

Indiana

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 ● Dual Only Expansion

2021 Medicare Advantage Service Area



State Landscape¹

| | |
|---------------------------------------|-----------|
| Eligibles (as of May 2020) | 1,389,667 |
| Estimated Dual Eligibles ² | 219,590 |
| YOY Eligible Growth | 4.5% |
| MA Penetration | 32.8% |
| YOY MA Enrollment Growth | 14.5% |
| UHC Market Share | 38.0% |

¹ May 2020 CMS.gov MA Ind State/County Enrollment within UHC 2021 MA Ind Footprint.
² UHC Dual SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 14,718 partial duals who may or may not be eligible).

● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



| Plan ID | Plan Name |
|---------|-----------|
|---------|-----------|

| | |
|---------------|---|
| H2802-012-000 | AARP® Medicare Advantage Plan 1 (HMO-POS) |
|---------------|---|

| | |
|---------------|---------------------------------------|
| H2228-022-000 | AARP® Medicare Advantage Choice (PPO) |
|---------------|---------------------------------------|

Indiana: Crawford, Daviess, Dubois, Gibson, Knox, Martin, Perry, Pike, Posey, Spencer, Vanderburgh, Warrick

Market Landscape¹


| | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 111,004 |
| YOY Eligible Growth | 4.0% |
| MA Non-SNP Penetration | 19.3% |
| YOY MA Non-SNP Enrollment Growth | 8.9% |
| UHC Non-SNP Market Share | 36.5% |

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

2021 PRODUCT BENEFIT GRID

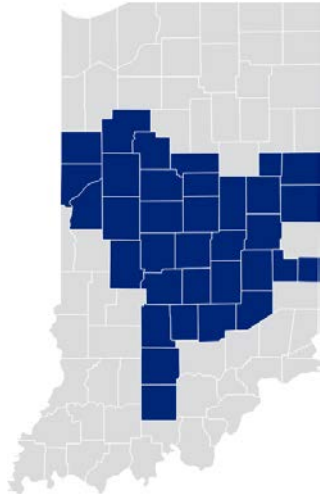
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| Plan Name | AARP® Medicare Advantage Choice (PPO) | AARP® Medicare Advantage Plan 1 (HMO-POS) |
|--------------------|---|--|
| Plan ID | H2228-022-000  | H2802-012-000  |
| Plan Highlights | Open access plan with low out-of-pocket costs and additional ancillaries | \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only |
| Premium | \$18 | \$0 |
| Medical Ded. | \$0 | \$0 |
| Max OOP | \$4,500 | \$4,900 |
| PCP/Specialist | \$0 / \$40; No Referral Required | \$5 / \$40; No Referral Required |
| Inpatient Hospital | \$370 Days 1-5 | \$360 Days 1-5 |
| ASC/Outpatient | \$0 or \$270 / \$0 or \$370 | \$0 or \$250 / \$0 or \$350 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 | \$0 |
| Rx Ded./Copays | \$50 Tiers 4-5; \$0/\$8/\$45/\$95/32% | \$125 Tiers 3-5; \$3/\$12/\$47/\$100/30% |
| Dental | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available |
| Eyewear | Up to \$250 every 2 years, standard lenses at no cost | Up to \$150 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program & Fitbit | Renew Active Fitness Program |
| OTC | \$60/quarter catalog | \$40/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, PERS | Nurseline, PERS |

● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID Plan Name

H2228-081-000 AARP® Medicare Advantage Choice Plan 2 (PPO)

Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White

H2802-010-000 AARP® Medicare Advantage Plan 1 (HMO-POS)

Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Jay, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White

H2228-021-000 AARP® Medicare Advantage Choice Plan 1 (PPO)

Indiana: Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Clinton, Decatur, Delaware, Fayette, Fountain, Hamilton, Hancock, Hendricks, Henry, Howard, Johnson, Lawrence, Madison, Marion, Monroe, Montgomery, Morgan, Orange, Putnam, Randolph, Rush, Shelby, Tippecanoe, Tipton, Union, Warren, White

Market Landscape¹

| | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 594,499 |
| YOY Eligible Growth | 4.7% |
| MA Non-SNP Penetration | 23.0% |
| YOY MA Non-SNP Enrollment Growth | 12.6% |
| UHC Non-SNP Market Share | 42.2% |

