

Iowa

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.

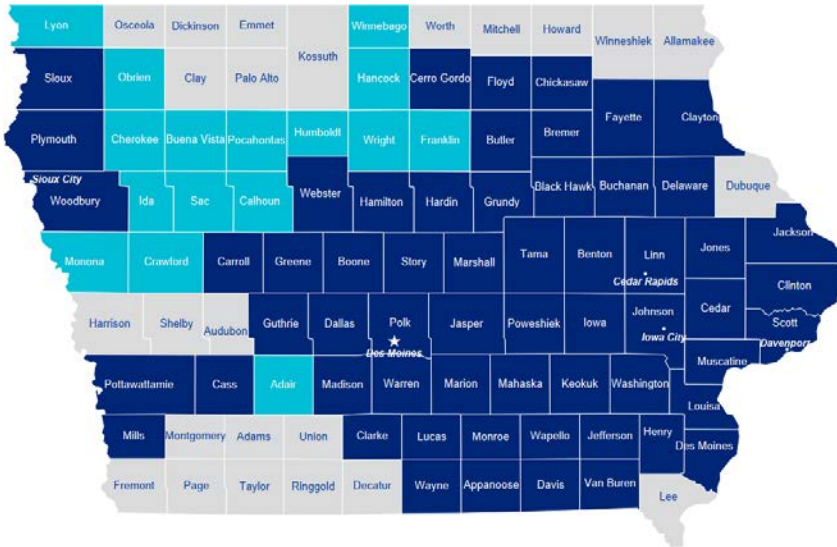
For final 2021 plan details, refer to the 2021 Summary of Benefits.

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● Current Footprint ● Footprint Expansion ● No Footprint

2021 Medicare Advantage Service Area



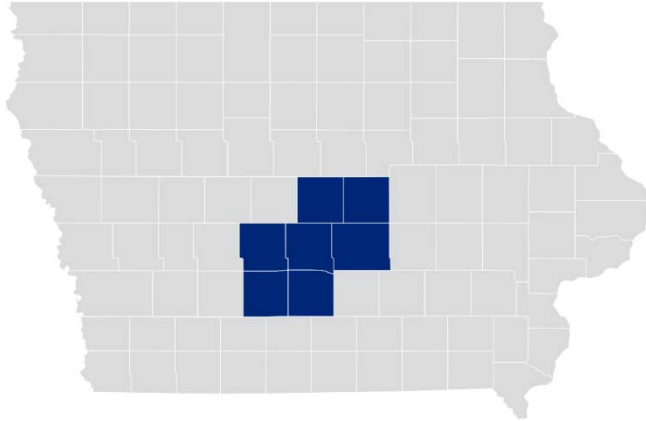
State Landscape¹

Eligibles (as of May 2020)	592,336
Estimated Dual Eligibles ²	74,192
YOY Eligible Growth	4.5%
MA Penetration	23.8%
YOY MA Enrollment Growth	13.9%
UHC Market Share	40.4%

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. 8,580 partial duals who may or may not be eligible).

● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID	Plan Name
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H5253-108-003	AARP® Medicare Advantage (HMO-POS)
H5253-107-001	AARP® Medicare Advantage Plan 2 (HMO-POS)
H8768-017-001	AARP® Medicare Advantage Choice (PPO)

Iowa: Dallas, Jasper, Madison, Marshall, Polk, Story, Warren

Market Landscape¹

Eligibles (as of May 2020)	144,483
YOY Eligible Growth	5.5%
MA Non-SNP Penetration	19.7%
YOY MA Non-SNP Enrollment Growth	17.6%
UHC Non-SNP Market Share	30.3%

