

Kentucky

2021 Medicare Advantage Plans

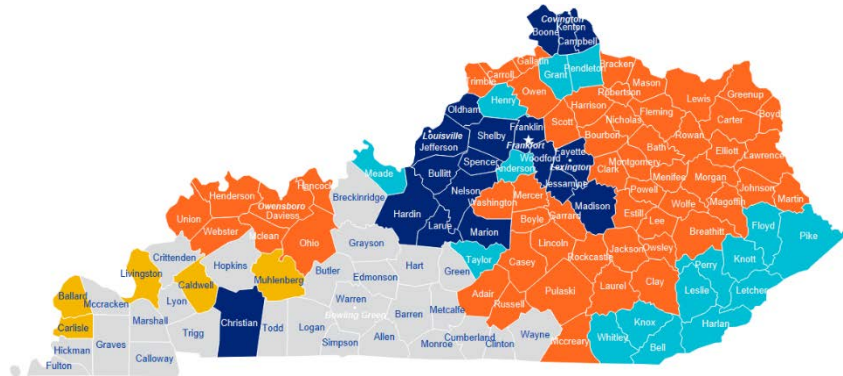
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

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

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● Current Footprint
 ● Footprint Expansion
 ● Dual Only Footprint
 ● Dual Only Expansion
 ● No Footprint

2021 Medicare Advantage Service Area



State Landscape¹

Eligibles (as of May 2020)	859,811
Estimated Dual Eligibles ²	142,583
YOY Eligible Growth	4.5%
MA Penetration	36.0%
YOY MA Enrollment Growth	14.9%
UHC Market Share	5.1%

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. 27,148 partial duals who may or may not be eligible).

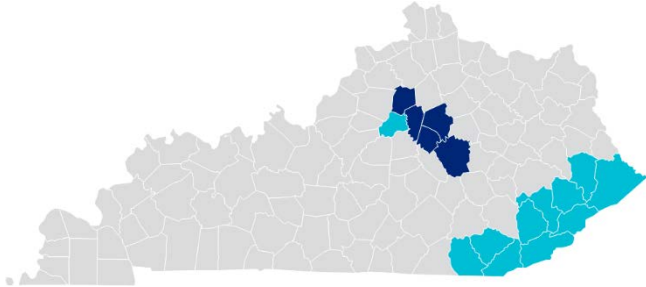
2021 MARKET LANDSCAPE

GREATER LEXINGTON



● Current Footprint
 ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID	Plan Name
H8768-012-000	AARP® Medicare Advantage Choice (PPO)
<i>Kentucky:</i> Anderson, Bell, Fayette, Floyd, Franklin, Grant, Harlan, Jessamine, Knott, Knox, Leslie, Letcher, Madison, Pendleton, Perry, Pike, Whitley, Woodford	
H5253-067-000	AARP® Medicare Advantage Plan 1 (HMO)
H5253-091-000	AARP® Medicare Advantage Plan 3 (HMO)
<i>Kentucky:</i> Anderson, Bell, Fayette, Floyd, Franklin, Harlan, Jessamine, Knott, Knox, Leslie, Letcher, Madison, Perry, Pike, Whitley, Woodford	

Market Landscape¹

Eligibles (as of May 2020)	194,981
YOY Eligible Growth	3.8%
MA Non-SNP Penetration	20.4%
YOY MA Non-SNP Enrollment Growth	17.0%
UHC Non-SNP Market Share	3.4%

