

Illinois

2021 Medicare Advantage Plans

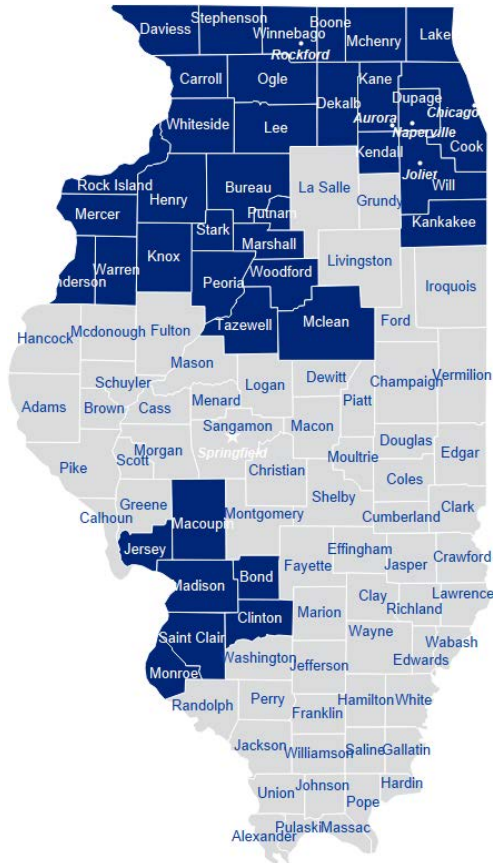
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

For final 2021 plan details, refer to the 2021 Summary of Benefits.

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● Current Footprint ● No Footprint

2021 Medicare Advantage Service Area



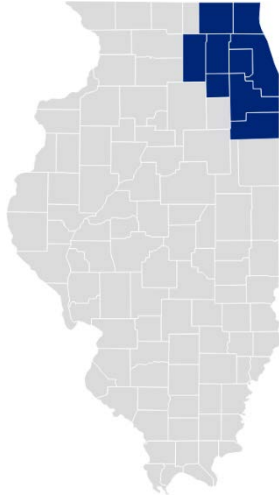
State Landscape¹

Eligibles (as of May 2020)	1,992,383
YOY Eligible Growth	4.1%
MA Penetration	28.7%
YOY MA Enrollment Growth	12.6%
UHC Market Share	18.0%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID	Plan Name
H0271-004-000	UnitedHealthcare® Medicare Advantage Assure (PPO)
<i>Illinois:</i> Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford	
H8768-005-000	AARP® Medicare Advantage Choice (PPO)
H8768-010-000	AARP® Medicare Advantage Walgreens (PPO)
<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will	
H2802-025-000	AARP® Medicare Advantage Plan 1 (HMO)
H2802-026-000	AARP® Medicare Advantage Plan 2 (HMO)
<i>Illinois:</i> Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will	
H2802-024-000	AARP® Medicare Advantage Access (HMO)
<i>Illinois:</i> Cook, DuPage, Kane, Kendall, Lake, McHenry, McLean	

Market Landscape ¹	
Eligibles (as of May 2020)	1,516,144
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	15.9%
YOY MA Non-SNP Enrollment Growth	21.9%
UHC Non-SNP Market Share	19.2%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2021 PRODUCT BENEFIT GRID

CHICAGO



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Walgreens (PPO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H8768-005-000	H8768-010-000	H0271-004-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Premium	\$38	\$0	\$0 for Full Duals
Medical Ded.	\$0	\$0	\$0
Max OOP	\$3,900	\$5,900	\$0 for Full Duals
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$45; No Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$275 Days 1-6	\$320 Days 1-6	\$0 for Full Duals
ASC/Outpatient	\$0 or \$275 / \$0 or \$275	\$0 or \$320 / \$0 or \$320	\$0 for Full Duals
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0	\$0	\$0 for Full Duals
Rx Ded./Copays	\$195 Tiers 4-5; \$3/\$10/\$45/\$95/29%	\$250 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)	Varies by LIS Level
Dental	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)	\$2,500 Dental Level 4 (no cost sharing)
Eyewear	Up to \$150 every 2 years, standard lenses at no cost	Up to \$150 every 2 years, standard lenses at no cost	Up to \$250 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program	Renew Active Fitness Program	Renew Active Fitness Program
OTC	\$50/quarter catalog	Not Covered	\$185/quarter debit card
Hearing Aid	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years	Not Covered	\$2,000 allowance for hearing aids every 2 years
Other Benefits	Nurseline	Nurseline	Nurseline, Transportation: 36 one-way trips to or from approved locations