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

2021 PRODUCT BENEFIT GRID

INDIANAPOLIS



| Plan Name | AARP® Medicare Advantage Plan 1 (HMO-POS) | AARP® Medicare Advantage Choice Plan 1 (PPO) | AARP® Medicare Advantage Choice Plan 2 (PPO) |
|---------------------------|---|---|---|
| Plan ID | H2802-010-000 | H2228-021-000 | H2228-081-000 |
| Plan Highlights | \$0 premium plan with rich ancillary benefits with low out-of-pocket costs. POS for dental only | Open access plan with low out-of-pocket costs and additional ancillaries | \$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs |
| Premium | \$0 | \$22 | \$0 |
| Medical Ded. | \$0 | \$0 | \$0 |
| Max OOP | \$3,900 | \$5,200 | \$5,500 |
| PCP/Specialist | \$0 / \$40; No Referral Required | \$0 / \$35; No Referral Required | \$0 / \$40; No Referral Required |
| Inpatient Hospital | \$360 Days 1-5 | \$370 Days 1-5 | \$390 Days 1-5 |
| ASC/Outpatient | \$0 or \$260 / \$0 or \$360 | \$0 or \$250 / \$0 or \$350 | \$0 or \$270 / \$0 or \$370 |
| 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 | \$0; \$3/\$12/\$47/\$100/33% | \$185 Tiers 4-5; \$3/\$10/\$45/\$95/29% | \$185 Tiers 4-5; \$3/\$10/\$45/\$95/29% |
| Dental | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) | Dental Level 1 (no cost sharing); Platinum Dental Rider Available |
| Eyewear | Up to \$200 every 2 years, standard lenses at no cost | Up to \$250 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 & Fitbit | Renew Active Fitness Program |
| OTC | \$70/quarter catalog | \$40/quarter catalog | Not Covered |
| 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 | Not Covered |
| Other Benefits | Nurseline | Nurseline, PERS | Nurseline |

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



| Plan ID | Plan Name |
|---------------|---|
| H2228-080-000 | AARP® Medicare Advantage Choice Plan 2 (PPO) <i>Indiana:</i> Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley |
| H2228-019-000 | AARP® Medicare Advantage Choice Plan 1 (PPO) <i>Indiana:</i> Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley |
| H2802-015-000 | AARP® Medicare Advantage Plan 2 (HMO-POS) <i>Indiana:</i> Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley |
| H2228-020-000 | AARP® Medicare Advantage Focus (PPO) <i>Indiana:</i> Adams, Allen, Huntington, Kosciusko, Wells, Whitley |
| H2802-008-000 | AARP® Medicare Advantage Plan 1 (HMO-POS) <i>Indiana:</i> Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells |
| H2802-007-000 | AARP® Medicare Advantage Profile (HMO-POS) <i>Indiana:</i> Allen, De Kalb, Huntington, Lagrange, Noble, Wabash, Whitley |

| Market Landscape ¹ | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 137,103 |
| YOY Eligible Growth | 4.3% |
| MA Non-SNP Penetration | 35.9% |
| YOY MA Non-SNP Enrollment Growth | 6.3% |
| UHC Non-SNP Market Share | 46.4% |

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

2021 PRODUCT BENEFIT GRID

NE INDIANA





| Plan Name | AARP® Medicare Advantage Choice Plan 2 (PPO) | AARP® Medicare Advantage Choice Plan 1 (PPO) | AARP® Medicare Advantage Focus (PPO) |
|--------------------|--|--|---|
| Plan ID | H2228-080-000 | H2228-019-000 | H2228-020-000 |
| Plan Highlights | \$0 premium plan with popular ancillaries | Open access plan with low out-of-pocket costs and additional ancillaries | \$0 premium plan with popular ancillaries. Plan designed around Lutheran for coordinated care and low out-of-pocket costs |
| Premium | \$0 | \$18 | \$0 |
| Medical Ded. | \$0 | \$0 | \$0 |
| Max OOP | \$4,900 | \$3,900 | \$3,900 |
| PCP/Specialist | \$0 / \$40; No Referral Required | \$0 / \$40; No Referral Required | \$0 / \$30; No Referral Required |
| Inpatient Hospital | \$295 Days 1-6 | \$370 Days 1-5 | \$370 Days 1-5 |
| ASC/Outpatient | \$0 or \$195 / \$0 or \$295 | \$0 or \$195 / \$0 or \$350 | \$0 or \$195 / \$0 or \$370 |
| 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 | \$100 Tiers 4-5; \$0/\$8/\$45/\$95/31% | \$0; \$2/\$8/\$45/\$95/33% | \$0; \$2/\$8/\$45/\$95/33% |
| Dental | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) |
| Eyewear | Up to \$200 every 2 years, standard lenses at no cost | Up to \$300 every 2 years, standard lenses at no cost | Up to \$250 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program & Fitbit | Renew Active Fitness Program | Renew Active Fitness Program & Fitbit |
| OTC | Not Covered | \$50/quarter catalog | \$80/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, Acupuncture: \$10; 12 visits/year, Chiropractic: \$10; 12 visits/year, PERS | Nurseline, PERS |

