

Minnesota

2021 Medicare Advantage Plans

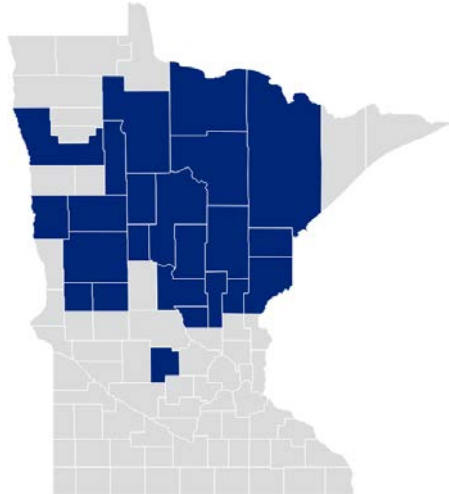
Plan designs and service areas described in this document are pending government approval and are subject to change. Benefits reflect pending in-network cost sharing and dual-focused plans represent Full Dual and QMB cost sharing. Benefits and features vary by plan. Limitations and exclusions apply.

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

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID	Plan Name
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H7404-004-000	AARP® Medicare Advantage Premier (PPO)
<p>Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, Faribault, Freeborn, Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sibley, St. Louis, Steele, Wabasha, Wadena, Waseca, Washington, Winona, Wright; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver</p>	
H7404-006-000	AARP® Medicare Advantage Lakeshore (PPO)
H7404-005-000	AARP® Medicare Advantage Headwaters (PPO)
<p>Minnesota: Aitkin, Becker, Beltrami, Benton, Carlton, Cass, Clay, Clearwater, Crow Wing, Douglas, Grant, Hubbard, Itasca, Kanabec, Koochiching, Meeker, Mille Lacs, Morrison, Otter Tail, Pine, Polk, St. Louis, Wadena; North Dakota: Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver</p>	

Market Landscape¹


Eligibles (as of May 2020)	239,411
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	36.5%
YOY MA Non-SNP Enrollment Growth	5.5%
UHC Non-SNP Market Share	2.1%

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

2021 PRODUCT BENEFIT GRID

NORTHERN MINNESOTA

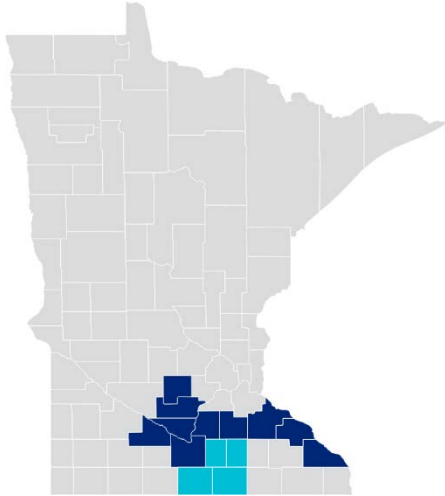


Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-005-000 	H7404-006-000 	H7404-004-000 
Plan Highlights	\$0 premium plan with popular ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs
Premium	\$0	\$58	\$35.90 (Varies by LIS level)
Medical Ded.	\$0	\$0	\$0
Max OOP	\$6,700	\$4,900	\$4,900
PCP/Specialist	\$15 / \$45; No Referral Required	\$10 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$350 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$450	\$0 or \$250 / \$0 or \$350	\$0 or \$250 / \$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	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%	Varies By LIS Level
Dental	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available	\$1,000 Dental Level 4 (\$0 - 50% cost sharing)	\$1,000 Dental Level 4 (no cost sharing)
Eyewear	Up to \$100 every 2 years, standard lenses at no cost	Up to \$200 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	\$50/quarter catalog	\$65/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, PERS	Nurseline, Chiropractic: \$10; 18 visits/year, PERS	Nurseline, Chiropractic: \$10; 18 visits/year, PERS

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● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID Plan Name

H7404-004-000 AARP® Medicare Advantage Premier (PPO)

Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, **Faribault**, **Freeborn**, Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, **Lincoln**, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, **Pipestone**, Polk, Ramsey, Rice, **Rock**, Scott, Sibley, St. Louis, **Steele**, Wabasha, Wadena, **Waseca**, Washington, Winona, Wright; **North Dakota:** Burleigh, Cass, Grand Forks, **McLean**, **Mercer**, Morton, **Oliver**

H7404-011-000 AARP® Medicare Advantage Headwaters (PPO)

H7404-012-000 AARP® Medicare Advantage Lakeshore (PPO)

Minnesota: Blue Earth, Brown, **Faribault**, **Freeborn**, Goodhue, Le Sueur, **Lincoln**, McLeod, Nicollet, **Pipestone**, Rice, **Rock**, Sibley, **Steele**, Wabasha, **Waseca**, Winona