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2021 PRODUCT BENEFIT GRID

CHICAGO



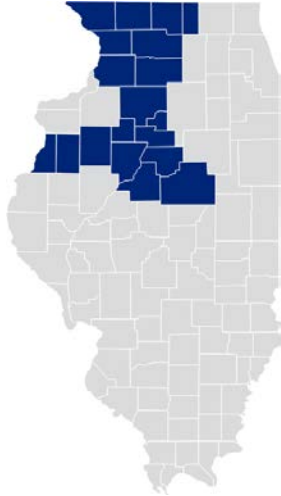
Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Access (HMO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H2802-025-000 	H2802-024-000	H2802-026-000 
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs	\$0 premium plan designed around Advocate Health for coordinated care and low out-of-pocket costs. Passport included	Higher premium plan with low out-of-pocket costs and rich ancillaries
Premium	\$26	\$0	\$76
Medical Ded.	\$0	\$0	\$0
Max OOP	\$3,900	\$3,600	\$3,900
PCP/Specialist	\$0 / \$45; Referral Required	\$0 / \$35; Referral Required	\$0 / \$30; Referral Required
Inpatient Hospital	\$295 Days 1-6	\$250 Days 1-6	\$225 Days 1-6
ASC/Outpatient	\$0 or \$295 / \$0 or \$295	\$0 or \$250 / \$0 or \$250	\$0 or \$225 / \$0 or \$225
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$195 Tiers 4-5; \$3/\$10/\$47/\$100/29%	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%	\$60 Tiers 4-5; \$3/\$10/\$45/\$95/32%
Dental	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available	Dental Level 1 (no cost sharing) ; Platinum Dental Rider Available	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)
Eyewear	Up to \$150 every 2 years, standard lenses at no cost	Up to \$100 every 2 years, standard lenses at no cost	Up to \$200 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program	Renew Active Fitness Program	Renew Active Fitness Program
OTC	\$50/quarter catalog	\$40/quarter catalog	\$50/quarter catalog
Hearing Aid	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years
Other Benefits	Nurseline	Nurseline	Nurseline

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID	Plan Name
H0271-004-000	UnitedHealthcare® Medicare Advantage Assure (PPO)
<i>Illinois:</i> Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford	
H5253-108-001	AARP® Medicare Advantage (HMO-POS)
H8768-011-000	AARP® Medicare Advantage Walgreens (PPO)
H8768-003-000	AARP® Medicare Advantage Choice (PPO)
<i>Illinois:</i> Boone, Bureau, Carroll, Henderson, Jo Daviess, Knox, Lee, Marshall, McLean, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Winnebago, Woodford	
H2802-024-000	AARP® Medicare Advantage Access (HMO)
<i>Illinois:</i> Cook, DuPage, Kane, Kendall, Lake, McHenry, McLean	





Market Landscape ¹	
Eligibles (as of May 2020)	276,713
YOY Eligible Growth	3.9%
MA Non-SNP Penetration	21.5%
YOY MA Non-SNP Enrollment Growth	13.8%
UHC Non-SNP Market Share	13.4%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.

2021 PRODUCT BENEFIT GRID

NW ILLINOIS



Plan Name	AARP® Medicare Advantage Walgreens (PPO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-011-000  	H8768-003-000 	H5253-108-001 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy	Open access plan for those seeking maximum coverage	Low premium plan with broader network access and lower out-of-pocket costs. POS for dental only
Premium	\$0	\$49	\$25
Medical Ded.	\$0	\$0	\$0
Max OOP	\$5,900	\$3,400	\$3,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$320 Days 1-6	\$275 Days 1-5	\$325 Days 1-5
ASC/Outpatient	\$0 or \$320 / \$0 or \$320	\$0 or \$275 / \$0 or \$275	\$0 or \$295 / \$0 or \$295
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$250 Tiers 3-5; \$0/\$5/\$47/\$100/28% (Preferred)	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%
Dental	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available
Eyewear	Up to \$150 every 2 years, standard lenses at no cost	Up to \$150 every 2 years, standard lenses at no cost	Up to \$100 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program	Renew Active Fitness Program	Renew Active Fitness Program
OTC	Not Covered	\$50/quarter catalog	\$50/quarter catalog
Hearing Aid	Not Covered	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years
Other Benefits	Nurseline	Nurseline, PERS	Nurseline, PERS

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2021 PRODUCT BENEFIT GRID

NW ILLINOIS

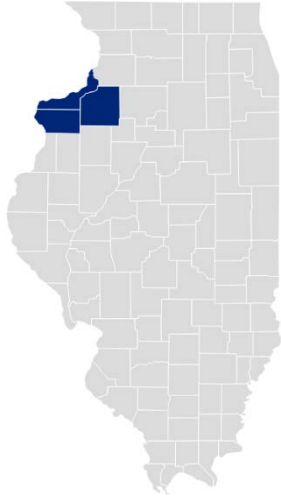


Plan Name	AARP® Medicare Advantage Access (HMO)	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H2802-024-000	H0271-004-000
Plan Highlights	\$0 premium plan designed around Advocate Health for coordinated care and low out-of-pocket costs. Passport included	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Premium	\$0	\$0 for Full Duals
Medical Ded.	\$0	\$0
Max OOP	\$3,600	\$0 for Full Duals
PCP/Specialist	\$0 / \$35; Referral Required	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$0 for Full Duals
ASC/Outpatient	\$0 or \$250 / \$0 or \$250	\$0 for Full Duals
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0	\$0 for Full Duals
Rx Ded./Copays	\$100 Tiers 3-5; \$3/\$12/\$47/\$100/31%	Varies by LIS Level
Dental	Dental Level 1 (no cost sharing) ; Platinum Dental Rider Available	\$2,500 Dental Level 4 (no cost sharing)
Eyewear	Up to \$100 every 2 years, standard lenses at no cost	Up to \$250 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program	Renew Active Fitness Program
OTC	\$40/quarter catalog	\$185/quarter debit card
Hearing Aid	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years	\$2,000 allowance for hearing aids every 2 years
Other Benefits	Nurseline	Nurseline, Transportation: 36 one-way trips to or from approved locations

