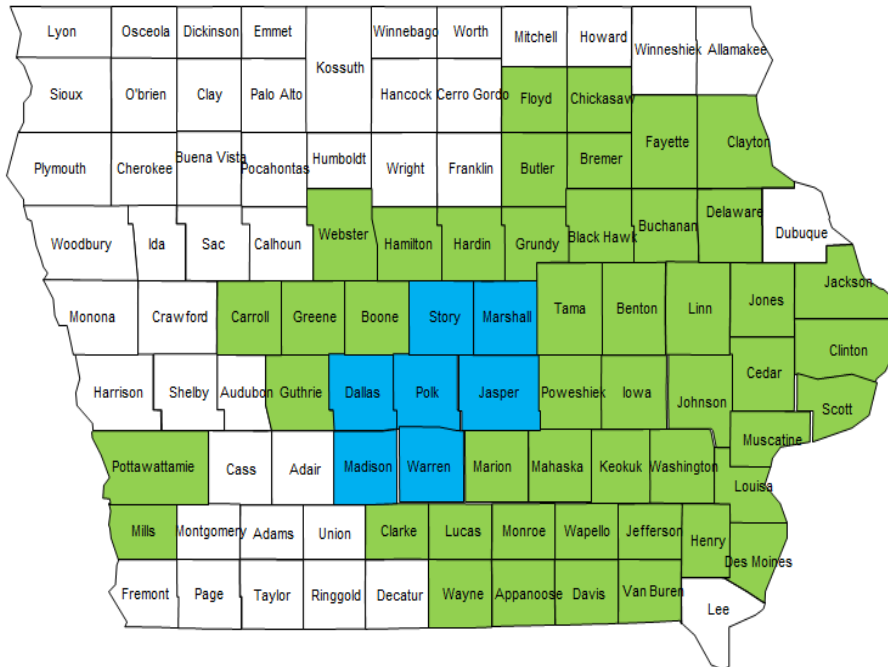


Central Region

2019 Dual Special Needs Plans

Iowa 2019 DSNP Market Overview

DSNP Service Area



● Current Footprint H0169-001

● Expansion H0169-001

Market Landscape*

Estimated Dual Eligibles	24,428
Total Dual Enrollees All Plans	1,964
Total UnitedHealthcare Enrollees	1,964
UHC Market Share	100%
DSNP Penetration All Plans	8%
Estimated Dual Eligibles w/out DSNP	22,464
DSNP Expansion Eligibles	44,644



Market Highlights

- Added 47 new counties with over 40k more dual eligibles
- Added American Well virtual doctor visit using online technology
- Added OTC Walgreens Retail Debit Card with a credit amount of \$250 per quarter
- \$2,000 for hearing aid(s) every 2 years





















*UHC service area only. CMS.gov Data (Jun 2017) Includes approx. 6k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (HMO): H0169-001

Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Butler, Carroll, Cedar, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Greene, Grundy, Guthrie, Hamilton, Hardin, Henry, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Monroe, Muscatine, Polk, Pottawattamie, Poweshiek, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster



Additional Benefits*

	Dental		No benefit on dual plan; covered by Medicaid.
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		6 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	No Referral Needed		Choice of specialists within the network.
	OTC Debit Card		FirstLine Medical: \$250/quarter → \$1,000/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		No benefit on dual plan; covered by Medicaid.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		No benefit on dual plan; covered by Medicaid.

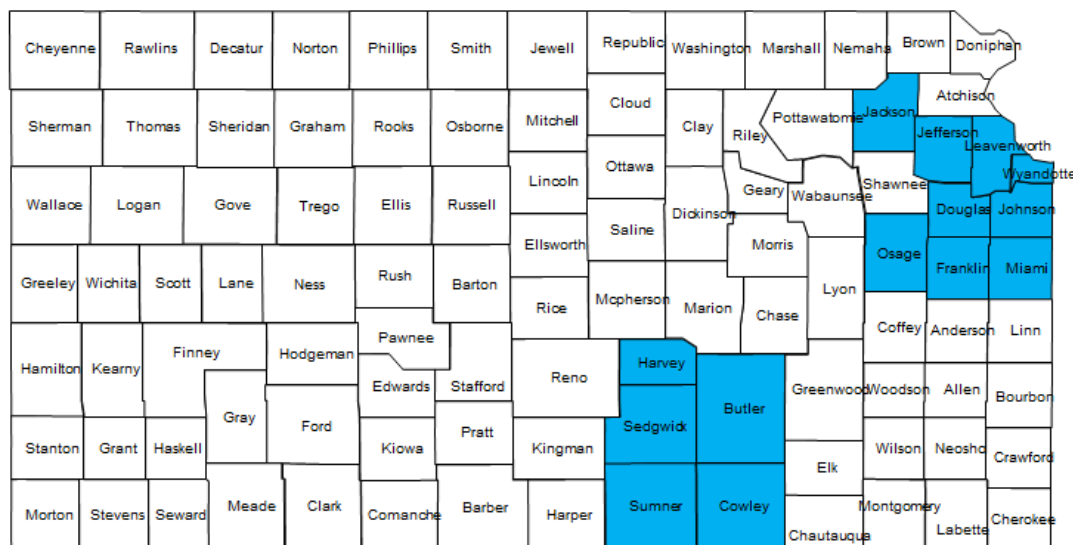
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Kansas 2019 DSNP Market Overview

DSNP Service Area



Market Landscape*

Estimated Dual Eligibles	19,482
Total Dual Enrollees All Plans	2,562
Total UnitedHealthcare Enrollees	2,562
UHC Market Share	100%
DSNP Penetration All Plans	13%
Estimated Dual Eligibles w/out DSNP	16,920



Market Highlights

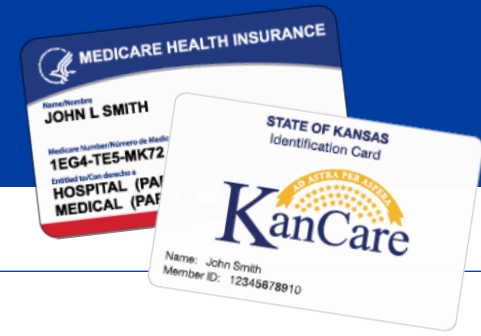
- Added American Well virtual visit using online technology
- Added Fitness benefit
- Added Meal Benefit Package
- Added Transportation that includes 24 one-way trips/plan approved locations
- OTC Catalog Credits \$265 Quarter

● Current Footprint H5322-029

























*UHC service area only. CMS.gov Data (Jun 2017). SMRT Market Overview (Feb 2018). Full dual eligibles only. 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.


Dual Complete (HMO-POS): H5322-029

Butler, Cowley, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Leavenworth, Miami, Osage, Sedgwick, Sumner, Wyandotte



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT172)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		6 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$265/quarter → \$1,060/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 24 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$200 credit every year for eyewear.

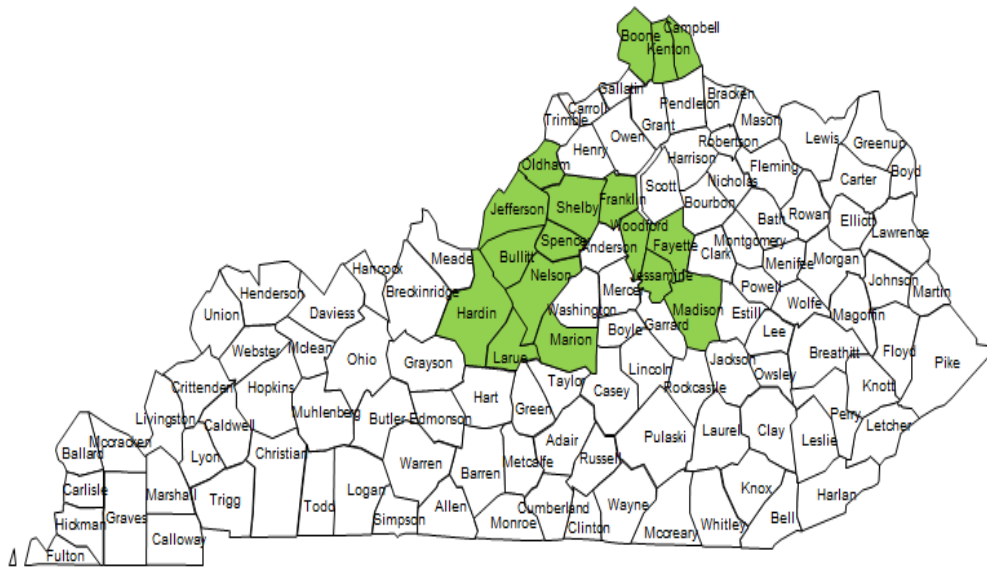
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Kentucky 2019 DSNP Market Overview

DSNP Service Area



Market Landscape*

Estimated Dual Eligibles	45,090
Total Dual Enrollees All Plans	9,469
Total UnitedHealthcare Enrollees	-
DSNP Penetration All Plans	21%
Estimated Dual Eligibles w/out DSNP	35,621



Market Highlights

- Expansion includes 17 new counties with over 45k dual eligibles
- OTC Walgreens Retail Debit Card with a credit amount of \$200 per quarter
- Fitness benefit included
- Personal Emergency Response System (PERS)
- Dental, vision and hearing coverage
- Local strategy and marketing support available.
- Leverage year round selling/income opportunity

● Expansion H6595-001

* UHC service area only. CMS.gov Data (Jun 2017). Full dual eligibles only.
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Dual Complete (HMO): H6595-001

Boone, Bullitt, Campbell, Fayette, Franklin, Hardin, Jefferson, Jessamine, Kenton, Larue, Madison, Marion, Nelson, Oldham, Shelby, Spencer, Woodford



Additional Benefits*

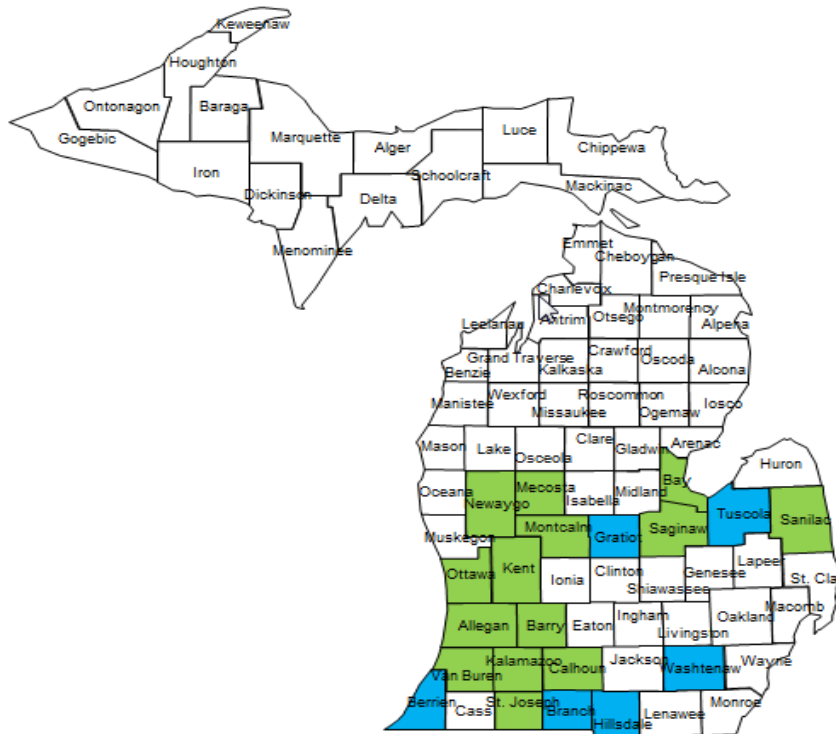
	Chiropractic	●	\$0 co-pay for 10 routine chiropractic visits each year for the relief of pain and neuromusculoskeletal disorders.
	Dental	●	\$0 Prev: exam/fluoride/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, root canals and more. (DT178)
	Fitness	●	Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care	●	6 visits per year at \$0 copay.
	Hearing	●	Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program	●	\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Debit Card	●	FirstLine Medical: \$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS	●	Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation	●	LogistiCare: 48 one-way rides to plan approved locations.
	Vision	●	Annual exam and \$200 credit every year for eyewear.

● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

* As of 6/4/2018.
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Michigan 2019 DSNP Market Overview

DSNP Service Area



- Current H2247-001
- Expansion H2247-001

Market Landscape*

Estimated Dual Eligibles	77,338
Total Dual Enrollees All Plans	4,440
Total UnitedHealthcare Enrollees	387
UHC Market Share	9%
DSNP Penetration All Plans	6%
Estimated Dual Eligibles w/out DSNP	72,898
DSNP Expansion Eligibles	58,944



Market Highlights

- 14 new counties with over 58k additional dual eligibles
- Added OTC Walgreens Retail Debit Card with a credit amount of \$270 per quarter
- American Well virtual doctor visits
- Meal Benefit Package
- Strong provider network
- Aggressive sales growth continues in 2019

*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 9k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018).
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Dual Complete (HMO): H2247-001

Allegan, Barry, Bay, Berrien, Branch, Calhoun, Gratiot, Hillsdale, Kalamazoo, Kent, Mecosta, Montcalm, Newaygo, Ottawa, Saginaw, St. Joseph, Sanilac, Tuscola, Van Buren, Washtenaw



Additional Benefits*

	Chiropractic		\$0 co-pay for 10 routine chiropractic visits each year for the relief of pain and neuromusculoskeletal disorders.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, root canals and more. (DT164)
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$270/quarter → \$1,080/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 24 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone — Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$200 credit every 2 years for eyewear.

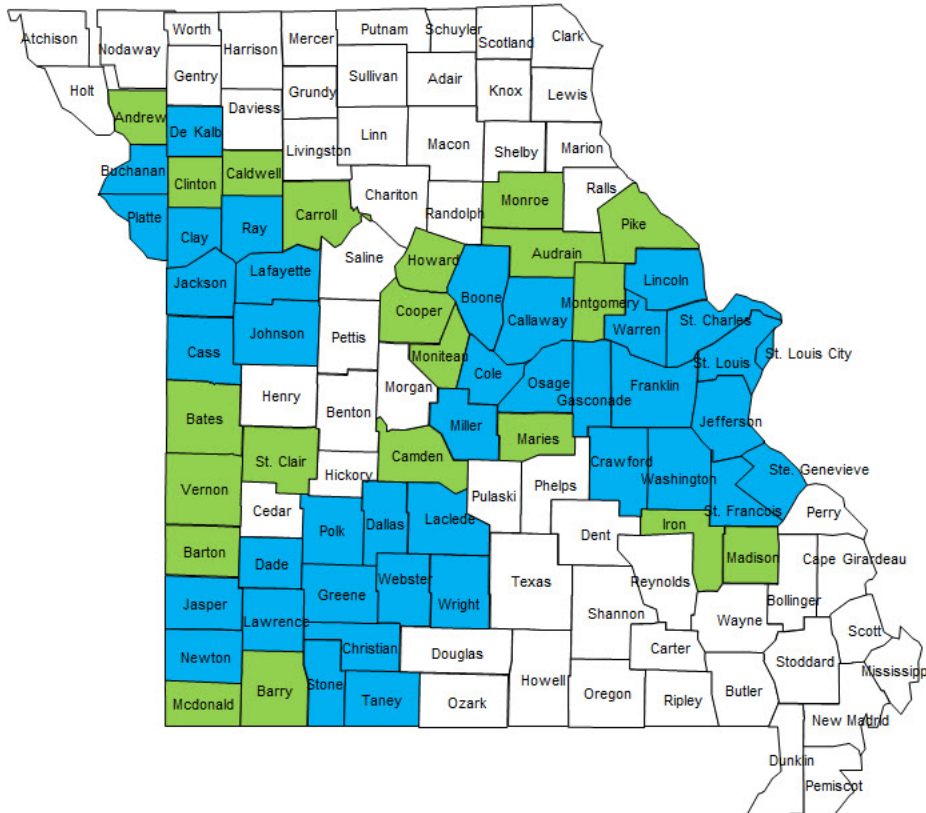
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Missouri 2019 DSNP Market Overview

DSNP Service Area



- Current H0169-002
- Expansion H0169-002

Market Landscape*

Estimated Dual Eligibles	132,969
Total Dual Enrollees All Plans	17,513
Total UnitedHealthcare Enrollees	4,145
UHC Market Share	24%
DSNP Penetration All Plans	13%
Estimated Dual Eligibles w/out DSNP	115,456
DSNP Expansion Eligibles	11,473



Market Highlights

- Added 21 new counties with over 11k more dual eligibles
- Added OTC Walgreens debit card and increased credit amount to \$200 per quarter
- Added Meal Benefit Package and Fitness Benefit
- Added American Well virtual doctor visits
- Improved Dental cover to \$2,000/year























*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 17k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.



Dual Complete (HMO): H0169-002

Andrew, Audrain, Barry, Barton, Bates, Boone, Buchanan, Caldwell, Callaway, Camden, Carroll, Cass, Christian, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, DeKalb, Franklin, Gasconade, Greene, Howard, Iron, Jackson, Jasper, Jefferson, Johnson, Laclede, Lafayette, Lawrence, Lincoln, McDonald, Madison, Maries, Miller, Moniteau, Monroe, Montgomery, Newton, Osage, Pike, Platte, Polk, Ray, St. Charles, St. Clair, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stone, Taney, Vernon, Warren, Washington, Webster, Wright



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT157)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		6 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 36 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$200 credit every year for eyewear.

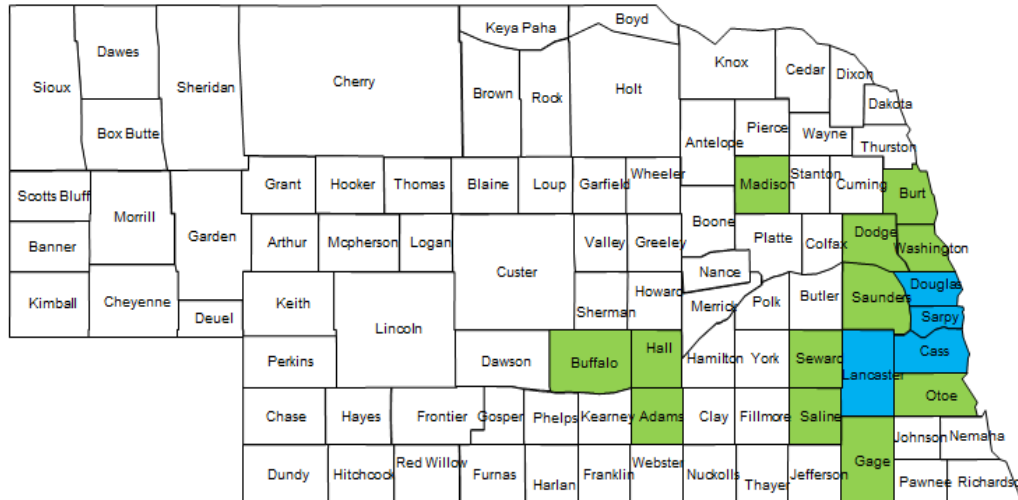
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Nebraska 2019 DSNP Market Overview

DSNP Service Area



- Current H0169-003
- Expansion H0169-003

Market Landscape*

Estimated Dual Eligibles	21,307
Total Dual Enrollees All Plans	2,737
Total UnitedHealthcare Enrollees	3,921
UHC Market Share	97%
DSNP Penetration All Plans	13%
Estimated Dual Eligibles w/out DSNP	18,570
DSNP Expansion Eligibles	7,492



Market Highlights

- Added 12 new counties with over 7k more dual eligibles
- Strong provider network
- Aggressive local sales strategy support available
- Improved dental benefit
- Improved access to more OTC health product items with the addition of our Walgreens partnership
- Added Meal Benefit Package





















*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 2k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018).
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Dual Complete (HMO): H0169-003

Adams, Buffalo, Burt, Cass, Dodge, Douglas, Gage, Hall, Lancaster, Madison, Otoe, Saline, Sarpy, Saunders, Seward, Washington



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, root canals and more. (DT158)
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	No Referral Needed		Choice of specialists within the network.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$140/quarter → \$560/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Vision		Annual exam and \$200 credit every year for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Ohio 2019 DSNP Market Overview

DSNP Service Area



● Current H5322-028; H5253-059

● Expansion H5322-028

Market Landscape*

Estimated Dual Eligibles	367,531
Total Dual Enrollees All Plans	33,560
Total UnitedHealthcare Enrollees	16,001
UHC Market Share	48%
DSNP Penetration All Plans	9%
Estimated Dual Eligibles w/out DSNP	333,971
Eligibles in Expansion Area w/out DSNP	17,873



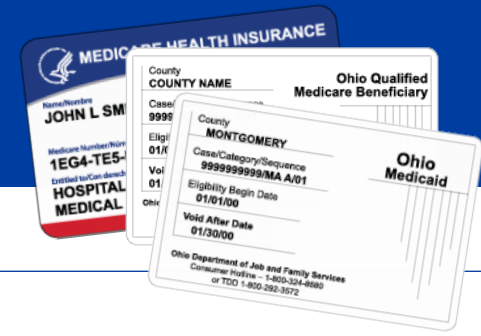
Market Highlights

- Added 5 new counties with over 17k more dual eligibles
- New and improved OTC benefit to now include a Walgreens debit card option
- Added Meal Benefit Package
- Strong provider network throughout Ohio
- Local strategy and marketing support
- Year round selling/income opportunity

























*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 53k partial duals who most likely qualify. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (HMO): H5253-059

Butler, Clark, Cuyahoga, Franklin, Greene, Hamilton, Madison, Mahoning, Montgomery, Stark, Summit, Trumbull, Warren



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT057)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		8 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$250/quarter → \$1,000/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 60 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$250 credit every year for eyewear.