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

GREATER LEXINGTON

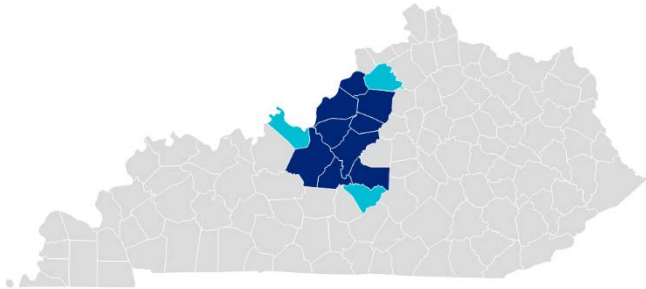


Plan Name	AARP® Medicare Advantage Plan 3 (HMO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 1 (HMO)
Plan ID	H5253-091-000	H8768-012-000	H5253-067-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries	Low premium plan for those shopping on value and low out-of-pocket costs
Premium	\$0	\$15	\$26
Medical Ded.	\$0	\$0	\$0
Max OOP	\$4,900	\$5,500	\$4,500
PCP/Specialist	\$5 / \$45; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$395 Days 1-4	\$275 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$395 / \$0 or \$395	\$0 or \$275 / \$0 or \$275
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; \$2/\$12/\$47/\$100/29%	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%; Tiers 1-2 Full Gap Coverage
Dental	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)
Eyewear	Up to \$100 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	\$40/quarter catalog	\$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	\$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
H5253-099-000	AARP® Medicare Advantage Plan 1 (HMO)
H5253-100-000	AARP® Medicare Advantage Plan 2 (HMO)
H8768-013-000	AARP® Medicare Advantage Choice (PPO)

Kentucky: Bullitt, Hardin, Henry, Jefferson, Larue, Marion, Meade, Nelson, Oldham, Shelby, Spencer, Taylor

Market Landscape ¹	
Eligibles (as of May 2020)	260,840
YOY Eligible Growth	4.4%
MA Non-SNP Penetration	18.8%
YOY MA Non-SNP Enrollment Growth	14.2%
UHC Non-SNP Market Share	4.5%

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

2021 PRODUCT BENEFIT GRID

GREATER LOUISVILLE

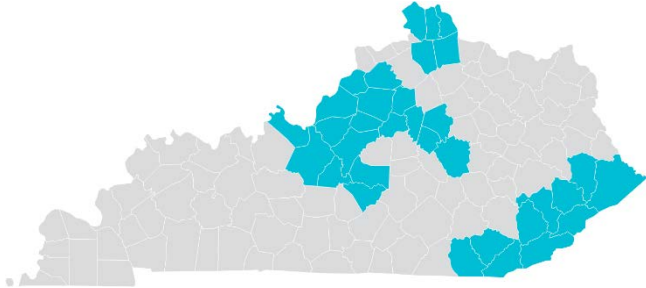


Plan Name	AARP® Medicare Advantage Plan 1 (HMO)	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Plan 2 (HMO)
Plan ID	H5253-099-000 	H8768-013-000 	H5253-100-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare	Open access plan with low out-of-pocket costs and additional ancillaries	Low premium plan for those shopping on value and low out-of-pocket costs
Premium	\$0	\$15	\$26
Medical Ded.	\$0	\$0	\$0
Max OOP	\$4,900	\$5,500	\$4,500
PCP/Specialist	\$5 / \$45; No Referral Required	\$10 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 Days 1-5	\$395 Days 1-4	\$275 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$350	\$0 or \$395 / \$0 or \$395	\$0 or \$275 / \$0 or \$275
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; \$2/\$12/\$47/\$100/29%	\$195 Tiers 4-5; \$2/\$12/\$47/\$100/29%	\$150 Tiers 4-5; \$2/\$8/\$45/\$95/30%; Tiers 1-2 Full Gap Coverage
Dental	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)	\$1,000 Dental Level 3 (\$0 - 50% cost sharing)
Eyewear	Up to \$100 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	\$40/quarter catalog	\$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	\$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

H8768-020-000 AARP® Medicare Advantage Patriot (PPO)

Kentucky: Anderson, Bell, Bullitt, Fayette, Floyd, Franklin, Grant, Hardin, Harlan, Henry, Jefferson, Jessamine, Knott, Knox, Larue, Leslie, Letcher, Madison, Marion, Meade, Nelson, Oldham, Pendleton, Perry, Pike, Shelby, Spencer, Taylor, Whitley, Woodford

Market Landscape¹

Eligibles (as of May 2020)	541,468
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	20.9%
YOY MA Non-SNP Enrollment Growth	14.2%
UHC Non-SNP Market Share	6.4%