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2021 Medicare Advantage Service Area



Plan ID Plan Name

H0271-004-000 UnitedHealthcare® Medicare Advantage Assure (PPO)

Illinois: Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Mercer, Ogle, Peoria, Putnam, Rock Island, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford

H5253-108-002 AARP® Medicare Advantage (HMO-POS)

H8768-017-002 AARP® Medicare Advantage Choice (PPO)


Illinois: Henry, Mercer, Rock Island; *Iowa:* Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cedar, Cerro Gordo, Chickasaw, Clarke, Clayton, Clinton, Crawford, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Mahaska, Marion, Monroe, Muscatine, Pocahontas, Poweshiek, Sac, Scott, Tama, Van Buren, Wapello, Washington, Wayne, Webster, Winnebago, Wright

Market Landscape¹

Eligibles (as of May 2020)	50,295
YOY Eligible Growth	3.4%
MA Non-SNP Penetration	21.8%
YOY MA Non-SNP Enrollment Growth	17.5%
UHC Non-SNP Market Share	50.6%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.



Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-002 	H5253-108-002 
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice	Mid premium plan with broader network access and lower out-of-pocket costs. POS for dental only
Premium	\$0	\$36
Medical Ded.	\$1000	\$0
Max OOP	\$3,900	\$3,700
PCP/Specialist	\$0 / \$30; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$325 Days 1-5
ASC/Outpatient	\$0 or \$150 / \$0 or \$300	\$0 or \$225 / \$0 or \$325
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0	\$0
Rx Ded./Copays	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%
Dental	\$1,000 Dental Level 4 (no cost sharing)	\$1,000 Dental Level 4 (no cost sharing)
Eyewear	Up to \$300 every 2 years, standard lenses at no cost	Up to \$300 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program & Fitbit	Renew Active Fitness Program
OTC	\$60/quarter catalog	\$50/quarter catalog
Hearing Aid	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years
Other Benefits	Nurseline, Chiropractic: \$10; 18 visits/year, PERS	Nurseline, Chiropractic: \$10; 18 visits/year, PERS

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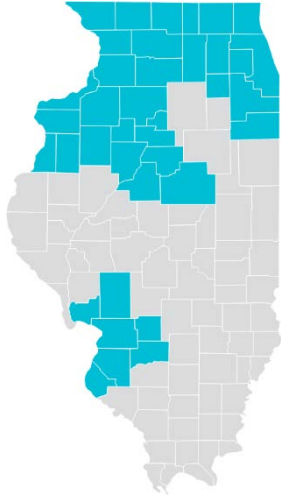


Plan Name	UnitedHealthcare® Medicare Advantage Assure (PPO)
Plan ID	H0271-004-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid - best for Full Duals
Premium	\$0 for Full Duals
Medical Ded.	\$0
Max OOP	\$0 for Full Duals
PCP/Specialist	\$0 for Full Duals / \$0 for Full Duals; No Referral Required
Inpatient Hospital	\$0 for Full Duals
ASC/Outpatient	\$0 for Full Duals
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0 for Full Duals
Rx Ded./Copays	Varies by LIS Level
Dental	\$2,500 Dental Level 4 (no cost sharing)
Eyewear	Up to \$250 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program
OTC	\$185/quarter debit card
Hearing Aid	\$2,000 allowance for hearing aids every 2 years
Other Benefits	Nurseline, Transportation: 36 one-way trips to or from approved locations

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2021 Medicare Advantage Service Area



Plan ID Plan Name

H8768-019-000 AARP® Medicare Advantage Patriot (PPO)

Illinois: Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Henderson, Jo Daviess, Kane, Kankakee, Kendall, Knox, Lake, Lee, Marshall, McHenry, McLean, Ogle, Peoria, Putnam, Stark, Stephenson, Tazewell, Warren, Whiteside, Will, Winnebago, Woodford

Market Landscape¹

Eligibles (as of May 2020)	1,992,383
YOY Eligible Growth	4.1%
MA Non-SNP Penetration	17.5%
YOY MA Non-SNP Enrollment Growth	19.5%
UHC Non-SNP Market Share	20.7%

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-019-000 
Plan Highlights	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage
Premium	\$0; Part B Rebate: \$20
Medical Ded.	\$0
Max OOP	\$5,900
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$275 Days 1-6
ASC/Outpatient	\$0 or \$275 / \$0 or \$275
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Dental	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)
Eyewear	Not Covered
Fitness	Renew Active Fitness Program
OTC	\$50/quarter catalog
Hearing Aid	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years
Other Benefits	Nurseline

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