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



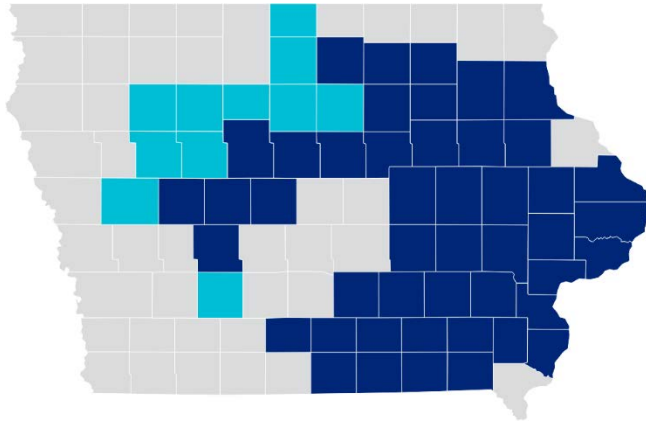
Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-001	H5253-107-001	H5253-108-003
Plan Highlights	\$0 premium plan with rich ancillary benefits	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Low premium plan with broader network access and lower out-of-pocket costs. POS for dental only
Premium	\$0	\$0	\$29
Medical Ded.	\$0	\$0	\$0
Max OOP	\$3,900	\$3,700	\$3,300
PCP/Specialist	\$0 / \$40; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-6	\$325 Days 1-6	\$295 Days 1-6
ASC/Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$225 / \$0 or \$325	\$0 or \$195 / \$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	\$0; \$3/\$10/\$47/\$100/33%	\$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)	\$1,500 Dental Level 4 (no 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 \$300 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program & Fitbit	Renew Active Fitness Program	Renew Active Fitness Program & Fitbit
OTC	\$50/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, Chiropractic: \$10; 18 visits/year, PERS	Nurseline, Chiropractic: \$10; 18 visits/year, PERS	Nurseline, Chiropractic: \$10; 18 visits/year, PERS

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2021 Medicare Advantage Service Area



Plan ID Plan Name

H5253-107-002 AARP® Medicare Advantage Plan 2 (HMO-POS)

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

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)	372,388
YOY Eligible Growth	4.2%
MA Non-SNP Penetration	16.5%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	36.4%

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

2021 PRODUCT BENEFIT GRID

GREATER IOWA



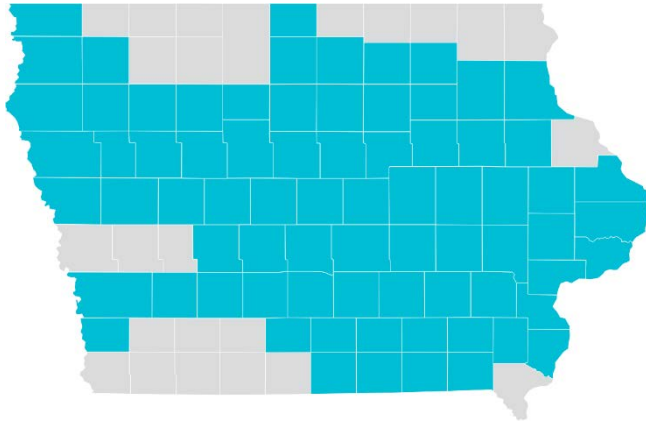
Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage (HMO-POS)
Plan ID	H8768-017-002	H5253-107-002	H5253-108-002
Plan Highlights	\$0 premium plan for those who are cost-conscious, but want provider choice	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only	Mid premium plan with broader network access and lower out-of-pocket costs. POS for dental only
Premium	\$0	\$0	\$36
Medical Ded.	\$1000	\$0	\$0
Max OOP	\$3,900	\$3,900	\$3,700
PCP/Specialist	\$0 / \$30; No Referral Required	\$5 / \$40; No Referral Required	\$0 / \$40; No Referral Required
Inpatient Hospital	\$250 Days 1-6	\$375 Days 1-5	\$325 Days 1-5
ASC/Outpatient	\$0 or \$150 / \$0 or \$300	\$0 or \$275 / \$0 or \$375	\$0 or \$225 / \$0 or \$325
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/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%	\$0; \$3/\$10/\$47/\$100/33%
Dental	\$1,000 Dental Level 4 (no cost sharing)	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available	\$1,000 Dental Level 4 (no cost sharing)
Eyewear	Up to \$300 every 2 years, standard lenses at no cost	Up to \$100 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	Renew Active Fitness Program
OTC	\$60/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, Chiropractic: \$10; 18 visits/year, PERS	Nurseline, Chiropractic: \$10; 18 visits/year, PERS	Nurseline, Chiropractic: \$10; 18 visits/year, PERS

