

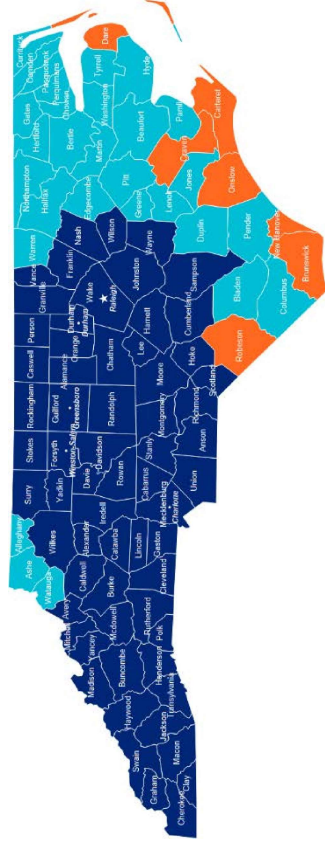
2021 STATE LANDSCAPE

NORTH CAROLINA



● Current Footprint ● Footprint Expansion ● Dual Only Footprint

2021 Medicare Advantage Advantage Service Area



State Landscape¹

Eligibles (as of May 2020) 2,231,607

Estimated Dual Eligibles² 346,435

YOY Eligible Growth 6.1%

MA Penetration 36.6%

YOY MA Enrollment Growth 11.8%

UHC Market Share 35.4%

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

² UHC D-SNP service area only; Estimated Dual Eligibles are projected based on September 2019 CMS.gov data (includes approx. 75,951 partial duals who may or may not be eligible).

2021 MARKET LANDSCAPE

NORTH CAROLINA



● Current Footprint ● Footprint Expansion

Blue Ridge: Alleghany, Ashe, Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Yancey



Market Landscape

Eligibles (as of May 2020)	252,833
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	20.6%
YOY MA Non-SNP Enrollment Growth	15.0%
UHC Non-SNP Market Share	26.3%

Coastal Plains/Sandhills: Anson, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, Duplin, Edgecombe, Gates, Greene, Halifax, Hertford, Hoke, Hyde, Jones, Lenoir, Martin, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Scotland, Stanly, Tyrrell, Warren, Washington



Market Landscape

Eligibles (as of May 2020)	295,846
YOY Eligible Growth	5.8%
MA Non-SNP Penetration	14.3%
YOY MA Non-SNP Enrollment Growth	24.9%
UHC Non-SNP Market Share	6.3%

Greater Triangle: Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson



Market Landscape

Eligibles (as of May 2020)	163,898
YOY Eligible Growth	6.5%
MA Non-SNP Penetration	17.6%
YOY MA Non-SNP Enrollment Growth	23.1%
UHC Non-SNP Market Share	17.8%

Piedmont/Charlotte/Cape Fear: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Surry, Union, Wilkes, Yadkin



Market Landscape

Eligibles (as of May 2020)	1,080,630
YOY Eligible Growth	5.9%
MA Non-SNP Penetration	31.2%
YOY MA Non-SNP Enrollment Growth	9.7%
UHC Non-SNP Market Share	36.0%

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2021 MARKET LANDSCAPE

NORTH CAROLINA



- Current Footprint
- Footprint Expansion

Raleigh/Durham: Durham, Wake



Market Landscape

Eligibles (as of May 2020)	217,778
YOY Eligible Growth	7.2%
MA Non-SNP Penetration	20.4%
YOY MA Non-SNP Enrollment Growth	14.8%
UHC Non-SNP Market Share	22.9%

North Carolina Dual: All counties in state



Market Landscape

Est. Dual Eligibles	346,435
D-SNP Enrollees	79,804
D-SNP Penetration (All Plans)	23.0%
Total UHC D-SNP Enrollees	60,734
UHC D-SNP Market Share	76.1%

