

Nebraska

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.

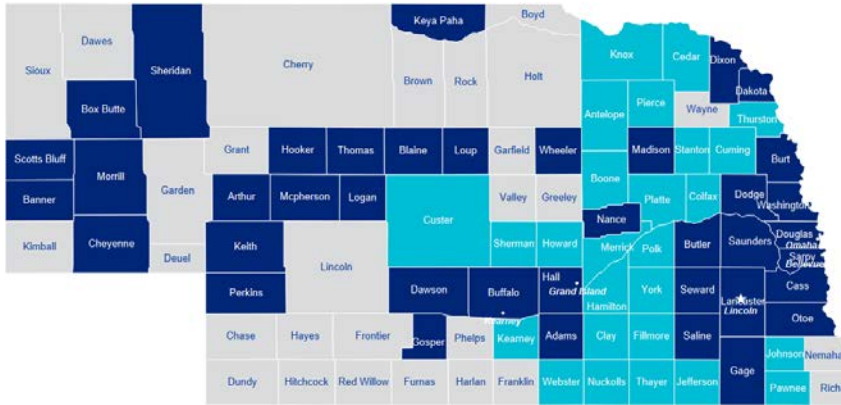
For final 2021 plan details, refer to the 2021 Summary of Benefits.

© 2020 United HealthCare Services, Inc. All rights reserved. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.



● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



State Landscape¹

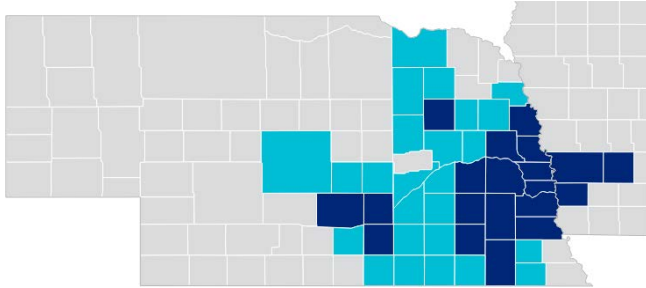
| | |
|---------------------------------------|---------|
| Eligibles (as of May 2020) | 343,522 |
| Estimated Dual Eligibles ² | 33,916 |
| YOY Eligible Growth | 5.2% |
| MA Penetration | 19.8% |
| YOY MA Enrollment Growth | 21.8% |
| UHC Market Share | 59.1% |

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. 3,411 partial duals who may or may not be eligible).



● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID Plan Name

- H2802-001-000 AARP® Medicare Advantage (HMO-POS)
- H1278-001-000 AARP® Medicare Advantage Choice (PPO)

Iowa: Cass, Mills, Pottawattamie; **Nebraska:** Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Webster, York

Market Landscape¹



| | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 337,257 |
| YOY Eligible Growth | 5.1% |
| MA Non-SNP Penetration | 15.8% |
| YOY MA Non-SNP Enrollment Growth | 22.1% |
| UHC Non-SNP Market Share | 51.7% |

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

2021 PRODUCT BENEFIT GRID

LINCOLN/OMAHA



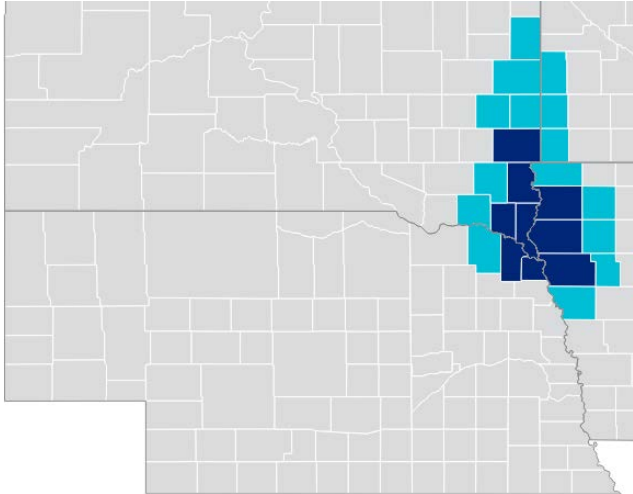
| Plan Name | AARP® Medicare Advantage Choice (PPO) | AARP® Medicare Advantage (HMO-POS) |
|--------------------|---|--|
| Plan ID | H1278-001-000  | H2802-001-000  |
| Plan Highlights | Open access plan with low out-of-pocket costs and additional ancillaries | \$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. POS for dental only |
| Premium | \$19 | \$0 |
| Medical Ded. | \$0 | \$0 |
| Max OOP | \$3,900 | \$4,900 |
| PCP/Specialist | \$0 / \$35; No Referral Required | \$5 / \$45; No Referral Required |
| Inpatient Hospital | \$395 Days 1-4 | \$395 Days 1-4 |
| ASC/Outpatient | \$0 or \$295 / \$0 or \$395 | \$0 or \$295 / \$0 or \$395 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 | \$0 |
| Rx Ded./Copays | \$0; \$4/\$14/\$47/\$100/33% | \$250 Tiers 4-5; \$4/\$14/\$47/\$100/28% |
| Dental | \$1,500 Dental Level 4 (\$0 - 50% cost sharing) | \$1,000 Dental Level 4 (\$0 - 50% cost sharing) |
| Eyewear | 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 |
| 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; 12 visits/year , PERS |