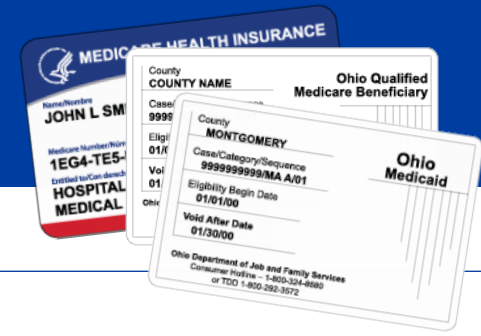
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Dual Complete (HMO-POS): H5322-028

Adams, Allen, Ashland, Ashtabula, Auglaize, Brown, Carroll, Champaign, Clermont, Clinton, Columbiana, Coshocton, Crawford, Darke, Defiance, Delaware, Erie, Fairfield, Fayette, Fulton, Gallia, Geauga, Guernsey, Hancock, Hardin, Harrison, Henry, Highland, Hocking, Holmes, Huron, Jackson, Jefferson, **Knox**, Lake, Licking, Logan, Lorain, Lucas, Marion, Medina, Meigs, Mercer, Miami, Monroe, Morgan, Morrow, Muskingum, Noble, Ottawa, Paulding, Perry, Pickaway, Pike, Portage, Preble, Putnam, **Richland**, **Ross**, Sandusky, **Scioto**, Seneca, Shelby, Tuscarawas, Union, Van Wert, Vinton, **Washington**, Wayne, Williams, Wood, Wyandot



Additional Benefits*

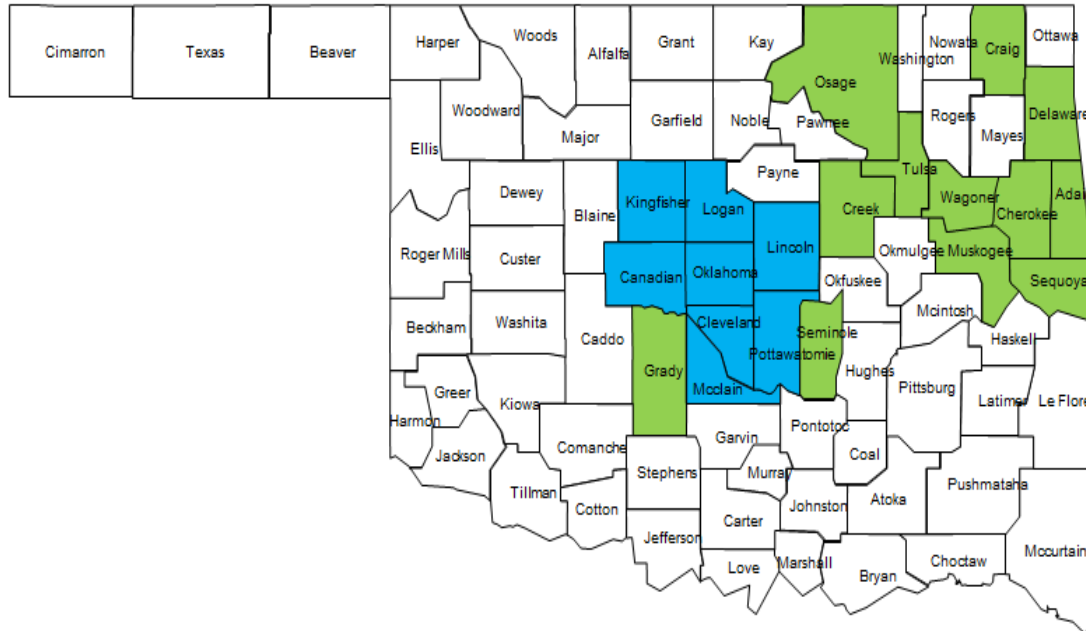
	Acupuncture and Chiropractic	●	Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental	●	\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT057)
	Fitness	●	Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care	●	8 visits per year at \$0 copay.
	Hearing	●	Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program	●	\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Debit Card	●	FirstLine Medical: \$250/quarter → \$1,000/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS	●	Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation	●	National MedTrans: 60 one-way rides to plan approved locations.
	Virtual Doctor Visits	●	Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision	●	Annual exam and \$250 credit every year for eyewear.

● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

* As of 6/4/2018.
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Oklahoma 2019 DSNP Market Overview

DSNP Service Area



Market Landscape*

Estimated Dual Eligibles	55,017
Total Dual Enrollees All Plans	1,591
Total UnitedHealthcare Enrollees	1,591
UHC Market Share	100%
DSNP Penetration All Plans	2%
Estimated Dual Eligibles w/out DSNP	53,426
DSNP Expansion Eligibles	36,718



Market Highlights

- Added 12 new counties with over 36k more dual eligibles
- Increased OTC Catalog benefit to \$100 per quarter
- \$2,000 for hearing aid(s) every 2 years
- Dentures included in dental package
- \$200 credit for lenses/frames and contacts every year

- Current H5322-031
- Expansion H5322-031





















*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. Full dual eligibles only. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.


Dual Complete (HMO): H5322-031

Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Grady, Kingfisher, Lincoln, Logan, McClain, Muskogee, Oklahoma, Osage, Pottawatomie, Seminole, Sequoyah, Tulsa, Wagoner



Additional Benefits*

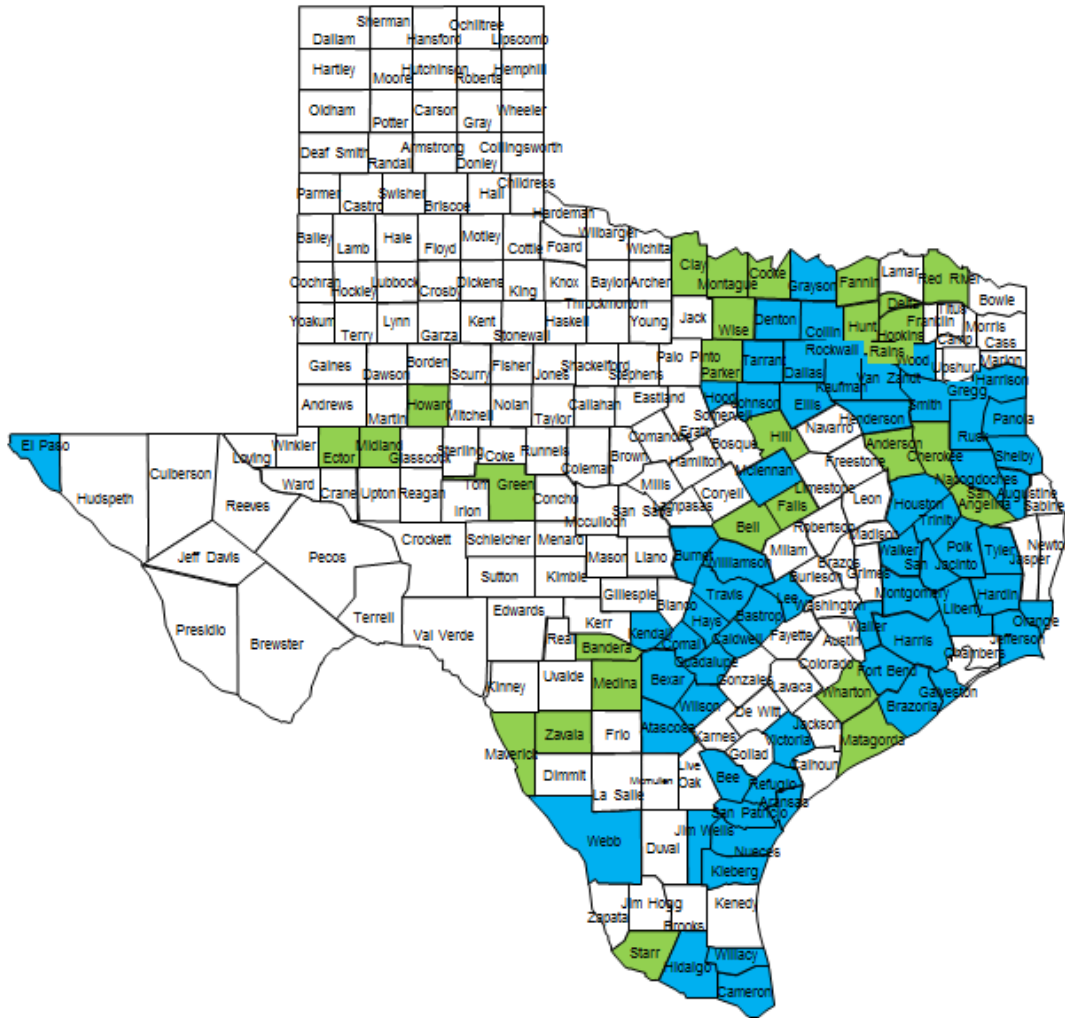
	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals, sedation, and more. (DT173)
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	No Referral Needed		Choice of specialists within the network.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$100/quarter → \$400/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 24 one-way rides to plan approved locations.
	Vision		Annual exam and \$200 credit every year for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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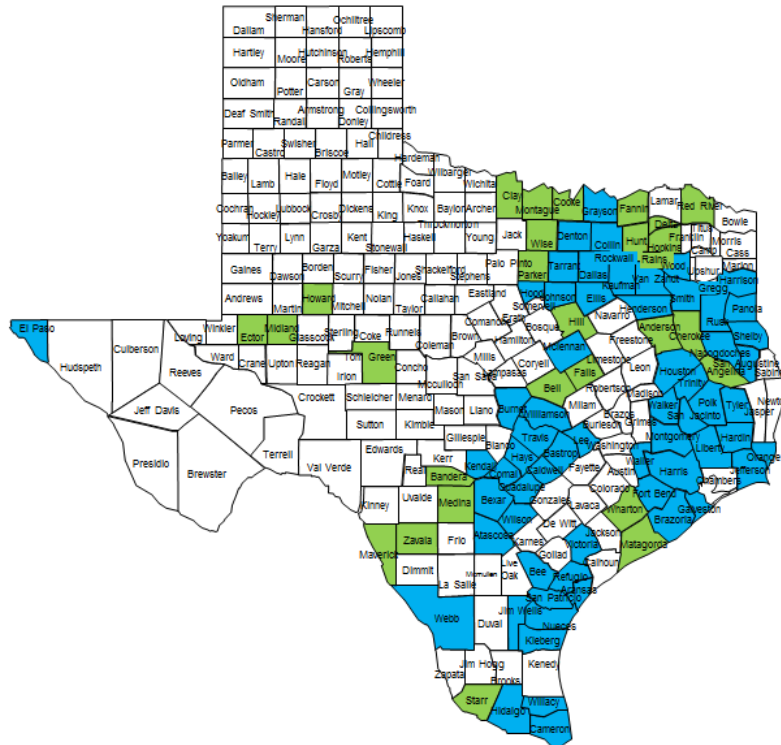
Texas 2019 DSNP Market Overview



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Texas 2019 DSNP Market Overview

DSNP Service Area



- Current H2228-041; H4514-001; H4527-003; H4527-004; H4590-022; H4590-033; H5322-025; H5322-026
- Expansion H5322-025

Market Landscape*

Estimated Dual Eligibles	605,714
Total Dual Enrollees All Plans	162,099
Total UnitedHealthcare Enrollees	80,369
UHC Market Share	50%
DSNP Penetration All Plans	27%
Estimated Dual Eligibles w/out DSNP	443,613
DSNP Expansion Eligibles	50,535



Market Highlights

- #1 in DSNP market share with over 80K DSNP members statewide
- Added 24 new counties with over 50k more dual eligibles
- Strong provider network
- Competitive benefits























*UHC service area only. CMS.gov Data (Jun 2017). Includes partial duals who most likely qualify in most areas. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (Local PPO): H2228-041

El Paso



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray every 1 year. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT187)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam with \$0 copay and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$275/quarter → \$1,100/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Vision		Bi-annual exam and \$200 credit every 2 years for eyewear.

 New/Improved for 2019
  No changes for 2019
  Degraded for 2019

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Dual Complete (HMO): H4514-001

Bastrop, Brazoria, Burnet, Caldwell, Fort Bend, Galveston, Harris, Hays, Henderson, Jefferson, Liberty, Montgomery, Polk, Smith, Travis, Van Zandt, Waller, Williamson, Wood



Additional Benefits*

	Acupuncture and Chiropractic	●	Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental	●	\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT095)
	Foot Care	●	4 visits per year at \$0 copay.
	Hearing	●	Annual exam and \$2,000 credit every 2 years for hearing devices.
	No Referral Needed	●	Choice of specialists within the network.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Debit Card	●	FirstLine Medical: \$225/quarter → \$900/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	Transportation	●	LogistiCare: 24 one-way rides to plan approved locations.
	Vision	●	Bi-annual exam and \$200 credit every 2 years for eyewear.

● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

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Dual Complete Focus (HMO): H4527-003

Hays, Travis, Williamson



Additional Benefits*

	Dental	●	\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT015)
	Hearing	●	Annual exam and \$2,000 credit every 2 years for hearing devices.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Credits	●	\$110/quarter → \$440/year; quarterly expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation	●	PMG: 60 one-way rides to plan approved locations.
	Vision	●	\$0 co-pay annual exam and \$150 credit every two years for eyewear with \$10 co-pay.

● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

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Dual Complete Focus (HMO): H4527-004

Aransas, Kleberg, Nueces, San Patricio



Additional Benefits*

	Dental	●	\$0 Prev: exam/fluoride/x-ray every year, cleaning every 6 months. (DT037)
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Credits	●	\$55/quarter → \$220/year; quarterly expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation	●	ComfortCare: 60 one-way rides to plan approved locations.
	Vision	●	Annual exam and \$300 credit every 2 years for eyewear.

● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

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Dual Complete Focus (HMO): H4527-006

El Paso



Additional Benefits*

	Dental	●	\$0 Prev: exam/fluoride/x-ray every year, cleaning every 6 months. (DT037)
	Hearing	●	Annual exam and \$300 credit every 2 years for hearing devices.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Credits	●	\$80/quarter → \$320/year; quarterly expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation	●	ComfortCare: 30 one-way rides to plan approved locations.
	Vision	●	\$0 co-pay annual exam and \$200 credit every two years for eyewear with \$10 co-pay.

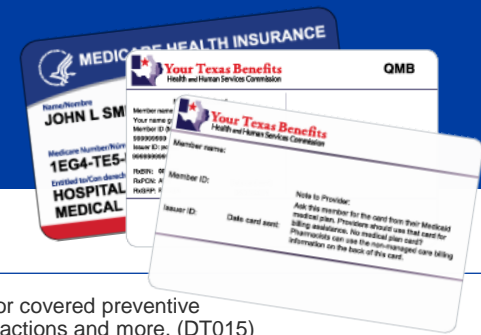
● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

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Dual Complete Focus (HMO): H4527-015

Cameron, Hidalgo, Willacy



Additional Benefits*

	Dental	●	\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT015)
	Hearing	●	Annual exam and \$300 credit every 2 years for hearing devices.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Credits	●	\$110/quarter → \$440/year; quarterly expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation	●	ComfortCare: 60 one-way rides to plan approved locations.
	Vision	●	Annual exam and \$225 credit every 2 years for eyewear.

● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

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Dual Complete (HMO): H4590-020

Collin, Dallas, Denton, Ellis, Johnson, Kaufman, Rockwall, Tarrant



Additional Benefits*

	Dental	●	\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT049)
	Foot Care	●	4 visits per year at \$0 copay.
	Hearing	●	Annual exam and \$2,000 credit every 2 years for hearing devices.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Credits	●	\$175/quarter → \$700/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation	●	LogistiCare: 24 one-way rides to plan approved locations.
	Vision	●	Bi-annual exam and \$200 credit every 2 years for eyewear.

● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

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Dual Complete (HMO): H4590-022

Atascosa, Bexar, Comal, Guadalupe, Kendall, Wilson



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures and more. (DT185)
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$95/quarter → \$380/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation		PMG: 50 one-way rides to plan approved locations.
	Vision		Annual exam and \$150 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019























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Dual Complete (HMO): H4590-033

Bee, Jim Wells, Kleberg, Nueces, San Patricio



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,250 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT186)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$170/quarter → \$680/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	Transportation		LogistiCare: 36 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Bi-annual exam and \$200 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019











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Dual Complete (HMO): H5322-025

Anderson, Angelina, Bandera, Cherokee, Clay, Cooke, Delta, Ector, Falls, Fannin, Grayson, Gregg, Hardin, Harrison, Hill, Hood, Hopkins, Houston, Howard, Hunt, McLennan, Matagorda, Medina, Midland, Montague, Nacogdoches, Orange, Panola, Rains, Red River, Rusk, San Augustine, San Jacinto, Shelby, Starr, Tom Green, Trinity, Tyler, Victoria, Walker, Webb, Wharton, Wise, Zavala



Additional Benefits*

	Acupuncture and Chiropractic	●	Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental	●	\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT188)
	Foot Care	●	4 visits per year at \$0 copay.
	Hearing	●	Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program	●	\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Credits	●	\$150/quarter → \$600/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS	●	Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation	●	LogistiCare: 36 one-way rides to plan approved locations.
	Vision	●	Bi-annual exam and \$200 credit every 2 years for eyewear.

● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

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Dual Complete (HMO): H5322-026

Cameron, Hidalgo, Willacy



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT189)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$275/quarter → \$1,100/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 36 one-way rides to plan approved locations.
	Vision		Bi-annual exam and \$200 credit every 2 years for eyewear.

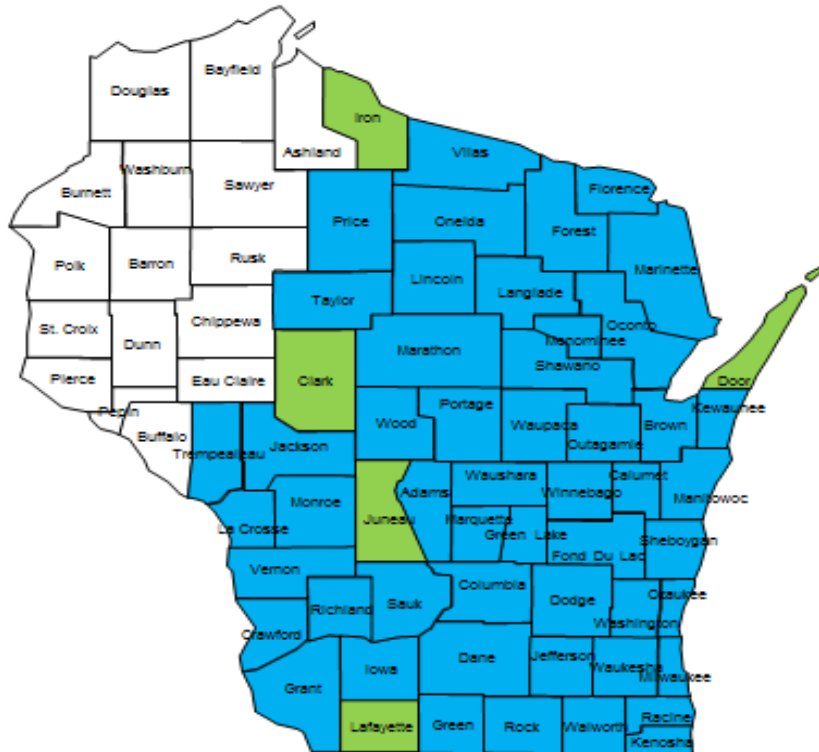
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Wisconsin 2019 DSNP Market Overview

DSNP Service Area



● Current H3794-002; H5253-004

● Expansion H3794-002

Market Landscape*

Estimated Dual Eligibles	147,847
Total Dual Enrollees All Plans	30,492
Total UnitedHealthcare Enrollees	15,307
UHC Market Shares	50%
DSNP Penetration All Plans	21%
Estimated Dual Eligibles w/out DSNP	3,461
DSNP Expansion Eligibles	117,355



Market Highlights

- Added 5 new counties in 2019
- Added OTC Walgreens Retail Debit Card with a credit amount of \$200 per quarter
- Added American Well virtual doctor visits
- Added Meal Package Benefit
- Dentures included in dental benefit

























*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 10k partial duals who most likely qualify. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.


Dual Complete LP1 (HMO): H3794-002

Adams, Brown, Calumet, **Clark**, Columbia, Crawford, Dane, Dodge, **Door**, Florence, Fond du Lac, Forest, Grant, Green, Green Lake, Iowa, **Iron**, Jackson, Jefferson, **Juneau**, Kenosha, Kewaunee, La Crosse, **Lafayette**, Langlade, Lincoln, Manitowoc, Marathon, Marinette, Marquette, Menominee, Milwaukee, Monroe, Oconto, Oneida, Outagamie, Ozaukee, Portage, Price, Racine, Richland, Rock, Sauk, Shawano, Sheboygan, Taylor, Trempealeau, Vernon, Vilas, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago, Wood



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT192)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		2 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$200 credit every year for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019
























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Dual Complete LP (HMO): H5253-024

Brown, Calumet, Green Lake, Kewaunee, La Crosse, Milwaukee, Monroe, Oconto, Outagamie, Ozaukee, Racine, Shawano, Sheboygan, Trempealeau, Vernon, Washington, Waukesha, Waupaca, Waushara, Winnebago



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT192)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes - depending on availability.
	Foot Care		2 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$200 credit every year for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Northeast Region

2019 Dual Special Needs Plans

Delaware 2019 DSNP Market Overview

DSNP Service Area



● Current H3113-011

● Expansion H3113-011

Market Landscape*

Estimated Dual Eligibles	29,460
Total Dual Enrollees All Plans	1,904
Total UnitedHealthcare Enrollees	1,561
UHC Market Share	82%
DSNP Penetration All Plans	6%
Estimated Dual Eligibles w/out DSNP	27,556
DSNP Expansion Eligibles	14,022



Market Highlights

- Added Kent and Sussex counties
- Added OTC Walgreens Retail Debit Card with a credit amount of \$200 per quarter
- SilverSneakers program and Fitbit benefit
- Personal Emergency Response System (PERS)























*CMS.gov Data (Jun 2017). Includes approx. 14k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.


Dual Complete (HMO): H3113-011

Kent, New Castle, Sussex



Additional Benefits*

	Chiropractic		\$0 co-pay for 20 routine chiropractic visits each year for the relief of pain and neuromusculoskeletal disorders.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, root canals and more. (DT167)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Fitness Activity Tracker		One Fitbit® activity tracker at no additional cost every 2 years.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,000 credit every 2 years for hearing devices.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 36 one-way rides to plan approved locations.
	Vision		Annual exam and \$250 credit every 2 years for eyewear.