Market Landscape¹

Eligibles (as of May 2020)	111,599
YOY Eligible Growth	6.0%
MA Non-SNP Penetration	37.7%
YOY MA Non-SNP Enrollment Growth	7.0%
UHC Non-SNP Market Share	1.6%

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

2021 PRODUCT BENEFIT GRID

SOUTHERN MINNESOTA

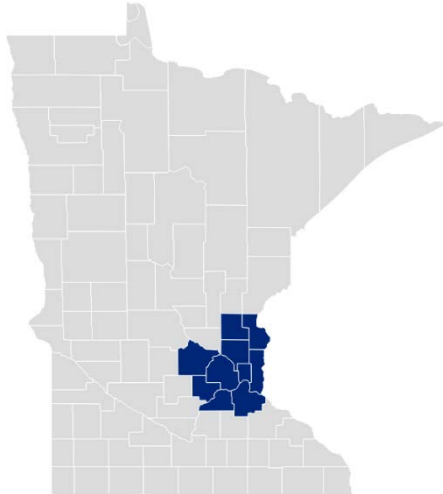


Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-011-000 	H7404-012-000 	H7404-004-000 
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	Open access plan for those seeking maximum coverage. Members can see network and out-of-network providers for the same costs (non-differentiated plan)	\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs
Premium	\$19	\$49	\$35.90 (Varies by LIS level)
Medical Ded.	\$0	\$0	\$0
Max OOP	\$5,900	\$4,900	\$4,900
PCP/Specialist	\$15 / \$45; No Referral Required	\$5 / \$40; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$450 Days 1-4	\$390 Days 1-5	\$350 Days 1-5
ASC/Outpatient	\$0 or \$350 / \$0 or \$450	\$0 or \$290 / \$0 or \$390	\$0 or \$250 / \$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	\$395 Tiers 3-5; \$4/\$14/\$47/\$100/25%	\$295 Tiers 3-5; \$4/\$14/\$47/\$100/27%	Varies By LIS Level
Dental	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available	\$1,000 Dental Level 4 (\$0 - 50% cost sharing)	\$1,000 Dental Level 4 (no cost sharing)
Eyewear	Up to \$100 every 2 years, standard lenses at no cost	Up to \$300 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	\$50/quarter catalog	\$65/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

H7404-004-000 AARP® Medicare Advantage Premier (PPO)

Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, **Faribault**, **Freeborn**, Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, **Lincoln**, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, **Pipestone**, Polk, Ramsey, Rice, **Rock**, Scott, Sibley, St. Louis, **Steele**, Wabasha, Wadena, **Waseca**, Washington, Winona, Wright; **North Dakota:** Burleigh, Cass, Grand Forks, **McLean**, **Mercer**, Morton, **Oliver**

H7404-014-000 AARP® Medicare Advantage Riverbank (PPO)

H7404-001-000 AARP® Medicare Advantage Headwaters (PPO)

H7404-002-000 AARP® Medicare Advantage Lakeshore (PPO)

Minnesota: Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington, Wright

Market Landscape¹

Eligibles (as of May 2020)	598,547
YOY Eligible Growth	5.7%
MA Non-SNP Penetration	36.6%
YOY MA Non-SNP Enrollment Growth	8.1%
UHC Non-SNP Market Share	2.5%