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2021 PRODUCT BENEFIT GRID

NE INDIANA

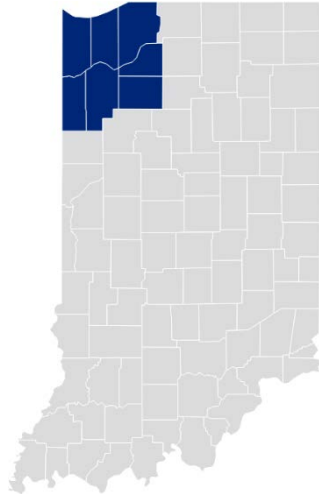


| Plan Name | AARP® Medicare Advantage Profile (HMO-POS) | AARP® Medicare Advantage Plan 1 (HMO-POS) | AARP® Medicare Advantage Plan 2 (HMO-POS) |
|---------------------------|--|---|---|
| Plan ID | H2802-007-000 | H2802-008-000  | H2802-015-000  |
| Plan Highlights | Plan designed around Parkview for coordinated care and low out-of-pocket costs. POS for dental only. Passport included | \$0 premium plan with rich ancillary benefits. POS for dental only | Higher premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only |
| Premium | \$0 | \$0 | \$79 |
| Medical Ded. | \$0 | \$0 | \$0 |
| Max OOP | \$4,500 | \$4,900 | \$4,200 |
| PCP/Specialist | \$5 / \$40; No Referral Required | \$10 / \$45; No Referral Required | \$0 / \$25; No Referral Required |
| Inpatient Hospital | \$370 Days 1-5 | \$370 Days 1-5 | \$350 Days 1-5 |
| ASC/Outpatient | \$0 or \$195 / \$0 or \$370 | \$0 or \$195 / \$0 or \$350 | \$0 or \$195 / \$0 or \$350 |
| 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 | \$210 Tiers 3-5; \$3/\$12/\$47/\$100/29% | \$190 Tiers 3-5; \$3/\$12/\$47/\$100/29% | \$0; \$2/\$8/\$45/\$95/33% |
| Dental | Dental Level 1 (no cost sharing); Platinum Dental Rider Available | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) |
| Eyewear | Up to \$250 every 2 years, standard lenses at no cost | Up to \$150 every 2 years, standard lenses at no cost | Not Covered |
| Fitness | Renew Active Fitness Program & Fitbit | Renew Active Fitness Program | Renew Active Fitness Program |
| OTC | \$40/quarter catalog | \$40/quarter catalog | \$80/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, Transportation: 12 one-way trips to or from approved locations, Acupuncture: \$10; 12 visits/year, Chiropractic: \$10; 12 visits/year, PERS | Nurseline | Nurseline |

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



| Plan ID | Plan Name |
|---------|-----------|
|---------|-----------|

| | |
|---------------|---|
| H2802-018-000 | AARP® Medicare Advantage Plan 1 (HMO-POS) |
|---------------|---|

| | |
|---------------|---------------------------------------|
| H2228-064-000 | AARP® Medicare Advantage Choice (PPO) |
|---------------|---------------------------------------|

Indiana: Jasper, La Porte, Lake, Newton, Porter, Pulaski, Starke

Market Landscape¹


| | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 185,528 |
| YOY Eligible Growth | 4.6% |
| MA Non-SNP Penetration | 13.3% |
| YOY MA Non-SNP Enrollment Growth | 21.5% |
| UHC Non-SNP Market Share | 18.1% |