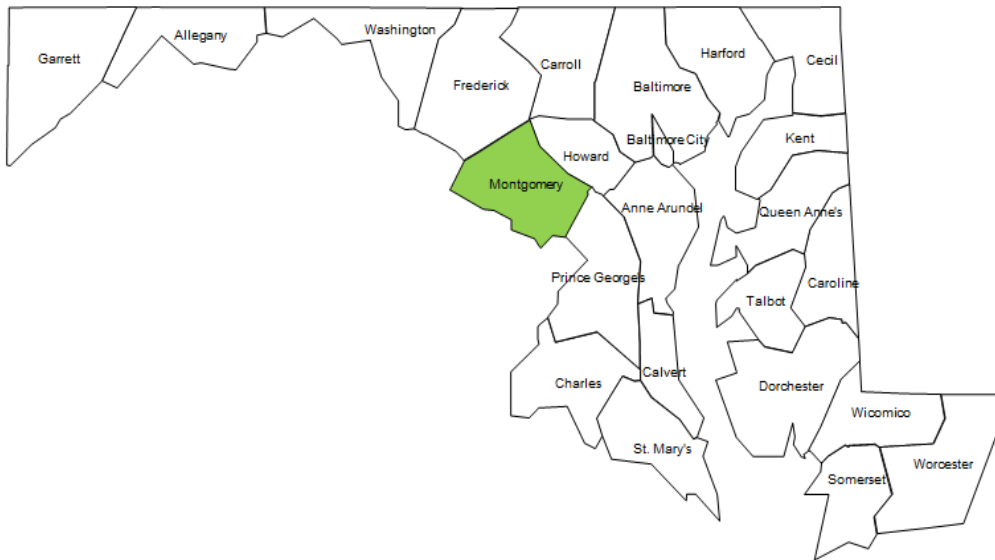
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Maryland 2019 DSNP Market Overview

DSNP Service Area



● Expansion H4059-001

Market Landscape*

Estimated Dual Eligibles	21,005
Total Dual Enrollees All Plans	350
Total UnitedHealthcare Enrollees	-
UHC Market Share	0%
DSNP Penetration All Plans	2%
Estimated Dual Eligibles w/out DSNP	20,655



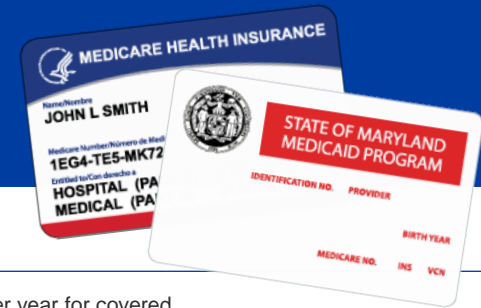
Market Highlights

- New state with DSNP for 2019
- Added 1 county with over 20k dual eligibles
- OTC Catalog benefit of \$200 per quarter
- Transportation includes 30 one way trips
- Dental, Hearing, and Vision benefits

















*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 2k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (HMO): H4094-001

Montgomery



Additional Benefits*

	Dental		\$0 Prev: exam/fluoride/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,200 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures and more. (DT177)
	Foot Care		12 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,600 credit every 2 years for hearing devices.
	No Referral Needed		Choice of specialists within the network.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$100/quarter → \$400/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation		National MedTrans: 30 one-way rides to plan approved locations.
	Vision		Annual exam and \$200 credit every 2 years for eyewear.

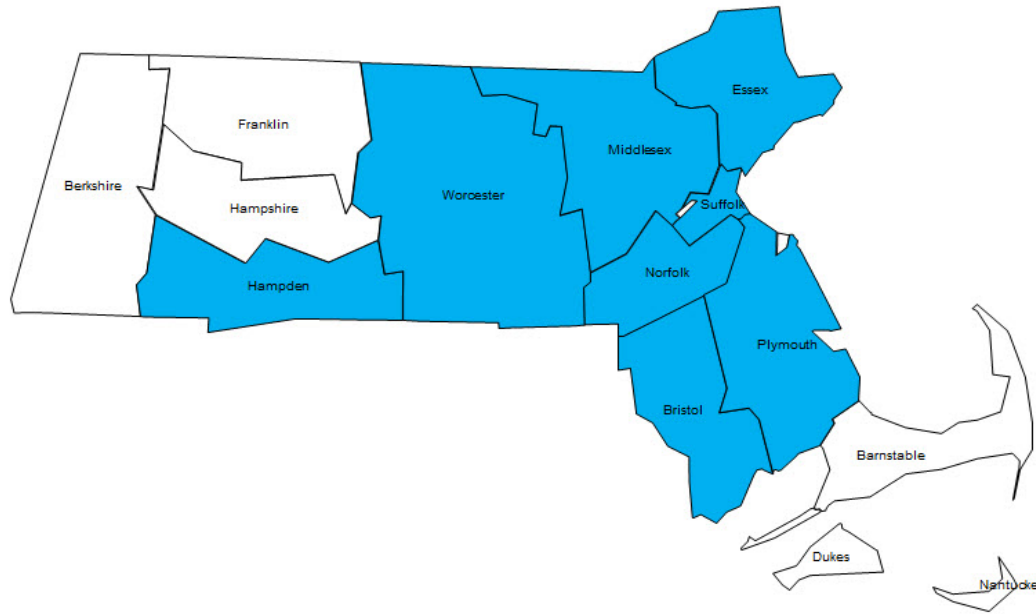
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Massachusetts 2019 DSNP Market Overview

DSNP Service Area



● Current H2226-001

Market Landscape*

Estimated Dual Eligibles	115,000
Total Dual Enrollees All Plans	48,714
Total UnitedHealthcare Enrollees	16,879
UHC Market Share	35%
DSNP Penetration All Plans	42%
Estimated Dual Eligibles w/out DSNP	66,286

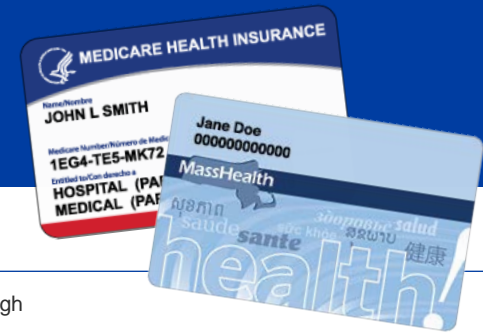


Market Highlights









- UHC has the largest market share
- Robust PCP and specialists network
- Culturally adherent sales & marketing materials available on the Agent Toolkit in eight different languages
- High member satisfaction and retention

Senior Care Options (HMO): H2226-001

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



Additional Benefits*

	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Hearing		\$0 copay for annual exam.
	No Referral Needed		Choice of specialists within the network.
	Vision		Annual exam and \$175 credit on glasses (standard lenses included) or \$125 on contacts every year.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

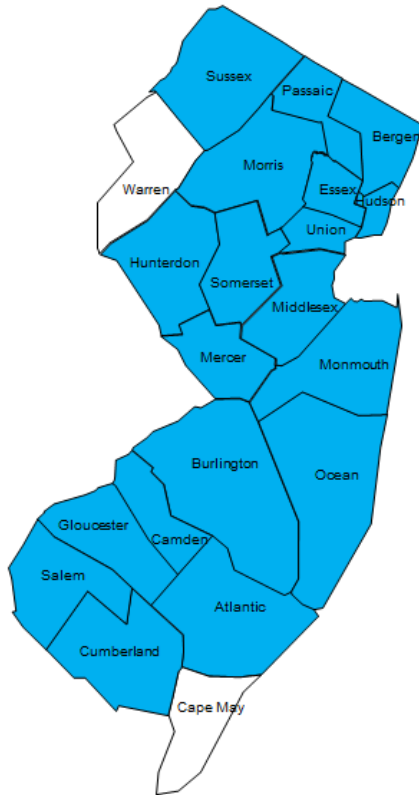
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New Jersey 2019 DSNP Market Overview

DSNP Service Area



● Current H3113-005

Market Landscape*

Estimated Dual Eligibles	213,997
Total Dual Enrollees All Plans	35,376
Total UnitedHealthcare Enrollees	17,502
UHC Market Share	49%
DSNP Penetration All Plans	17%
Estimated Dual Eligibles w/out DSNP	178,621



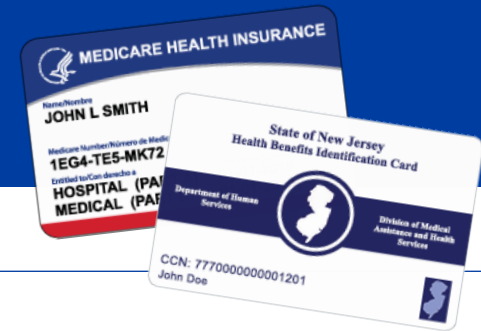
Market Highlights

- Increased OTC Debit Card amount to \$250 per quarter
- Added Meal Benefit Package
- Plan includes a Fitness Benefit

*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 24k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete ONE (HMO): H3113-005

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



Additional Benefits*

	Dental	●	No benefit on dual plan; covered by Medicaid.
	Fitness	●	Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Meal Program	●	\$0 co-pay for up to 84 meals in 28 days following discharge from a facility 1 time per year.
	No Referral Needed	●	Choice of specialists within the network.
	NurseLine	●	Available 24 hours a day/7 days a week.
	OTC Credits	●	\$225/quarter → \$900/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	OTC Debit Card	●	InComm Healthcare & Affinity: \$250/quarter → \$1,000/year; annual expiration in over-the-counter product credits loaded onto a debit card to purchase personal health care items from a Plan approved list at designated locations.
	PERS	●	Tunstall Americas: Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility and available anywhere in the U.S.
	Transportation	●	No benefit on dual plan; covered by Medicaid.
	Vision	●	No benefit on dual plan; covered by Medicaid.

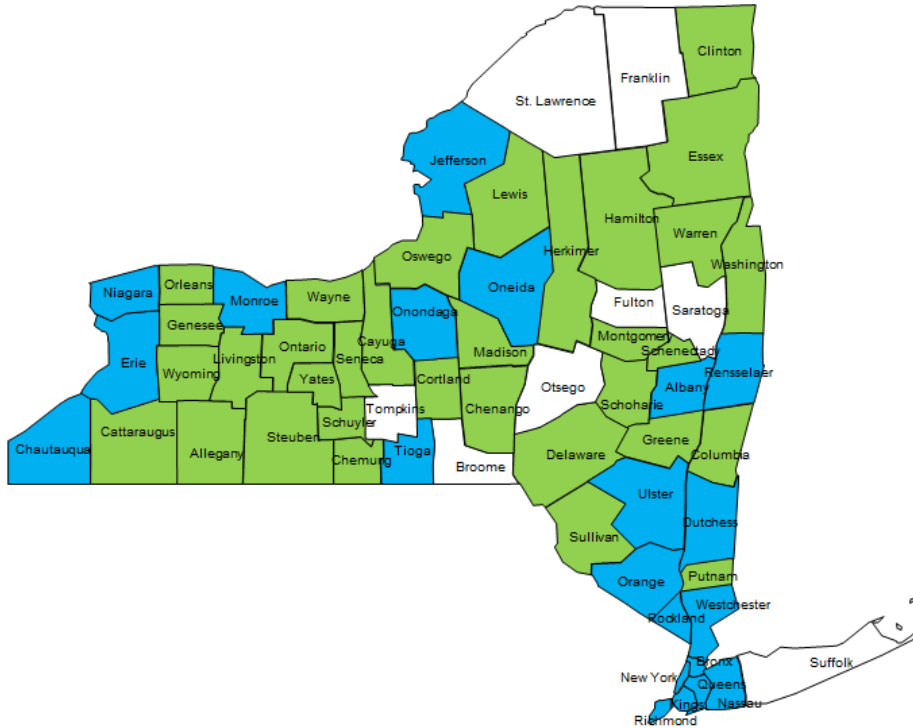
● New/Improved for 2019 ● No changes for 2019 ● Degraded for 2019

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New York 2019 DSNP Market Overview

DSNP Service Area



- Current H3387-010
- Expansion H3387-010, H3387-011

Market Landscape*

Estimated Dual Eligibles	819,688
Total Dual Enrollees All Plans	262,157
Total UnitedHealthcare Enrollees	73,483
UHC Market Share	28%
DSNP Penetration All Plans	32%
Estimated Dual Eligibles w/out DSNP	557,531
DSNP Expansion Eligibles	92,709



Market Highlights

- 2019 expansion includes over 30 new counties with 92K more dual eligibles
- Fitness benefit
- Personal Emergency Response System (PERS)
- Added Meal Benefit Package












*UHC service area only. CMS.gov Data (Jun 2017) Includes approx. 82k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (HMO): H3387-010

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



Additional Benefits*

	Acupuncture	\$0 co-pay for 10 routine acupuncture visits each year for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental	\$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like root canals, dentures and extractions. (DT196)
	Fitness	Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care	4 visits per year at \$0 copay.
	Hearing	Annual exam and \$1,000 credit every 2 years for hearing devices.
	Meal Program	\$0 co-pay for up to 42 meals in 14 days following discharge from a facility 1 time per year.
	NurseLine	Available 24 hours a day/7 days a week.
	OTC Debit Card	InComm Healthcare & Affinity: \$120/month → \$1,440/year; monthly expiration in over-the-counter product credits loaded onto a debit card to purchase personal health care items from a Plan approved list at designated locations.
	PERS	Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation	National MedTrans: 48 one-way rides to plan approved locations.
	Vision	Annual exam and \$300 credit every 2 years for eyewear.