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

2021 PRODUCT BENEFIT GRID


TWIN CITIES



Plan Name	AARP® Medicare Advantage Headwaters (PPO)	AARP® Medicare Advantage Lakeshore (PPO)	AARP® Medicare Advantage Riverbank (PPO)
Plan ID	H7404-001-000	H7404-002-000	H7404-014-000
Plan Highlights	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan). INN and OON combined maximum out-of-pocket decreased. Passport included	Open access plan with low out-of-pocket costs and additional ancillaries. Members can see network and out-of-network providers for the same costs (non-differentiated plan). Passport included	Open access plan for those seeking maximum coverage. Members can see network and out-of-network providers for the same costs (non-differentiated plan). Passport included
Premium	\$0	\$49	\$99
Medical Ded.	\$0	\$0	\$0
Max OOP	\$5,900	\$4,000	\$3,000
PCP/Specialist	Tier1: \$0; Tier2: \$15 / Tier1: \$40; Tier2: \$50; No Referral Required	Tier1: \$0; Tier2: \$10 / Tier1: \$30; Tier2: \$40; No Referral Required	Tier1: \$0; Tier2: \$0 / Tier1: \$15; Tier2: \$25; No Referral Required
Inpatient Hospital	Tier1: \$350 Days 1-5; Tier2: \$400 Days 1-5	Tier1: \$300 Days 1-5; Tier2: \$350 Days 1-5	Tier1: \$200 per admit; Tier2: \$250 per admit
ASC/Outpatient	Tier1: \$0 or \$300; Tier2: \$0 or \$400 / Tier1: \$0 or \$300; Tier2: \$0 or \$400	Tier1: \$0 or \$250; Tier2: \$0 or \$350 / Tier1: \$0 or \$250; Tier2: \$0 or \$350	Tier1: \$0 or \$150; Tier2: \$0 or \$250 / Tier1: \$0 or \$150; Tier2: \$0 or \$250
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	\$395 Tiers 3-5; \$0/\$12/\$47/\$100/25%	\$295 Tiers 4-5; \$0/\$12/\$47/\$100/27%	\$250 Tiers 4-5; \$0/\$10/\$47/\$100/28%
Dental	\$500 Dental Level 2 (no cost sharing); Platinum Dental Rider Available	\$1,000 Dental Level 4 (\$0 - 50% cost sharing)	\$2,000 Dental Level 4 (\$0 - 50% cost sharing)
Eyewear	Up to \$100 every 2 years, standard lenses at no cost	Up to \$200 every 2 years, standard lenses at no cost	Up to \$300 every 2 years, standard lenses at no cost
Fitness	Renew Active Fitness Program	Renew Active Fitness Program	Renew Active Fitness Program & Fitbit
OTC	\$40/quarter catalog	\$50/quarter catalog	\$60/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, Acupuncture: \$10; 12 visits/year, Chiropractic: \$10; 12 visits/year, PERS	Nurseline, Acupuncture: \$10; 12 visits/year, Chiropractic: \$10; 12 visits/year, PERS	Nurseline, Acupuncture: \$10; 12 visits/year, Chiropractic: \$10; 12 visits/year, PERS

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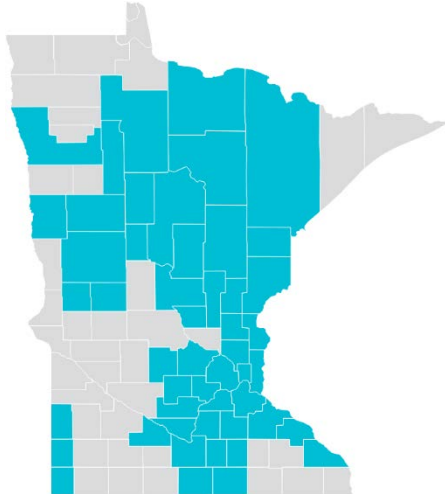


Plan Name	AARP® Medicare Advantage Premier (PPO)
Plan ID	H7404-004-000 
Plan Highlights	\$0 premium plan for members with full Low Income Subsidy (LIS); rich ancillary benefits with low out-of-pocket costs
Premium	\$35.90 (Varies by LIS level)
Medical Ded.	\$0
Max OOP	\$4,900
PCP/Specialist	\$0 / \$35; No Referral Required
Inpatient Hospital	\$350 Days 1-5
ASC/Outpatient	\$0 or \$250 / \$0 or \$350
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0
Rx Ded./Copays	Varies By LIS Level
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
OTC	\$65/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

H7404-015-000 AARP® Medicare Advantage Patriot (PPO)

Minnesota: Aitkin, Anoka, Becker, Beltrami, Benton, Blue Earth, Brown, Carlton, Carver, Cass, Chisago, Clay, Clearwater, Crow Wing, Dakota, Douglas, Faribault, Freeborn, Goodhue, Grant, Hennepin, Hubbard, Isanti, Itasca, Kanabec, Koochiching, Le Sueur, Lincoln, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pine, Pipestone, Polk, Ramsey, Rice, Rock, Scott, Sibley, St. Louis, Steele, Wabasha, Wadena, Waseca, Washington, Winona, Wright; **North Dakota:** Burleigh, Cass, Grand Forks, McLean, Mercer, Morton, Oliver


Market Landscape¹

Eligibles (as of May 2020)	956,109
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	36.7%
YOY MA Non-SNP Enrollment Growth	7.3%
UHC Non-SNP Market Share	2.3%

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	H7404-015-000 
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 1-6
ASC/Outpatient	\$0 or \$200 / \$0 or \$250
Telehealth	\$0 Virtual Medical & Mental Health Visits
Lab Copay	\$0
Rx Ded./Copays	Not Covered
Dental	\$1,500 Dental Level 4 (\$0 - 50% cost sharing)
Eyewear	Up to \$200 every 2 years, standard lenses at no cost
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, Chiropractic: \$10; 18 visits/year, PERS

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