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2021 PRODUCT BENEFIT GRID

BLUE RIDGE



Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H5253-079-000 	H5253-080-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Includes rich ancillary benefits. POS for dental only	Mid premium, open access plan for those shopping on value and lower out-of-pocket costs. Includes additional ancillaries. POS for dental only
Service Area	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
Premium	\$0	\$43
Max OOP	\$5,900	\$4,700
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$390 Days 1-5	\$345 Days 1-5
ASC/Outpatient	\$0 or \$270 / \$0 or \$370	\$0 or \$225 / \$0 or \$325
Lab Copay	\$0	\$0
Rx Ded./Copays	\$170 Tiers 3-5; \$2/\$8/\$47/\$100/30%	\$95 Tiers 4-5; \$2/\$8/\$47/\$100/31%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System



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2021 PRODUCT BENEFIT GRID

BLUE RIDGE



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Walgreens (HMO-POS)
Plan ID	H2577-016-000 	H5253-105-000 
Plan Highlights	New! \$0 premium plan for those who are cost-conscious, but want provider choice	\$0 premium with monthly Part B premium rebate. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy. POS for dental only
Service Area	North Carolina: Alleghany, Ashe, Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Yancey	North Carolina: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Yancey
Premium	\$0	\$0; Part B Rebate: \$50
Max OOP	\$6,700	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$430 Days 1-4
ASC/Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$295 / \$0 or \$395
Lab Copay	\$0	\$0
Rx Ded./Copays	\$250 Tiers 3-5; \$2/\$10/\$47/\$100/28%	\$435 Tiers 3-5; \$0/\$5/\$47/\$100/25% (Preferred)
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

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2021 PRODUCT BENEFIT GRID

COASTAL PLAINS/SANDHILLS



NEW PLAN

Plan Name	AARP® Medicare Advantage Choice (PPO)	AARP® Medicare Advantage Choice Plan 2 (PPO)
Plan ID	H2577-004-000	H2577-018-000
Plan Highlights	\$0 premium with popular ancillaries	New! Low premium, open access plan with low out-of-pocket costs and additional ancillaries
Service Area	North Carolina: Anson, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, Duplin, Edgecombe, Gates, Greene, Halifax, Hertford, Hoke, Hyde, Jones, Lenoir, Martin, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Scotland, Stanly, Tyrrell, Warren, Washington	North Carolina: Anson, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, Duplin, Edgecombe, Gates, Greene, Halifax, Hertford, Hoke, Hyde, Jones, Lenoir, Martin, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Scotland, Stanly, Tyrrell, Warren, Washington
Premium	\$0	\$26
Max OOP	\$6,700	\$5,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$395 Days 1-5	\$320 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$220 / \$0 or \$320
Lab Copay	\$0	\$0
Rx Ded./Copays	\$295 Tiers 4-5; \$2/\$8/\$47/\$100/27%	\$195 Tiers 4-5; \$2/\$8/\$47/\$100/29%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Platinum Dental Rider Available

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2021 PRODUCT BENEFIT GRID

GREATER TRIANGLE



NEW PLAN


Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-103-000	H5253-104-000	H2577-017-000
Plan Highlights	Low premium plan for those shopping on value and lower out-of-pocket costs. POS for dental only	Mid premium, open access plan for those shopping on value and lower out-of-pocket costs. Includes additional ancillaries. POS for dental only	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	North Carolina: Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson	North Carolina: Franklin, Granville, Harnett, Lee, Nash, Sampson, Vance, Wayne, Wilson	North Carolina: Cumberland, Durham, Franklin, Granville, Harnett, Johnston, Lee, Nash, Sampson, Vance, Wake, Wayne, Wilson
Premium	\$14	\$48	\$0
Max OOP	\$5,900	\$4,900	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$345 Days 1-5	\$395 Days 1-5
ASC/Outpatient	\$0 or \$245 / \$0 or \$345	\$0 or \$195 / \$0 or \$295	\$0 or \$295 / \$0 or \$395
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$170 Tiers 3-5; \$2/\$8/\$47/\$100/30%	\$95 Tiers 4-5; \$2/\$8/\$47/\$100/31%	\$250 Tiers 3-5; \$2/\$10/\$47/\$100/28%
Extra Benefits	Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Platinum Dental Rider Available	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available