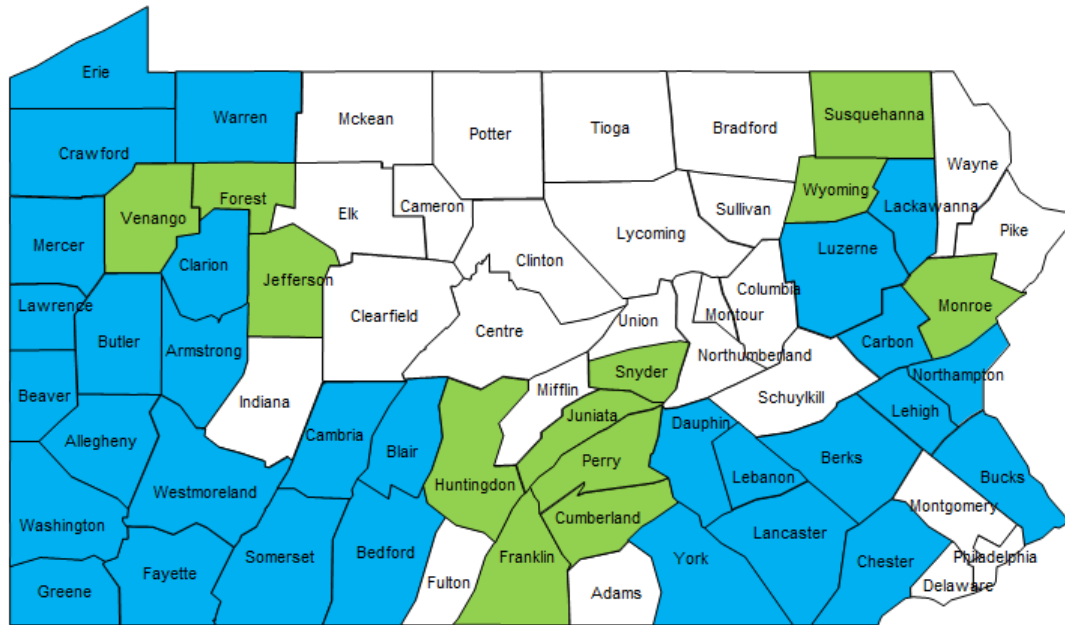
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Pennsylvania 2019 DSNP Market Overview

DSNP Service Area



- Current H3113-009
- Expansion H3113-009

Market Landscape*

Estimated Dual Eligibles	311,359
Total Dual Enrollees All Plans	132,013
Total UnitedHealthcare Enrollees	10,389
UHC Market Share	8%
DSNP Penetration All Plans	42%
Estimated Dual Eligibles w/out DSNP	179,346
DSNP Expansion Eligibles	27,641



Market Highlights

- Added 12 new counties with over 27k more dual eligibles
- Fitness benefit
- Added Meal Benefit Package
- Full dentures included with dental coverage
- Increased OTC debit card to \$100 per quarter























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Dual Complete (HMO): H3113-009

Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Carbon, Chester, Clarion, Crawford, **Cumberland**, Dauphin, Erie, Fayette, **Forest**, **Franklin**, Greene, **Huntingdon**, **Jefferson**, **Juniata**, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Mercer, **Monroe**, Northampton, **Perry**, Philadelphia, **Snyder**, Somerset, **Susquehanna**, **Venango**, Warren, Washington, Westmoreland, **Wyoming**, York



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT165)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$190/quarter → \$760/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	OTC Debit Card		InComm Healthcare & Affinity: \$100/quarter → \$400/year; annual expiration in over-the-counter product credits loaded onto a debit card to purchase personal health care items from a Plan approved list at designated locations.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Vision		Annual exam and \$150 credit every year for eyewear.

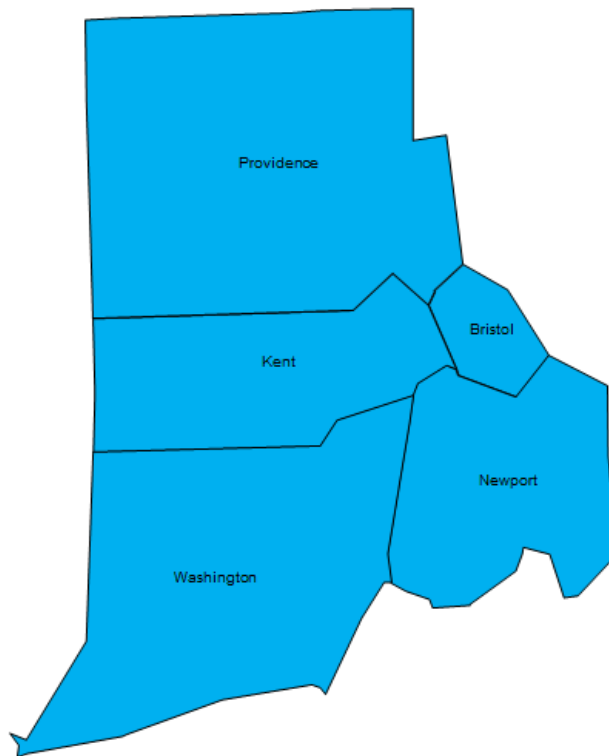
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Rhode Island 2019 DSNP Market Overview

DSNP Service Area



● Current H3113-010

Market Landscape*

Estimated Dual Eligibles	41,546
Total Dual Enrollees All Plans	2,253
Total UnitedHealthcare Enrollees	2,253
UHC Market Share	100%
DSNP Penetration All Plans	5%
Estimated Dual Eligibles w/out DSNP	39,293



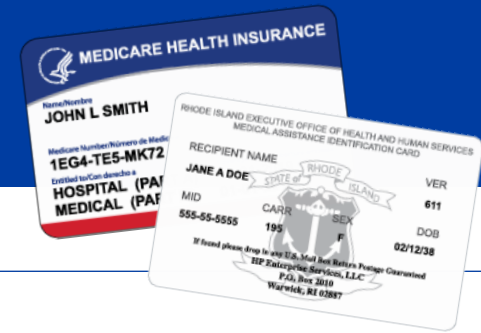
Market Highlights

- Increased OTC Catalog Benefit to \$200 per quarter
- Increased Dental Benefits to \$2500
- Added hearing aid benefit up to \$2,000 for hearing aid(s) every 2 years
- Added Acupuncture and Chiropractic benefit combined 20 visits/year





















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Dual Complete (HMO): H3113-010

Bristol, Kent, Newport, Providence, Washington



Additional Benefits*

	Acupuncture and Chiropractic		Up to 20 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, root canals and more. (DT166)
	Fitness Activity Tracker		One Fitbit® activity tracker at no additional cost every 2 years.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,000 credit every 2 years for hearing devices.
	No Referral Needed		Choice of specialists within the network.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Vision		Annual exam and \$150 credit every year for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

























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Dual Complete RP (Regional PPO): R1548-001

State-wide



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every six months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT174)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	OTC Debit Card		InComm Healthcare & Affinity: \$50/quarter → \$200/year; annual expiration in over-the-counter product credits loaded onto a debit card to purchase personal health care items from a Plan approved list at designated locations.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$250 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Dual Complete (HMO): H7464-001

Alexandria City, Arlington, Augusta, Bland, Botetourt, Bristol City, Buckingham, Carroll, Charles City, Chesapeake City, Chesterfield, Colonial Heights City, Craig, Dickenson, Fairfax City, Fairfax, Falls Church City, Fauquier, Floyd, Franklin, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Greene, Hampton City, Hanover, Henrico, Isle of Wight, James City, King William, Lancaster, Loudoun, Madison, Manassas City, Manassas Park City, Mathews, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Orange, Page, Patrick, Pittsylvania, Portsmouth City, Prince William, Pulaski, Radford City, Richmond City, Roanoke City, Rockingham, Russell, Scott, Smyth, Southampton, Spotsylvania, Stafford, Suffolk City, Surry, Tazewell, Virginia Beach City, Warren, Washington, Winchester City, Wise, Wythe, York



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT123)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	OTC Debit Card		InComm Healthcare & Affinity: \$75/quarter → \$300/year; annual expiration in over-the-counter product credits loaded onto a debit card to purchase personal health care items from a Plan approved list at designated locations.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$225 credit every year for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

* As of 6/4/2018.
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Washington D.C. 2019 DSNP Market Overview

DSNP Service Area



● Current H2228-045

Market Landscape*

Estimated Dual Eligibles	32,380
Total Dual Enrollees All Plans	7,123
Total UnitedHealthcare Enrollees	6,770
UHC Market Share	95%
DSNP Penetration All Plans	22%
Estimated Dual Eligibles w/out DSNP	25,257



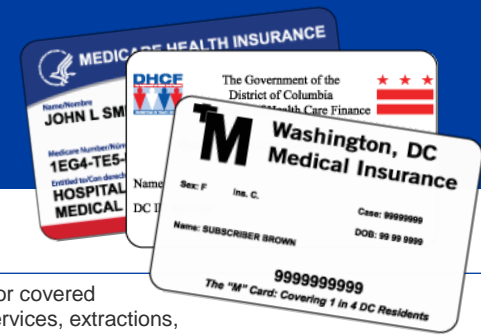
Market Highlights

- \$125 OTC Catalog benefit
- Nurseline and in-home nurse visit through UnitedHealth at Home included
- 24 one-way transportation trips
- \$150 credit toward lenses/frames and contacts every 2 years
- Increased Dental Benefit to \$2,000

















*CMS.gov Data (Jun 2017). SMRT Market Overview (Feb 2018).
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Dual Complete (Local PPO): H2228-045

Washington DC



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures and more. (DT163)
	Foot Care		4 visits per year at \$0 copay.
	No Referral Needed		Choice of specialists within the network.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$125/quarter → \$500/year; quarterly expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website or catalog.
	Transportation		LogistiCare: 24 one-way rides to plan approved locations.
	UnitedHealth at Home		In-home visits from a nurse or registered practitioner.
	Vision		Bi-annual exam and \$150 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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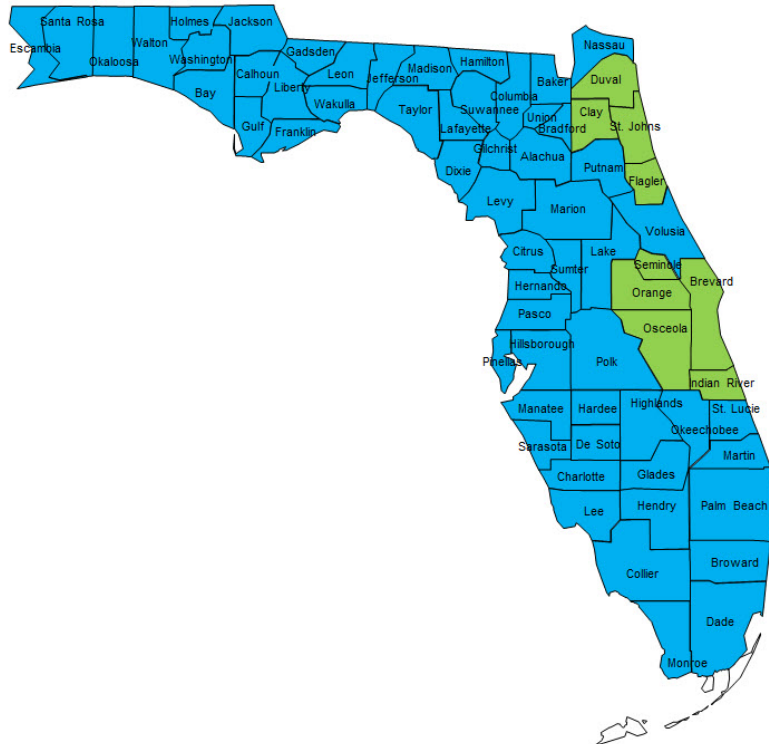