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2021 Medicare Advantage Service Area



Plan ID Plan Name

H8768-018-000 AARP® Medicare Advantage Patriot (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, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Monroe, Muscatine, Pocahontas, Polk, Poweshiek, Sac, Scott, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Wright

Market Landscape¹

Eligibles (as of May 2020)	592,336
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	17.5%
YOY MA Non-SNP Enrollment Growth	16.0%
UHC Non-SNP Market Share	32.7%

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

2021 PRODUCT BENEFIT GRID

IOWA MA ONLY



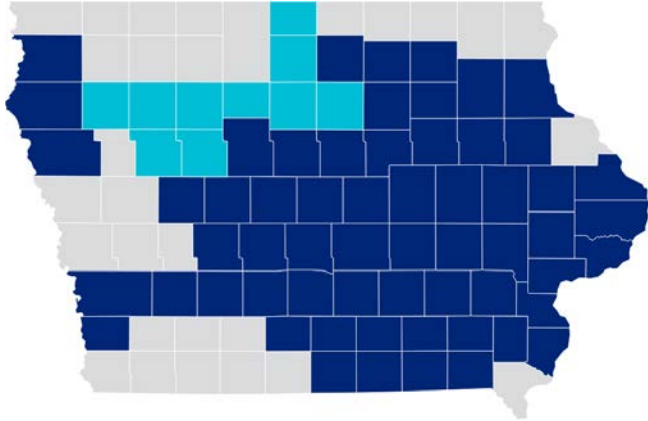
NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-018-000 
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: \$25
Medical Ded.	\$0
Max OOP	\$6,700
PCP/Specialist	\$10 / \$45; No Referral Required
Inpatient Hospital	\$295 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$350
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Dental	\$1,000 Dental Level 4 (no cost sharing)
Eyewear	Up to \$200 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program & Fitbit
OTC	\$50/quarter catalog
Hearing Aid	\$375 - \$2,075 copay for each device; limited to 2 devices every 2 years
Other Benefits	Nurseline, Chiropractic: \$10; 18 visits/year, PERS

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID	Plan Name
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H0169-001-000	UnitedHealthcare Dual Complete® (HMO D-SNP)
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Iowa: Adair, Appanoose, Benton, Black Hawk, Boone, Bremer, Buchanan, Buena Vista, Butler, Calhoun, Carroll, Cass, Cedar, Cerro Gordo, Cherokee, Chickasaw, Clarke, Clayton, Clinton, Dallas, Davis, Delaware, Des Moines, Fayette, Floyd, Franklin, Greene, Grundy, Guthrie, Hamilton, Hancock, Hardin, Henry, Humboldt, Iowa, Jackson, Jasper, Jefferson, Johnson, Jones, Keokuk, Linn, Louisa, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Monroe, Muscatine, Plymouth, Pocahontas, Polk, Pottawattamie, Poweshiek, Sac, Scott, Sioux, Story, Tama, Van Buren, Wapello, Warren, Washington, Wayne, Webster, Winnebago, Woodbury, Wright

Market Landscape¹

Est. Dual Eligibles	74,192
D-SNP Enrollees	15,433
D-SNP Penetration (All Plans)	20.8%
Total UHC D-SNP Enrollees	14,159
UHC D-SNP Market Share	20.8%

¹ UHC Dual SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 8,580 partial duals who may or may not be eligible).

2021 PRODUCT BENEFIT GRID

IOWA DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H0169-001-000 \$0 Rx
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	Not Covered
Fitness	Renew Active Fitness Program
Foot Care	\$0, 6 visits per year
Hearing Aid	\$2,000 allowance for hearing aids every 2 years
Meal Program	\$0, Up to 28 meals for 14 days, two times per year
Healthy Foods	\$30 per month food allowance, amount expires monthly
OTC	\$300/quarter debit card
PERS	\$0
Telehealth	\$0 Virtual Medical & Mental Health Visits
Transportation	36 one-way trips to or from approved locations
Other Benefits	Nurseline

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