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

2021 PRODUCT BENEFIT GRID

NW INDIANA

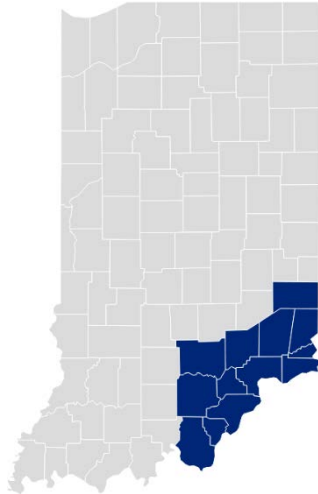


| Plan Name | AARP® Medicare Advantage Choice (PPO) | AARP® Medicare Advantage Plan 1 (HMO-POS) |
|--------------------|---|--|
| Plan ID | H2228-064-000  | H2802-018-000  |
| Plan Highlights | Open access plan with low out-of-pocket costs and additional ancillaries | \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only |
| Premium | \$24 | \$0 |
| Medical Ded. | \$0 | \$0 |
| Max OOP | \$4,500 | \$4,800 |
| PCP/Specialist | \$0 / \$40; No Referral Required | \$5 / \$45; No Referral Required |
| Inpatient Hospital | \$370 Days 1-5 | \$370 Days 1-5 |
| ASC/Outpatient | \$0 or \$250 / \$0 or \$350 | \$0 or \$270 / \$0 or \$370 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 | \$0 |
| Rx Ded./Copays | \$150 Tiers 3-5; \$0/\$10/\$45/\$95/30% | \$150 Tiers 3-5; \$3/\$12/\$47/\$100/30% |
| Dental | Dental Level 1 (no cost sharing); Platinum Dental Rider Available | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available |
| Eyewear | Up to \$250 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 |
| OTC | \$40/quarter catalog | \$40/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, PERS | Nurseline, PERS |

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID Plan Name

- H2228-065-000 AARP® Medicare Advantage Choice (PPO)
- H2802-016-000 AARP® Medicare Advantage Plan 1 (HMO-POS)

Indiana: Clark, Dearborn, Floyd, Franklin, Harrison, Jackson, Jefferson, Jennings, Ohio, Ripley, Scott, Switzerland, Washington

Market Landscape¹



| | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 120,675 |
| YOY Eligible Growth | 5.9% |
| MA Non-SNP Penetration | 20.0% |
| YOY MA Non-SNP Enrollment Growth | 13.1% |
| UHC Non-SNP Market Share | 22.7% |

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

2021 PRODUCT BENEFIT GRID

SE INDIANA

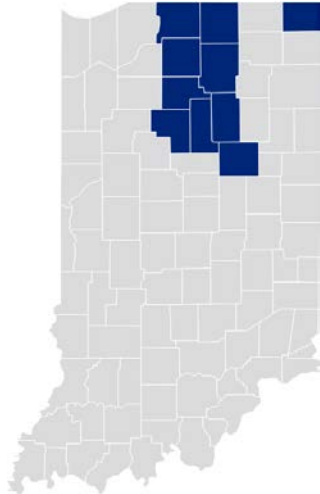


| Plan Name | AARP® Medicare Advantage Choice (PPO) | AARP® Medicare Advantage Plan 1 (HMO-POS) |
|--------------------|---|--|
| Plan ID | H2228-065-000  | H2802-016-000  |
| Plan Highlights | Open access plan with low out-of-pocket costs and additional ancillaries | \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only |
| Premium | \$22 | \$0 |
| Medical Ded. | \$0 | \$0 |
| Max OOP | \$4,900 | \$4,900 |
| PCP/Specialist | \$0 / \$40; No Referral Required | \$0 / \$40; No Referral Required |
| Inpatient Hospital | \$370 Days 1-5 | \$360 Days 1-5 |
| ASC/Outpatient | \$0 or \$270 / \$0 or \$370 | \$0 or \$250 / \$0 or \$350 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 | \$0 |
| Rx Ded./Copays | \$150 Tiers 3-5; \$0/\$10/\$45/\$95/30% | \$150 Tiers 4-5; \$3/\$12/\$47/\$100/30% |
| Dental | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available |
| Eyewear | Up to \$250 every 2 years, standard lenses at no cost | Up to \$200 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program & Fitbit | Renew Active Fitness Program |
| OTC | \$60/quarter catalog | \$40/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, PERS | Nurseline, PERS |