Southeast Region

2019 Dual Special Needs Plans

Florida 2019 DSNP Market Overview

DSNP Service Area



- Current H1045-039, R7444-012
- Expansion of the H1045-039 plan (formerly H1045-040 plan)

Market Landscape*

Estimated Dual Eligibles	804,920
Total Dual Enrollees All Plans	302,414
Total UnitedHealthcare Enrollees	54,797
UHC Market Share	18%
DSNP Penetration All Plans	38%
Estimated Dual Eligibles w/out DSNP	502,506



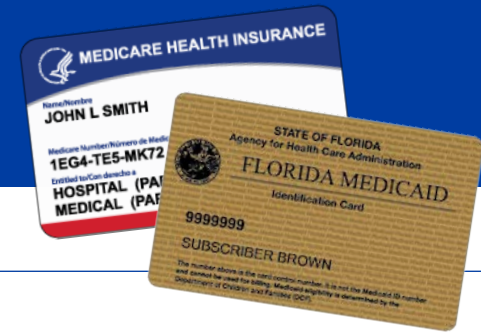
Market Highlights

- Increased Chiropractic and Acupuncture combined visits to 20 per year
- Increased hearing benefit up to \$2,500 for unlimited hearing aid(s) every 2 years
- Added Meal Package Benefit
- Personal Emergency Response System (PERS) included























*CMS.gov Data (Jun 2017). Includes partial duals who most likely qualify. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.


Dual Complete LP (HMO): H1045-039

Brevard, Charlotte, Clay, Duval, Flagler, Hernando, Hillsborough, Indian River, Lee, Manatee, Orange, Osceola, Pasco, Pinellas, Polk, St. Johns, Sarasota, Seminole



Additional Benefits*

	Acupuncture and Chiropractic		Up to 20 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT180)
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$250/quarter → \$1,000/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 48 one-way rides to plan approved locations up to 75 miles.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$70 credit on glasses (standard lenses included) or \$105 on contacts every year.

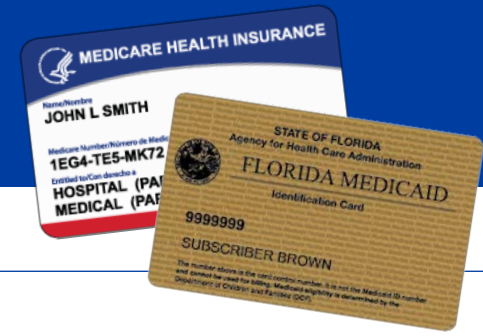
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Dual Complete RP (Regional PPO): R7444-012

State-wide



Additional Benefits*

	Acupuncture and Chiropractic		Up to 20 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT179)
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Debit Card		FirstLine Medical: \$205/quarter → \$820/year; annual expiration in over-the-counter product credits with the option to use the debit card to purchase products at your local Walgreens or through FirstLine Medical catalog by mail, website or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 48 one-way rides to plan approved locations up to 75 miles.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone — Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$70 credit on glasses (standard lenses included) or \$105 on contacts every year.

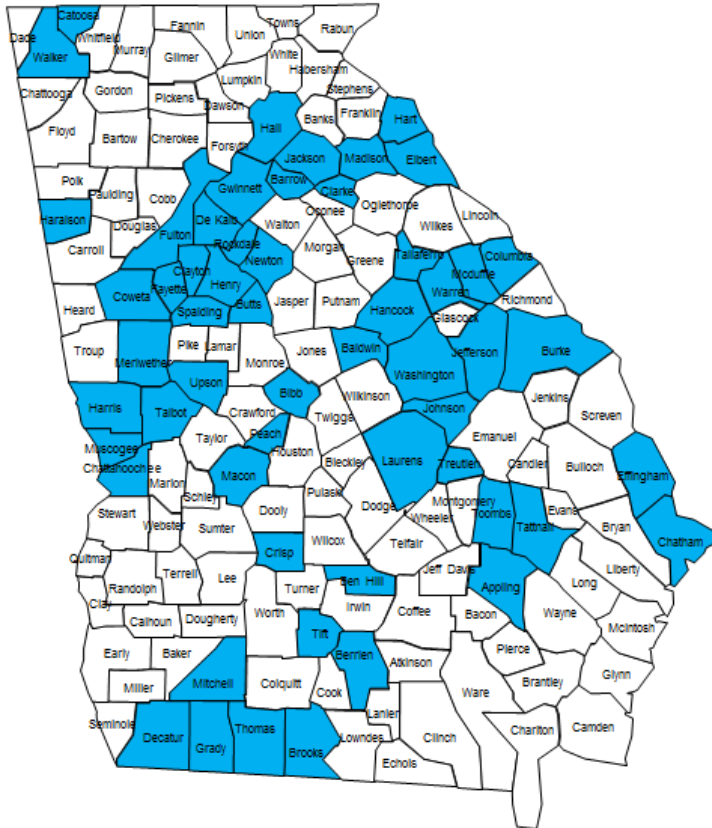
 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Georgia 2019 DSNP Market Overview

DSNP Service Area



- Current H2228-044; H5322-030

Market Landscape*

Estimated Dual Eligibles	200,449
Total Dual Enrollees All Plans	50,755
Total UnitedHealthcare Enrollees	12,263
UHC Market Share	24%
DSNP Penetration All Plans	25%
Estimated Dual Eligibles w/out DSNP	149,694



Market Highlights

- Increased transportation benefit to 36 one-way trips/plan approved locations
- Added 10 visits per year for Chiropractic and Acupuncture services combined
- OTC Catalog Credits \$165/Quarter
- Added Meal Package Benefit





















UHC service area only, CMS.gov Data (July 2017). Includes approx. 44k partial deals who most likely qualify. SMART Market Overview (Feb 2018)
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Dual Complete (Local PPO): H2228-044

Baldwin, Bibb, Clayton, Cobb, Coweta, De Kalb, Fulton, Gwinnett, Laurens



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT030)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$165/quarter → \$660/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation		LogistiCare: 36 one-way rides to plan approved locations.
	Vision		Bi-annual exam and \$150 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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Dual Complete (HMO-POS): H5322-030

Appling, Barrow, Ben Hill, Berrien, Brooks, Burke, Butts, Catoosa, Chatham, Chattahoochee, Clarke, Columbia, Crisp, Decatur, Douglas, Effingham, Elbert, Fayette, Grady, Hall, Hancock, Haralson, Harris, Hart, Henry, Jackson, Jefferson, Johnson, McDuffie, Macon, Madison, Meriwether, Mitchell, Muscogee, Newton, Peach, Richmond, Rockdale, Spalding, Talbot, Taliaferro, Tattnall, Thomas, Tift, Toombs, Treutlen, Upson, Walker, Warren, Washington



Additional Benefits*

	Acupuncture and Chiropractic		Up to 10 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$1,000 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT015)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$165/quarter → \$660/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	Transportation		LogistiCare: 36 one-way rides to plan approved locations.
	Vision		Bi-annual exam and \$150 credit every 2 years for eyewear.

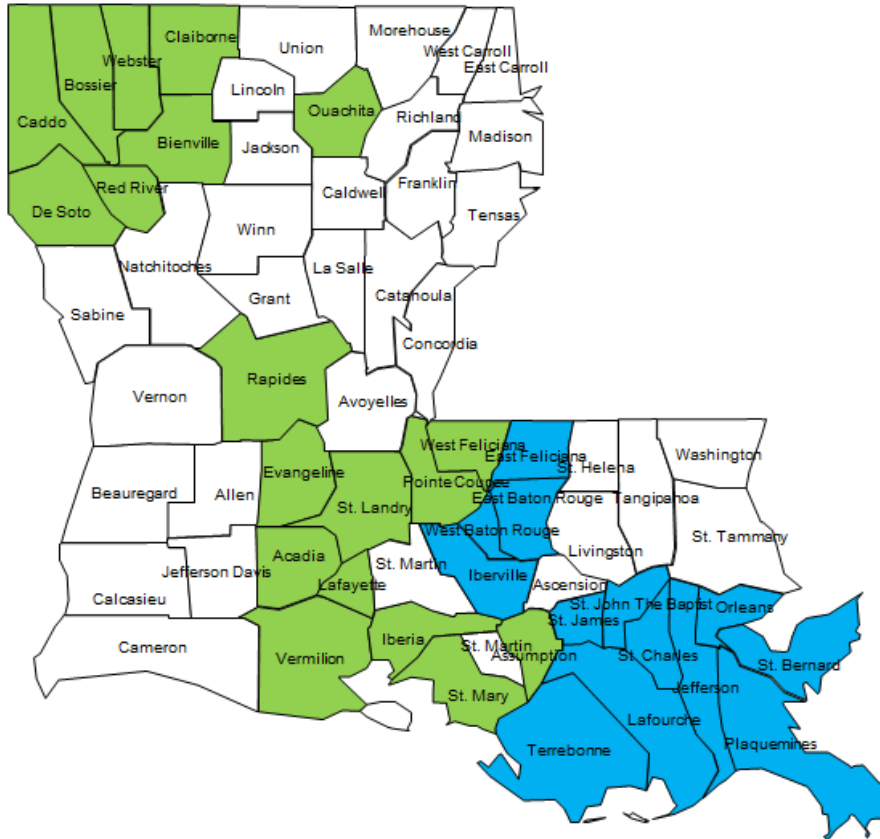
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Louisiana 2019 DSNP Market Overview

DSNP Service Area



- Current H5008-010
- Expansion H5008-010

Market Landscape*

Estimated Dual Eligibles	103,647
Total Dual Enrollees All Plans	37,000
Total UnitedHealthcare Enrollees	3,114
UHC Market Share	8%
DSNP Penetration All Plans	36%
Estimated Dual Eligibles w/out DSNP	66,647
DSNP Expansion Eligibles	72,749



Market Highlights

- Added 18 new parishes with over 70k more dual eligibles
- Added American Well virtual doctor visits
- Added Meal Benefit Package
- Improved dental package including dentures and root canals
- Increased OTC Catalog benefit to \$250 per year

























*UHC service area only. CMS.gov Data (Jun 2017) Includes approx. 24k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete (HMO): H5008-010

Acadia, Assumption, Bienville, Bossier, Caddo, Claiborne, De Soto, East Baton Rouge, East Feliciana, Evangeline, Iberia, Iberville, Jefferson, Lafayette, Lafourche, Orleans, Ouachita, Plaquemines, Pointe Coupee, Rapides, Red River, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Landry, St. Mary, Terrebonne, Vermilion, Webster, West Baton Rouge, West Feliciana



Additional Benefits*

	Chiropractic		\$0 co-pay for 20 routine chiropractic visits each year for the relief of pain and neuromusculoskeletal disorders.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT170)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		6 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 28 meals in 14 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$250/quarter → \$1,000/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 48 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$300 credit every year for eyewear.