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



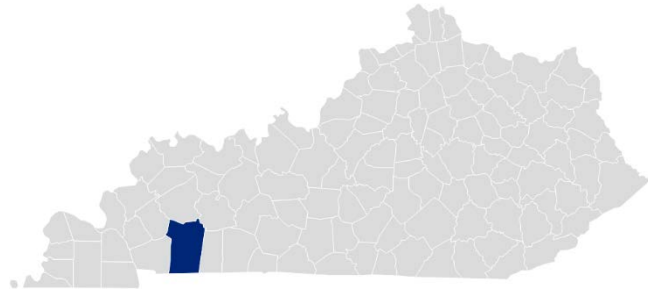
NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H8768-020-000 
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	\$4,500
PCP/Specialist	\$5 / \$30; No Referral Required
Inpatient Hospital	\$275 Days 1-5
ASC/Outpatient	\$0 or \$275 / \$0 or \$275
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Dental	\$1,500 Dental Level 4 (no cost sharing)
Eyewear	Up to \$300 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program
OTC	\$100/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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2021 Medicare Advantage Service Area



Plan ID Plan Name

H5435-024-000 UnitedHealthcare® MedicareDirect Rx (PFFS)

Kansas: Chase, Cheyenne, Clay, **Cloud**, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington;
Kentucky: Christian; **Missouri:** Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; **Montana:** Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, **Valley**; **Nebraska:** Arthur, Banner, Blaine, **Box Butte**, Buffalo, Cheyenne, Dawson, Gosper, Hall, **Hamilton**, Hooker, **Kearney**, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; **Oklahoma:** Latimer; **Wyoming:** Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston

H5435-001-000 UnitedHealthcare® MedicareDirect Patriot (PFFS)

Kansas: Chase, Cheyenne, Clay, Cloud, Decatur, Ellis, Geary, Graham, Lane, Logan, Marshall, Nemaha, Phillips, Rawlins, Republic, Riley, Rooks, Saline, Scott, Sheridan, Thomas, Washington;
Kentucky: Christian; **Missouri:** Adair, Clark, Daviess, Grundy, Mercer, New Madrid, Putnam, Schuyler, Scotland, Sullivan; **Montana:** Carter, Daniels, Dawson, Fallon, Garfield, Petroleum, Phillips, Powder River, Prairie, Roosevelt, Sheridan, Valley; **Nebraska:** Arthur, Banner, Blaine, Box Butte, Buffalo, Cheyenne, Dawson, Gosper, Hall, Hamilton, Hooker, Kearney, Keith, Keya Paha, Logan, Loup, McPherson, Merrick, Morrill, Nance, Perkins, Scotts Bluff, Sheridan, Sherman, Stanton, Thomas, Wheeler; **Oklahoma:** Latimer; **Wyoming:** Albany, Crook, Fremont, Natrona, Sheridan, Teton, Weston

Market Landscape¹

Eligibles (as of May 2020)	12,828
YOY Eligible Growth	4.5%
MA Non-SNP Penetration	12.0%
YOY MA Non-SNP Enrollment Growth	29.9%
UHC Non-SNP Market Share	22.6%

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



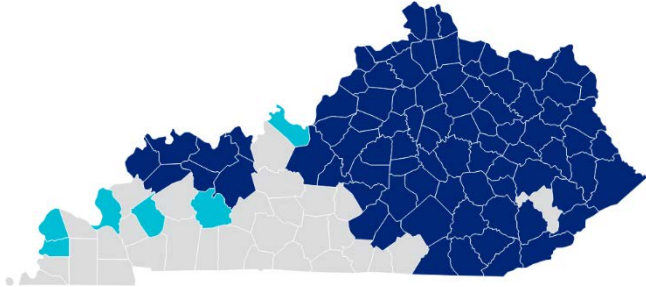
Plan Name	UnitedHealthcare® MedicareDirect Patriot (PFFS)	UnitedHealthcare® MedicareDirect Rx (PFFS)
Plan ID	H5435-001-000	H5435-024-000
Plan Highlights	Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want affordable coverage beyond Original Medicare, but don't need prescription drug coverage - works well with VA coverage	Non-network PFFS plan allows you to see any doctor who accepts Medicare with built in Part D coverage
Premium	\$40	\$64
Medical Ded.	\$0	\$0
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$25 / \$50; No Referral Required	\$25 / \$50; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$395 Days 1-4
ASC/Outpatient	\$0 or \$395 / \$0 or \$395	\$0 or \$395 / \$0 or \$395
Telehealth	\$0 Virtual Medical Visits	\$0 Virtual Medical Visits
Lab Copay	\$0	\$0
Rx Ded./Copays	Not Covered	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%
Dental	Not Covered	Not Covered
Eyewear	Not Covered	Not Covered
Fitness	Not Covered	Not Covered
OTC	Not Covered	Not Covered
Hearing Aid	Not Covered	Not Covered
Other Benefits	Nurseline	Nurseline