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 eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2020 United HealthCare Services, Inc. All rights reserved. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.



● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



Plan ID Plan Name

H1278-007-000 AARP® Medicare Advantage Choice (PPO)


Iowa: Cherokee, Ida, Lyon, Monona, O'Brien, Plymouth, Sioux, Woodbury; **Nebraska:** Cedar, Dakota, Dixon, Knox; **South Dakota:** Brookings, Clay, Deuel, Lake, Lincoln, Minnehaha, Moody, Turner, Union, Yankton

Market Landscape¹

| | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 137,184 |
| YOY Eligible Growth | 6.0% |
| MA Non-SNP Penetration | 20.0% |
| YOY MA Non-SNP Enrollment Growth | 13.0% |
| UHC Non-SNP Market Share | 7.4% |

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

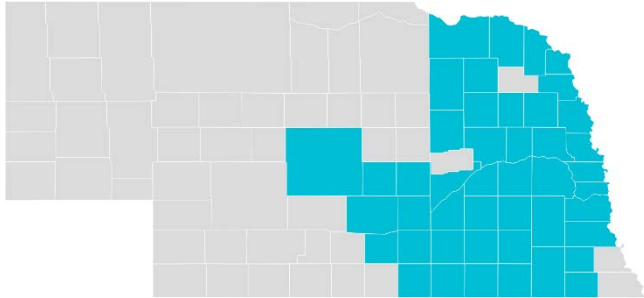


| | |
|---------------------------|---|
| Plan Name | AARP® Medicare Advantage Choice (PPO) |
| Plan ID | H1278-007-000  |
| Plan Highlights | \$0 premium plan for those who are cost-conscious, but want provider choice |
| Premium | \$0 |
| Medical Ded. | \$0 |
| Max OOP | \$3,900 |
| PCP/Specialist | \$0 / \$30; No Referral Required |
| Inpatient Hospital | \$370 Days 1-5 |
| ASC/Outpatient | \$0 or \$300 / \$0 or \$400 |
| Telehealth | \$0 Virtual Medical & Mental Health Visits |
| Lab Copay | \$0 |
| Rx Ded./Copays | \$0; \$3/\$12/\$47/\$100/33% |
| Dental | \$1,000 Dental Level 4 (\$0 - 50% cost sharing) |
| Eyewear | Up to \$150 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 |

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 eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2020 United HealthCare Services, Inc. All rights reserved. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.

● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



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

| | |
|---------------|--|
| H1278-018-000 | AARP® Medicare Advantage Patriot (PPO) |
|---------------|--|

Iowa: Cass, Mills, Pottawattamie; **Nebraska:** Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Webster, York

Market Landscape¹

| | |
|----------------------------------|---------|
| Eligibles (as of May 2020) | 315,277 |
| YOY Eligible Growth | 5.2% |
| MA Non-SNP Penetration | 15.4% |
| YOY MA Non-SNP Enrollment Growth | 23.5% |
| UHC Non-SNP Market Share | 52.9% |

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



NEW PLAN

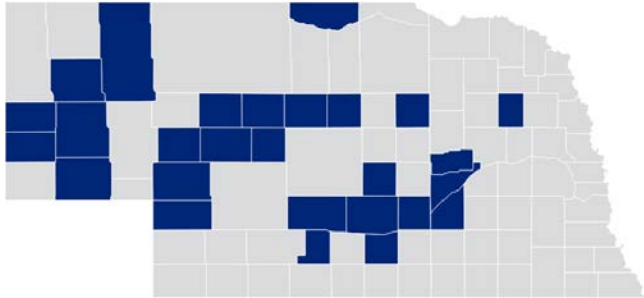
| | |
|---------------------------|--|
| Plan Name | AARP® Medicare Advantage Patriot (PPO) |
| Plan ID | H1278-018-000  |
| Plan Highlights | New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage |
| Premium | \$0; Part B Rebate: \$25 |
| Medical Ded. | \$0 |
| Max OOP | \$6,700 |
| PCP/Specialist | \$10 / \$45; No Referral Required |
| Inpatient Hospital | \$295 Days 1-6 |
| ASC/Outpatient | \$0 or \$200 / \$0 or \$295 |
| 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 \$300 every 2 years, standard lenses at no cost |
| Fitness | Renew Active Fitness Program |
| OTC | \$60/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 |