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID Plan Name

H2228-080-000 AARP® Medicare Advantage Choice Plan 2 (PPO)

Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley

H2228-019-000 AARP® Medicare Advantage Choice Plan 1 (PPO)

Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Jay, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley

H2802-015-000 AARP® Medicare Advantage Plan 2 (HMO-POS)

Indiana: Adams, Allen, Cass, De Kalb, Elkhart, Fulton, Grant, Huntington, Kosciusko, Lagrange, Marshall, Miami, Noble, St. Joseph, Steuben, Wabash, Wells, Whitley

H2228-020-000 AARP® Medicare Advantage Focus (PPO)

Indiana: Adams, Allen, Huntington, Kosciusko, Wells, Whitley

H2802-008-000 AARP® Medicare Advantage Plan 1 (HMO-POS)

Indiana: Adams, Cass, Elkhart, Fulton, Grant, Kosciusko, Marshall, Miami, St. Joseph, Steuben, Wells

Market Landscape¹

| | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 166,797 |
| YOY Eligible Growth | 3.8% |
| MA Non-SNP Penetration | 28.5% |
| YOY MA Non-SNP Enrollment Growth | 9.0% |
| UHC Non-SNP Market Share | 49.7% |

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

2021 PRODUCT BENEFIT GRID

SOUTH BEND





| Plan Name | AARP® Medicare Advantage Choice Plan 2 (PPO) | AARP® Medicare Advantage Choice Plan 1 (PPO) | AARP® Medicare Advantage Plan 1 (HMO-POS) |
|--------------------|--|--|---|
| Plan ID | H2228-080-000 | H2228-019-000 | H2802-008-000 |
| Plan Highlights | \$0 premium plan with popular ancillaries | Open access plan with low out-of-pocket costs and additional ancillaries | \$0 premium plan with rich ancillary benefits. POS for dental only |
| Premium | \$0 | \$18 | \$0 |
| Medical Ded. | \$0 | \$0 | \$0 |
| Max OOP | \$4,900 | \$3,900 | \$4,900 |
| PCP/Specialist | \$0 / \$40; No Referral Required | \$0 / \$40; No Referral Required | \$10 / \$45; No Referral Required |
| Inpatient Hospital | \$295 Days 1-6 | \$370 Days 1-5 | \$370 Days 1-5 |
| ASC/Outpatient | \$0 or \$195 / \$0 or \$295 | \$0 or \$195 / \$0 or \$350 | \$0 or \$195 / \$0 or \$350 |
| 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 | \$100 Tiers 4-5; \$0/\$8/\$45/\$95/31% | \$0; \$2/\$8/\$45/\$95/33% | \$190 Tiers 3-5; \$3/\$12/\$47/\$100/29% |
| Dental | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available |
| Eyewear | Up to \$200 every 2 years, standard lenses at no cost | Up to \$300 every 2 years, standard lenses at no cost | Up to \$150 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program & Fitbit | Renew Active Fitness Program | Renew Active Fitness Program |
| OTC | Not Covered | \$50/quarter catalog | \$40/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, Acupuncture: \$10; 12 visits/year, Chiropractic: \$10; 12 visits/year, PERS | Nurseline |