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2021 PRODUCT BENEFIT GRID

PIEDMONT/CHARLOTTE/CAPE FEAR





Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)
Plan ID	H5253-038-000 	H5253-037-000 
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Includes rich ancillary benefits. POS for dental only	Low premium, open access plan for those shopping on value and lower out-of-pocket costs. POS for dental only
Service Area	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Surry, Union, Wilkes, Yadkin	North Carolina: Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cleveland, Cumberland, Davidson, Davie, Forsyth, Gaston, Guilford, Henderson, Iredell, Johnston, Lincoln, Mecklenburg, Orange, Person, Randolph, Richmond, Rockingham, Rowan, Stokes, Surry, Union, Wilkes, Yadkin
Premium	\$0	\$27
Max OOP	\$4,500	\$3,600
PCP/Specialist	\$0 / \$35; No Referral Required	\$0 / \$30; No Referral Required
Inpatient Hospital	\$325 Days 1-5	\$295 Days 1-5
ASC/Outpatient	\$0 or \$225 / \$0 or \$325	\$0 or \$195 / \$0 or \$295
Lab Copay	\$0	\$0
Rx Ded./Copays	\$95 Tiers 3-5; \$2/\$8/\$47/\$100/31%	\$50 Tiers 4-5; \$2/\$8/\$47/\$100/32%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System

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2021 PRODUCT BENEFIT GRID

PIEDMONT/CHARLOTTE/CAPE FEAR



Plan Name	AARP® Medicare Advantage Walgreens (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-110-000 	H2228-018-000 
Plan Highlights	\$0 premium with monthly Part B premium rebate. \$0 Tier 1 Rx copays at Walgreens preferred retail pharmacy. POS for dental only	Open access plan with low out-of-pocket costs and additional ancillaries
Service Area	North Carolina: Alamance, Davidson, Forsyth, Guilford, Mecklenburg, Randolph, Rockingham, Rowan	North Carolina: Alamance, Chatham, Davidson, Davie, Forsyth, Guilford, Mecklenburg, Orange, Randolph, Rockingham, Rowan, Stokes, Surry, Wilkes, Yadkin
Premium	\$0; Part B Rebate: \$50	\$38
Max OOP	\$6,700	\$3,900
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$430 Days 1-4	\$345 Days 1-5
ASC/Outpatient	\$0 or \$295 / \$0 or \$395	\$0 or \$195 / \$0 or \$295
Lab Copay	\$0	\$0
Rx Ded./Copays	\$435 Tiers 3-5; \$0/\$5/\$47/\$100/25% (Preferred)	\$50 Tiers 4-5; \$2/\$8/\$47/\$100/32%

Extra Benefits
 Dental Level 1, Routine Eye Exam, Eyewear Credit, Routine Hearing Exam, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available
 Dental Level 4, Routine Eye Exam, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System

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2021 PRODUCT BENEFIT GRID

RALEIGH/DURHAM



NEW PLAN

Plan Name	AARP® Medicare Advantage Plan 2 (HMO-POS)	AARP® Medicare Advantage Plan 1 (HMO-POS)	AARP® Medicare Advantage Choice (PPO)
Plan ID	H5253-039-000	H5253-102-000	H2577-017-000
Plan Highlights	\$0 premium plan for those who are cost-conscious and want affordable coverage beyond Original Medicare. Includes rich ancillary benefits. POS for dental only	Mid premium, open access plan for those shopping on value and lower out-of-pocket costs. Includes additional ancillaries. POS for dental only	New! \$0 premium plan for those who are cost-conscious, but want provider choice
Service Area	North Carolina: Durham, Wake	North Carolina: Durham, Wake	North Carolina: Cumberland, Durham, Franklin, Granville, Harnett, Johnston, Lee, Nash, Sampson, Vance, Wake, Wayne, Wilson
Premium	\$0	\$38	\$0
Max OOP	\$5,400	\$4,900	\$6,700
PCP/Specialist	\$0 / \$45; No Referral Required	\$0 / \$35; No Referral Required	\$0 / \$45; No Referral Required
Inpatient Hospital	\$395 Days 1-4	\$295 Days 1-6	\$395 Days 1-5
ASC/Outpatient	\$0 or \$245 / \$0 or \$345	\$0 or \$145 / \$0 or \$245	\$0 or \$295 / \$0 or \$395
Lab Copay	\$0	\$0	\$0
Rx Ded./Copays	\$170 Tiers 4-5; \$2/\$8/\$47/\$100/30%	\$95 Tiers 4-5; \$2/\$8/\$47/\$100/31%	\$250 Tiers 3-5; \$2/\$10/\$47/\$100/28%
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 1, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Platinum Dental Rider Available