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2021 Medicare Advantage Service Area



Plan ID Plan Name

H6595-002-001 UnitedHealthcare Dual Complete® (HMO D-SNP)

Kentucky: Adair, Anderson, Ballard, Bath, Bell, Boone, Bourbon, Boyd, Bracken, Breathitt, Bullitt, Caldwell, Campbell, Carlisle, Carter, Casey, Clark, Daviess, Elliott, Estill, Fayette, Franklin, Garrard, Grant, Greenup, Hancock, Hardin, Harlan, Harrison, Henry, Jackson, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Leslie, Letcher, Livingston, Madison, Magoffin, Marion, Martin, Mason, McCreary, McLean, Meade, Menifee, Montgomery, Morgan, Muhlenberg, Nelson, Ohio, Oldham, Pendleton, Pike, Powell, Robertson, Rockcastle, Rowan, Shelby, Spencer, Taylor, Washington, Webster, Whitley, Wolfe, Woodford

H6595-002-002 UnitedHealthcare Dual Complete® (HMO D-SNP)

Kentucky: Boyle, Carroll, Clay, Fleming, Floyd, Gallatin, Henderson, Lee, Lewis, Lincoln, Mercer, Nicholas, Owen, Owsley, Pulaski, Russell, Scott, Trimble, Union

Market Landscape¹

Est. Dual Eligibles	142,583
D-SNP Enrollees	27,192
D-SNP Penetration (All Plans)	19.1%
Total UHC D-SNP Enrollees	2,712
UHC D-SNP Market Share	19.1%

¹ UHC Dual SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 27,148 partial duals who may or may not be eligible).

2021 PRODUCT BENEFIT GRID

KENTUCKY DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO D-SNP)	UnitedHealthcare Dual Complete® (HMO D-SNP)
Plan ID	H6595-002-001	H6595-002-002
Medicaid Eligibility	Full: FBDE, QMB, QMB+, SLMB+	Full: FBDE, QMB, QMB+, SLMB+
Premium	\$0	\$0
Acupuncture	Not Covered	Not Covered
Chiro	\$0, 12 visits per year	\$0, 12 visits per year
Dental	\$2,500 Dental Level 4 (no cost sharing)	\$1,500 Dental Level 3 (no cost sharing)
Eyewear	Up to \$250 per year	Up to \$250 per year
Fitness	Renew Active Fitness Program	Renew Active Fitness Program
Foot Care	\$0, 6 visits per year	\$0, 6 visits per year
Hearing Aid	\$2,000 allowance for hearing aids every 2 years	\$2,000 allowance for hearing aids every 2 years
Meal Program	\$0, Up to 14 meals for 7 days, two times per year	\$0, Up to 14 meals for 7 days, two times per year
Healthy Foods	\$25 per month food allowance, amount expires monthly	Not Covered
OTC	\$265/quarter debit card	\$140/quarter debit card
PERS	\$0	\$0
Telehealth	\$0 Virtual Medical & Mental Health Visits	\$0 Virtual Medical & Mental Health Visits
Transportation	48 one-way trips to or from approved locations	48 one-way trips to or from approved locations
Other Benefits	Nurseline	Nurseline

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