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2021 PRODUCT BENEFIT GRID

SOUTH BEND

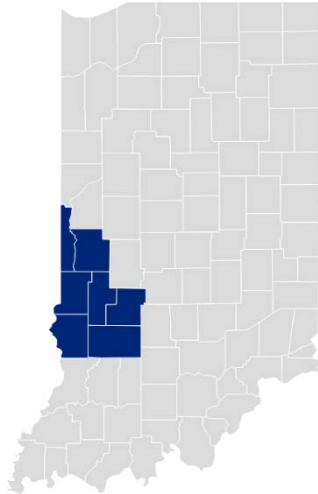


| Plan Name | AARP® Medicare Advantage Plan 2 (HMO-POS) | AARP® Medicare Advantage Focus (PPO) |
|--------------------|---|---|
| Plan ID | H2802-015-000  | H2228-020-000  |
| Plan Highlights | Higher premium plan with low out-of-pocket costs and rich ancillaries. POS for dental only | \$0 premium plan with popular ancillaries. Plan designed around Lutheran for coordinated care and low out-of-pocket costs |
| Premium | \$79 | \$0 |
| Medical Ded. | \$0 | \$0 |
| Max OOP | \$4,200 | \$3,900 |
| PCP/Specialist | \$0 / \$25; No Referral Required | \$0 / \$30; No Referral Required |
| Inpatient Hospital | \$350 Days 1-5 | \$370 Days 1-5 |
| ASC/Outpatient | \$0 or \$195 / \$0 or \$350 | \$0 or \$195 / \$0 or \$370 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 | \$0 |
| Rx Ded./Copays | \$0; \$2/\$8/\$45/\$95/33% | \$0; \$2/\$8/\$45/\$95/33% |
| Dental | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) | \$1,000 Dental Level 3 (\$0 - 50% cost sharing) |
| Eyewear | Not Covered | Up to \$250 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program | Renew Active Fitness Program & Fitbit |
| OTC | \$80/quarter catalog | \$80/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 | Nurseline, PERS |

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



| Plan ID | Plan Name |
|---------|-----------|
|---------|-----------|

| | |
|---------------|---|
| H2802-020-000 | AARP® Medicare Advantage Plan 1 (HMO-POS) |
|---------------|---|

| | |
|---------------|---------------------------------------|
| H2228-066-000 | AARP® Medicare Advantage Choice (PPO) |
|---------------|---------------------------------------|

Indiana: Clay, Greene, Owen, Parke, Sullivan, Vermillion, Vigo

Market Landscape¹

| | |
|----------------------------------|--------|
| Eligibles (as of May 2020) | 56,979 |
| YOY Eligible Growth | 3.8% |
| MA Non-SNP Penetration | 17.0% |
| YOY MA Non-SNP Enrollment Growth | 22.3% |
| UHC Non-SNP Market Share | 30.3% |

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

2021 PRODUCT BENEFIT GRID

TERRE HAUTE



| Plan Name | AARP® Medicare Advantage Choice (PPO) | AARP® Medicare Advantage Plan 1 (HMO-POS) |
|--------------------|---|--|
| Plan ID | H2228-066-000  | H2802-020-000  |
| Plan Highlights | \$0 premium plan with rich ancillary benefits | \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only |
| Premium | \$0 | \$0 |
| Medical Ded. | \$0 | \$0 |
| Max OOP | \$4,500 | \$5,500 |
| PCP/Specialist | \$0 / \$45; No Referral Required | \$10 / \$45; No Referral Required |
| Inpatient Hospital | \$375 Days 1-5 | \$360 Days 1-5 |
| ASC/Outpatient | \$0 or \$275 / \$0 or \$375 | \$0 or \$250 / \$0 or \$350 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 | \$0 |
| Rx Ded./Copays | \$250 Tiers 3-5; \$0/\$10/\$45/\$95/28% | \$240 Tiers 3-5; \$3/\$12/\$47/\$100/28% |
| Dental | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available | Dental Level 1 (no cost sharing); Platinum Dental Rider Available |
| Eyewear | Up to \$250 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 |
| OTC | \$40/quarter catalog | \$40/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, PERS | Nurseline |

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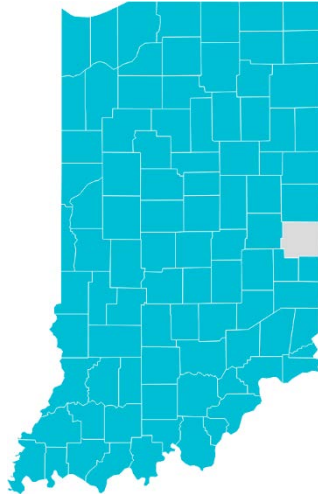
NEW PLAN

| | |
|---------------------------|---|
| Plan Name | AARP® Medicare Advantage Choice Premier (PPO) |
| Plan ID | H2228-092-000  |
| Plan Highlights | New! \$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs |
| Premium | \$29.60 (Varies by LIS level) |
| Medical Ded. | \$0 |
| Max OOP | \$7,550 |
| PCP/Specialist | \$0 / \$40; No Referral Required |
| Inpatient Hospital | \$350 Days 1-5 |
| ASC/Outpatient | \$0 or \$225 / \$0 or \$350 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 |
| Rx Ded./Copays | Varies By LIS Level |
| Dental | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available |
| Eyewear | Up to \$250 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program & Fitbit |
| OTC | \$130/quarter catalog |
| Hearing Aid | \$375 - \$2,075 copay for each device; limited to 2 devices every 2 years |
| Other Benefits | Nurseline, PERS |