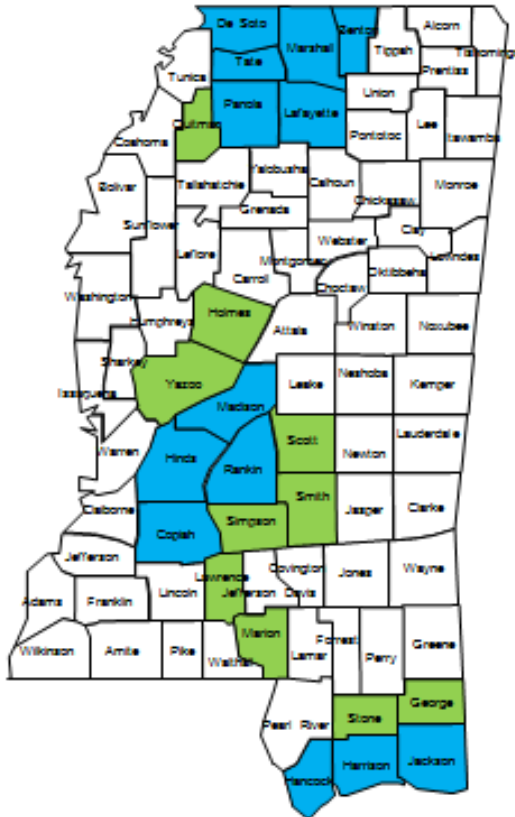
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Mississippi 2019 DSNP Market Overview

DSNP Service Area



● Current H5008-011

● Expansion H5008-011

Market Landscape*

Estimated Dual Eligibles	61,927
Total Dual Enrollees All Plans	12,247
Total UnitedHealthcare Enrollees	1,346
UHC Market Share	11%
DSNP Penetration All Plans	20%
Estimated Dual Eligibles w/out DSNP	49,680
DSNP Expansion Eligibles	14,376



Market Highlights

- Added 10 new counties with over 14k more dual eligibles
- Increased OTC Catalog benefit to \$200 per quarter
- Dentures and root canals included in improved dental package
- Added Meal Benefit Package





















*UHC service area only. CMS.gov Data (Jun 2017). Includes approx. 9k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.


Dual Complete (HMO): H5008-011

Benton, Copiah, DeSoto, **George**, Hancock, Harrison, Hinds, **Holmes**, Jackson, Lafayette, **Lawrence**, Madison, **Marion**, Marshall, Panola, **Quitman**, Rankin, **Scott**, **Simpson**, **Smith**, **Stone**, Tate, Yazoo



Additional Benefits*

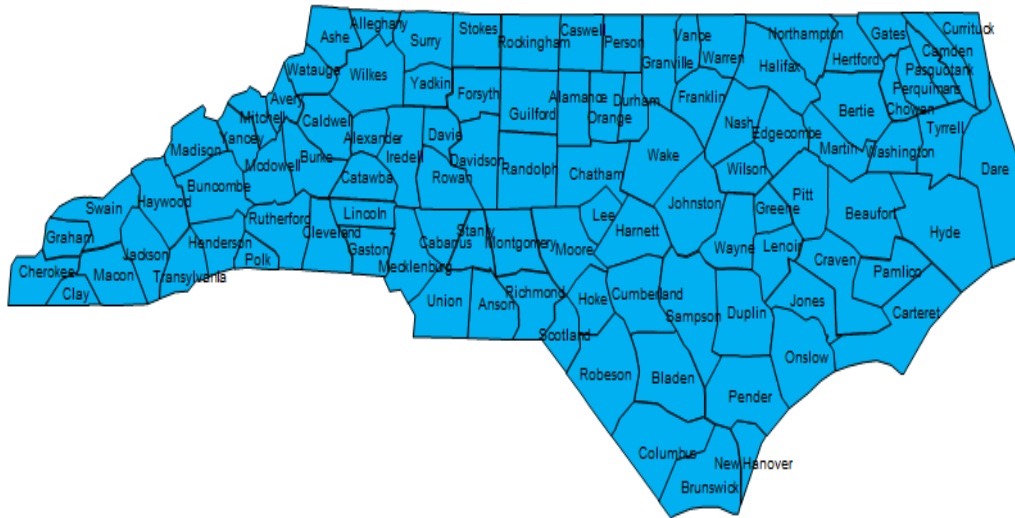
	Chiropractic		\$0 co-pay for 10 routine chiropractic visits each year for the relief of pain and neuromusculoskeletal disorders.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT171)
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$1,000 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 28 meals in 14 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website or catalog.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		National MedTrans: 36 one-way rides to plan approved locations.
	Vision		Annual exam and \$250 credit every year for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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North Carolina 2019 DSNP Market Overview

DSNP Service Area



● Current R1548-010, H5253-041

Market Landscape*

Estimated Dual Eligibles	327,708
Total Dual Enrollees All Plans	37,193
Total UnitedHealthcare Enrollees	10,058
UHC Market Share	27%
DSNP Penetration All Plans	11%
Estimated Dual Eligibles w/out DSNP	290,515



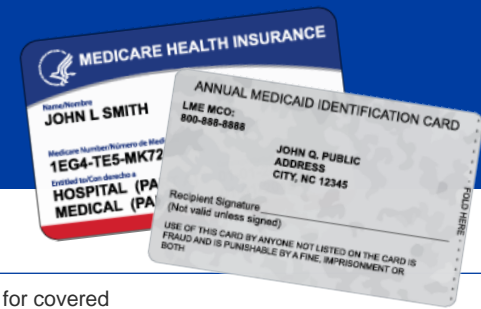
Market Highlights

- Added a new OTC Debit Card benefit with a credit amount of \$50 per quarter
- Increased vision coverage to \$225 credit for lenses/frames and contacts every 2 years
- Increased Dental Benefit amount to \$2,500/year
- Added Meal Benefit Package

























*CMS.gov Data (Jun 2017). Includes approx. 67k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018). 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. 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. © 2018 United Healthcare Services, Inc. All rights reserved.

Dual Complete RP (Regional PPO): R1548-001

State-wide but non-commissionable in counties with the H5253-041 plan: *Alamance, Buncombe, Caswell, Catawba, Chatham, Cumberland, Davidson, Davie, Durham, Forsyth, Guilford, Henderson, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Wake, Wilkes and Yadkin.*



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning every six months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions and more. (DT174)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 14 meals in 7 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$200/quarter → \$800/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website or catalog.
	OTC Debit Card		InComm Healthcare & Affinity: \$50/quarter → \$200/year; annual expiration in over-the-counter product credits loaded onto a debit card to purchase personal health care items from a Plan approved list at designated locations.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Annual exam and \$250 credit every 2 years for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019





















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Dual Complete (HMO SNP): H5253-041

Alamance, Buncombe, Caswell, Catawba, Chatham, Cumberland, Davidson, Davie, Durham, Forsyth, Guilford, Henderson, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Wake, Wilkes, Yadkin



Additional Benefits*

	Dental		\$0 Prev: exam/cleaning and fluoride every 6 months, x-ray. \$0 Comp: up to \$2,500 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals and more. (DT195)
	Fitness		Renew Active™: \$0 co-pay for standard membership access to participating locations, online brain exercises and activities, an in-person fitness orientation and access to group fitness classes – depending on availability.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$0 copay for each inner ear or each over the ear device; limited to 2 devices every year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$350/quarter → \$1,400/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website or catalog.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		LogistiCare: 48 one-way rides to plan approved locations.
	Virtual Doctor Visits		Available to members 24 hours a day/7 days a week through live video chat with a doctor via computer, tablet or smartphone – Members able to ask questions, get a diagnosis and potentially get medications.
	Vision		Exam every 2 years and \$70 credit frames (standard lenses included) or \$105 credit contacts every two years.

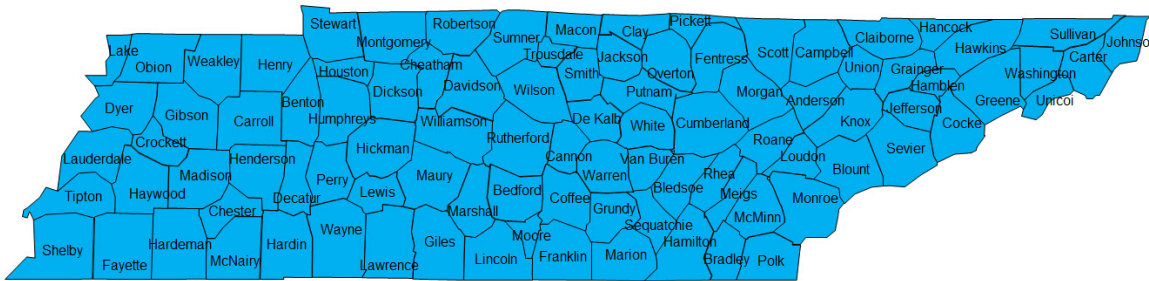
 New/Improved for 2019  No changes for 2019  Degraded for 2019

* As of 6/4/2018.
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Tennessee 2019 DSNP Market Overview

DSNP Service Area



● Current H0251-002

Market Landscape*

Estimated Dual Eligibles	259,511
Total Dual Enrollees All Plans	98,151
Total UnitedHealthcare Enrollees	54,386
UHC Market Share	55%
DSNP Penetration All Plans	38%
Estimated Dual Eligibles w/out DSNP	161,360



Market Highlights

- Increased OTC Catalog benefit to \$265 per quarter
- \$2500 credits for hearing aid(s) every 2 years
- Added Meal Benefit Package
- Personal Emergency Response System (PERS)
- Comprehensive dental coverage increased to \$3,250 per year
- Added solutions for Caregivers Benefit























*CMS.gov Data (Jun 2017). Includes approx. 50k partial duals who may or may not be eligible. SMRT Market Overview (Feb 2018).
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Dual Complete (HMO): H0251-002

State-wide



Additional Benefits*

	Acupuncture and Chiropractic		Up to 20 combined visits every year for \$0 copay per visit for the relief of pain, neuromusculoskeletal disorders and nausea.
	Dental		\$0 Prev: exam/cleaning every 6 months, x-ray. \$0 Comp: up to \$3,250 per year for covered preventive and comprehensive dental services like fillings, crowns, periodontal services, extractions, dentures, root canals, sedation and more. (DT159)
	Fitness		SilverSneakers®: Basic fitness program membership with no visit or use fee through network service providers.
	Foot Care		4 visits per year at \$0 copay.
	Hearing		Annual exam and \$2,500 credit every 2 years for hearing devices.
	Meal Program		\$0 co-pay for up to 28 meals in 14 days following discharge from a facility 1 time per year.
	NurseLine		Available 24 hours a day/7 days a week.
	OTC Credits		\$265/quarter → \$1,060/year; annual expiration in over-the-counter product credits with the option to purchase from the Health Products Benefit website, catalog or phone.
	PERS		Personal Emergency Response System (PERS) available 24 hours a day/7 days a week at no additional cost — service includes wireless/landline compatibility, assisted or self-set-up and available anywhere in the U.S.
	Transportation		Tennessee Carriers, Inc.: 30 one-way rides to approved locations with 18 additional rides to and from plan approved locations for routine dental, vision, hearing, chiropractic and acupuncture services not covered by Original Medicare.
	Vision		Annual exam and \$350 credit every year for eyewear.

 New/Improved for 2019  No changes for 2019  Degraded for 2019

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