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2021 PRODUCT BENEFIT GRID

NORTH CAROLINA MA ONLY



NEW PLAN

Plan Name	AARP® Medicare Advantage Patriot (HMO-POS)	AARP® Medicare Advantage Patriot (PPO)
Plan ID	H5253-040-000 	H2577-019-000 
Plan Highlights	Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate. POS for dental only	New! Plan designed for those who want affordable coverage beyond Original Medicare, but don't need Prescription Drug coverage - works well with VA coverage. Plan offers monthly Part B premium rebate
Service Area	North Carolina: Alamance, Alexander, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Chatham, Cherokee, Clay, Cleveland, Cumberland, Davidson, Davie, Durham, Forsyth, Franklin, Gaston, Graham, Granville, Guilford, Harnett, Haywood, Henderson, Iredell, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Nash, Orange, Person, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Sampson, Stokes, Surry , Swain, Transylvania, Union, Vance, Wake, Wayne, Wilkes, Wilson, Yadkin, Yancey	North Carolina: Alleghany, Anson, Ashe, Beaufort, Bertie, Bladen, Camden, Chowan, Columbus, Currituck, Duplin, Edgecombe, Gates, Greene, Halifax, Herford, Hoke, Hyde, Jones, Lenoir, Martin, Montgomery, Moore, Northampton, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Scotland, Stanly, Tyrrell, Warren, Washington, Watauga
Premium	\$0; Part B Rebate: \$45	\$0; Part B Rebate: \$40
Max OOP	\$3,600	\$5,900
PCP/Specialist	\$0 / \$25; No Referral Required	\$0 / \$35; No Referral Required
Inpatient Hospital	\$295 Days 1-5	\$320 Days 1-5
ASC/Outpatient	\$0 or \$195 / \$0 or \$295	\$0 or \$220 / \$0 or \$320
Lab Copy	\$0	\$0
Rx Ded./Copays	Not Covered	Not Covered
Extra Benefits	Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System	Dental Level 2, Routine Eye Exam, Eyewear Credit, OTC Catalog, Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Platinum Dental Rider Available

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2021 PRODUCT BENEFIT GRID

NORTH CAROLINA DUAL



Plan Name	UnitedHealthcare Dual Complete® (HMO-POS D-SNP)	UnitedHealthcare Dual Complete® RP (Regional PPO D-SNP)
Plan ID	H5253-041-000	R1548-001-000
Plan Highlights	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases. POS for dental only	Plan designed for those with both Medicare and Medicaid. \$0 for all Part D drugs across all coverage phases
Service Area	North Carolina: Alamance, Buncombe, Caswell, Catawba, Chatham, Cumberland, Davidson, Davie, Durham, Forsyth, Guilford, Henderson, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Wake, Wilkes, Yadkin	North Carolina: All counties in state
Premium	\$0	\$0

Extra Benefits
 Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, [Healthy Food Benefit](#), Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Personal Emergency Response System, Meal Benefit
 Dental Level 4, Routine Eye Exam, Eyewear Credit, OTC Debit Card, [Healthy Food Benefit](#), Routine Hearing Exam, Hearing Aids, Fitness Program, Virtual Medical Visits, Virtual Mental Health Visits, Nurseline, Transportation, Chiropractic, Personal Emergency Response System, Meal Benefit

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