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID Plan Name

H2228-091-000 AARP® Medicare Advantage Patriot (PPO)

Indiana: Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, Wells, White, Whitley


Market Landscape¹

| | |
|----------------------------------|-----------|
| Eligibles (as of May 2020) | 1,372,585 |
| YOY Eligible Growth | 4.6% |
| MA Non-SNP Penetration | 22.8% |
| YOY MA Non-SNP Enrollment Growth | 11.7% |
| UHC Non-SNP Market Share | 39.8% |

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 | H2228-091-000  |
| 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: \$40 |
| Medical Ded. | \$0 |
| Max OOP | \$5,500 |
| PCP/Specialist | \$10 / \$40; No Referral Required |
| Inpatient Hospital | \$350 Days 1-5 |
| ASC/Outpatient | \$0 or \$270 / \$0 or \$370 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 |
| Rx Ded./Copays | Not Covered |
| Dental | \$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available |
| Eyewear | Up to \$300 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program |
| OTC | Not Covered |
| Hearing Aid | Not Covered |
| Other Benefits | Nurseline |

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



| Plan ID | Plan Name |
|---------|-----------|
|---------|-----------|

| | |
|---------------|---|
| H0271-005-000 | UnitedHealthcare Dual Complete® (PPO D-SNP) |
|---------------|---|

Indiana: Adams, Allen, Bartholomew, Benton, Blackford, Boone, Brown, Carroll, Cass, Clark, Clay, Clinton, Crawford, Daviess, De Kalb, Dearborn, Decatur, Delaware, Dubois, Elkhart, Fayette, Floyd, Fountain, Franklin, Fulton, Gibson, Grant, Greene, Hamilton, Hancock, Harrison, Hendricks, Henry, Howard, Huntington, Jackson, Jasper, Jay, Jefferson, Jennings, Johnson, Knox, Kosciusko, La Porte, Lagrange, Lake, Lawrence, Madison, Marion, Marshall, Martin, Miami, Monroe, Montgomery, Morgan, Newton, Noble, Ohio, Orange, Owen, Parke, Perry, Pike, Porter, Posey, Pulaski, Putnam, Randolph, Ripley, Rush, Scott, Shelby, Spencer, St. Joseph, Starke, Steuben, Sullivan, Switzerland, Tippecanoe, Tipton, Union, Vanderburgh, Vermillion, Vigo, Wabash, Warren, Warrick, Washington, **Wayne**, Wells, White, Whitley

Market Landscape¹

| | |
|-------------------------------|---------|
| Est. Dual Eligibles | 219,590 |
| D-SNP Enrollees | 43,815 |
| D-SNP Penetration (All Plans) | 20.0% |
| Total UHC D-SNP Enrollees | 10,212 |
| UHC D-SNP Market Share | 20.0% |

¹ UHC Dual SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 14,718 partial duals who may or may not be eligible).

INDIANA DUAL



| | |
|-----------------------------|---|
| Plan Name | UnitedHealthcare Dual Complete® (PPO D-SNP) |
| Plan ID | H0271-005-000 |
| Medicaid Eligibility | Full: FBDE, QMB, QMB+, SLMB+ |
| Premium | \$0 |
| Acupuncture | Not Covered |
| Chiro | Not Covered |
| Dental | \$3,000 Dental Level 4 (no cost sharing) |
| Eyewear | Up to \$300 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program |
| Foot Care | \$0, 4 visits per year |
| Hearing Aid | \$2,000 allowance for hearing aids every 2 years |
| Meal Program | Not Covered |
| Healthy Foods | Not Covered |
| OTC | \$215/quarter catalog |
| PERS | \$0 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits |
| Transportation | 48 one-way trips to or from approved locations |
| Other Benefits | Nurseline |

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