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 eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2020 United HealthCare Services, Inc. All rights reserved. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.



● Current Footprint ● Footprint Expansion

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) | 57,104 |
| YOY Eligible Growth | 5.6% |
| MA Non-SNP Penetration | 7.9% |
| YOY MA Non-SNP Enrollment Growth | 43.7% |
| UHC Non-SNP Market Share | 77.7% |

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

NEBRASKA PFFS

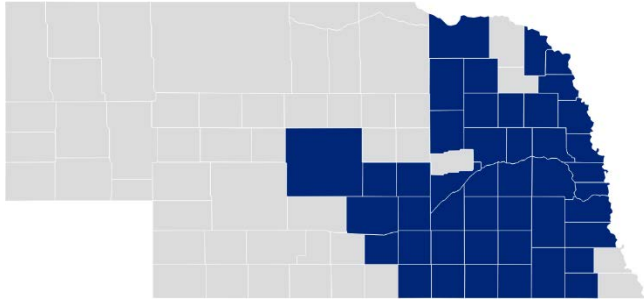


| Plan Name | UnitedHealthcare® MedicareDirect Patriot (PFFS) | UnitedHealthcare® MedicareDirect Rx (PFFS) |
|--------------------|--|---|
| Plan ID | H5435-001-000 | H5435-024-000 |
| Plan Highlights | Non-network PFFS plan allows you to see any doctor who accepts Medicare. Designed for those who want 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 |

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 eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2020 United HealthCare Services, Inc. All rights reserved. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.

● Current Footprint ● Footprint Expansion

2021 Medicare Advantage Service Area



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

| | |
|---------------|---|
| H0169-003-000 | UnitedHealthcare Dual Complete® (HMO D-SNP) |
|---------------|---|

Nebraska: Adams, Antelope, Boone, Buffalo, Burt, Butler, Cass, Clay, Colfax, Cuming, Custer, Dakota, Dixon, Dodge, Douglas, Fillmore, Gage, Hall, Hamilton, Howard, Jefferson, Johnson, Kearney, Knox, Lancaster, Madison, Merrick, Nuckolls, Otoe, Pawnee, Pierce, Platte, Polk, Saline, Sarpy, Saunders, Seward, Sherman, Stanton, Thayer, Thurston, Washington, Webster, York

Market Landscape¹

| | |
|-------------------------------|--------|
| Est. Dual Eligibles | 33,916 |
| D-SNP Enrollees | 7,987 |
| D-SNP Penetration (All Plans) | 23.5% |
| Total UHC D-SNP Enrollees | 7,325 |
| UHC D-SNP Market Share | 23.5% |

¹ UHC Dual SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 3,411 partial duals who may or may not be eligible).

NEBRASKA DUAL



| | |
|-----------------------------|---|
| Plan Name | UnitedHealthcare Dual Complete® (HMO D-SNP) |
| Plan ID | H0169-003-000 \$0 Rx |
| Medicaid Eligibility | Full: FBDE, QMB, QMB+, SLMB+ |
| Premium | \$0 |
| Acupuncture | Not Covered |
| Chiro | \$0, 12 visits per year |
| Dental | \$2,500 Dental Level 4 (no cost sharing) |
| Eyewear | Up to \$300 per year |
| Fitness | Renew Active Fitness Program |
| Foot Care | \$0, 4 visits per year |
| Hearing Aid | \$1,100 allowance for hearing aids every 2 years |
| Meal Program | \$0, Up to 14 meals for 7 days, one time 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 | Not Covered |
| Other Benefits | Nurseline |

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 eligible benefits represent Full Duals and QMBs. Benefits and features vary by plan. Limitations and exclusions apply. © 2020 United HealthCare Services, Inc. All rights reserved. Confidential property of UnitedHealth Group. For Agent use only. Not intended for use as marketing material for the general public. Do not distribute, reproduce, edit or delete any portion without the express permission of UnitedHealth Group.