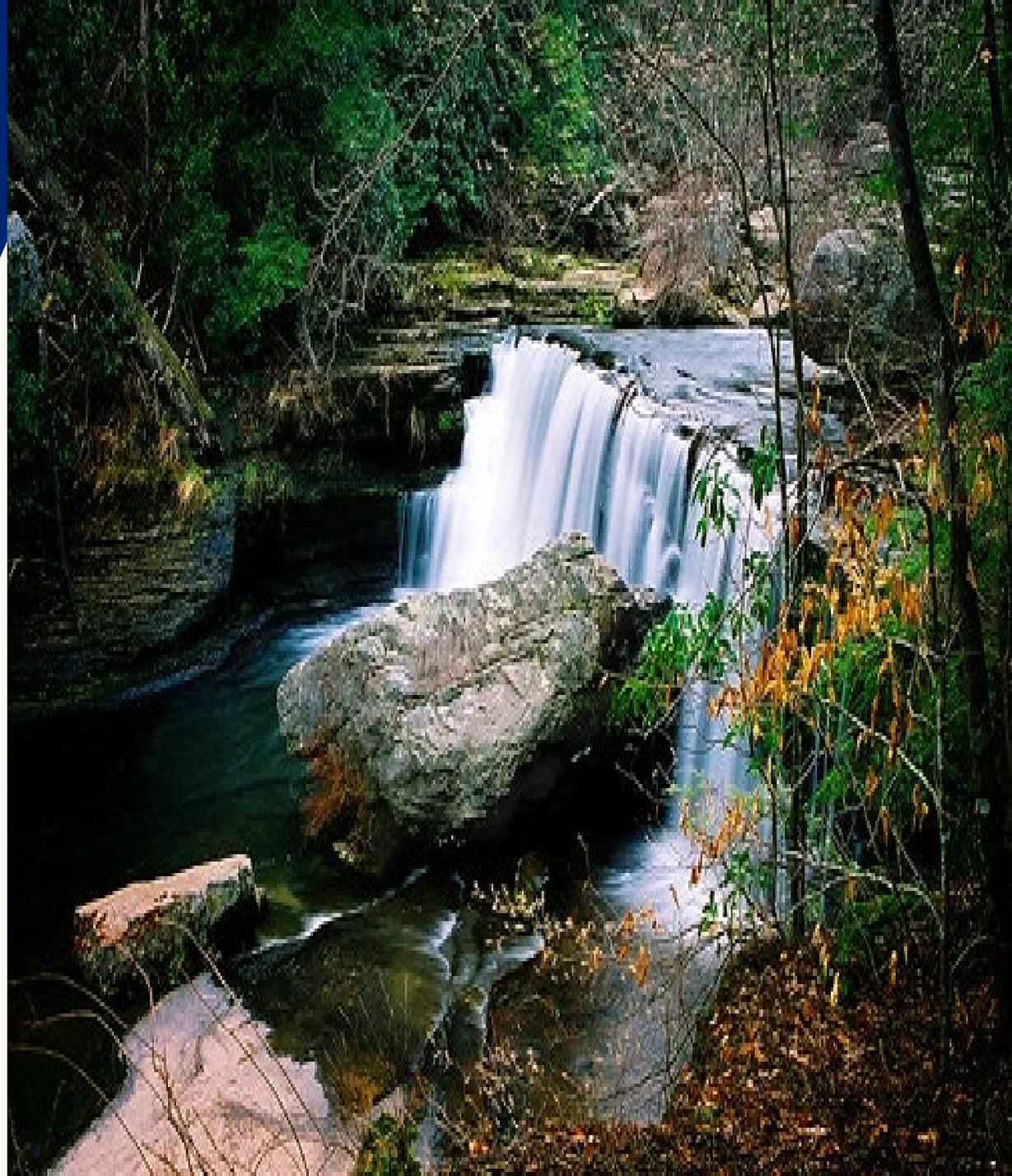




# Welcome to Tennessee

United  
Healthcare®





# Leigh Carl

Agency Sales Manager TN & MS, IFP Sales

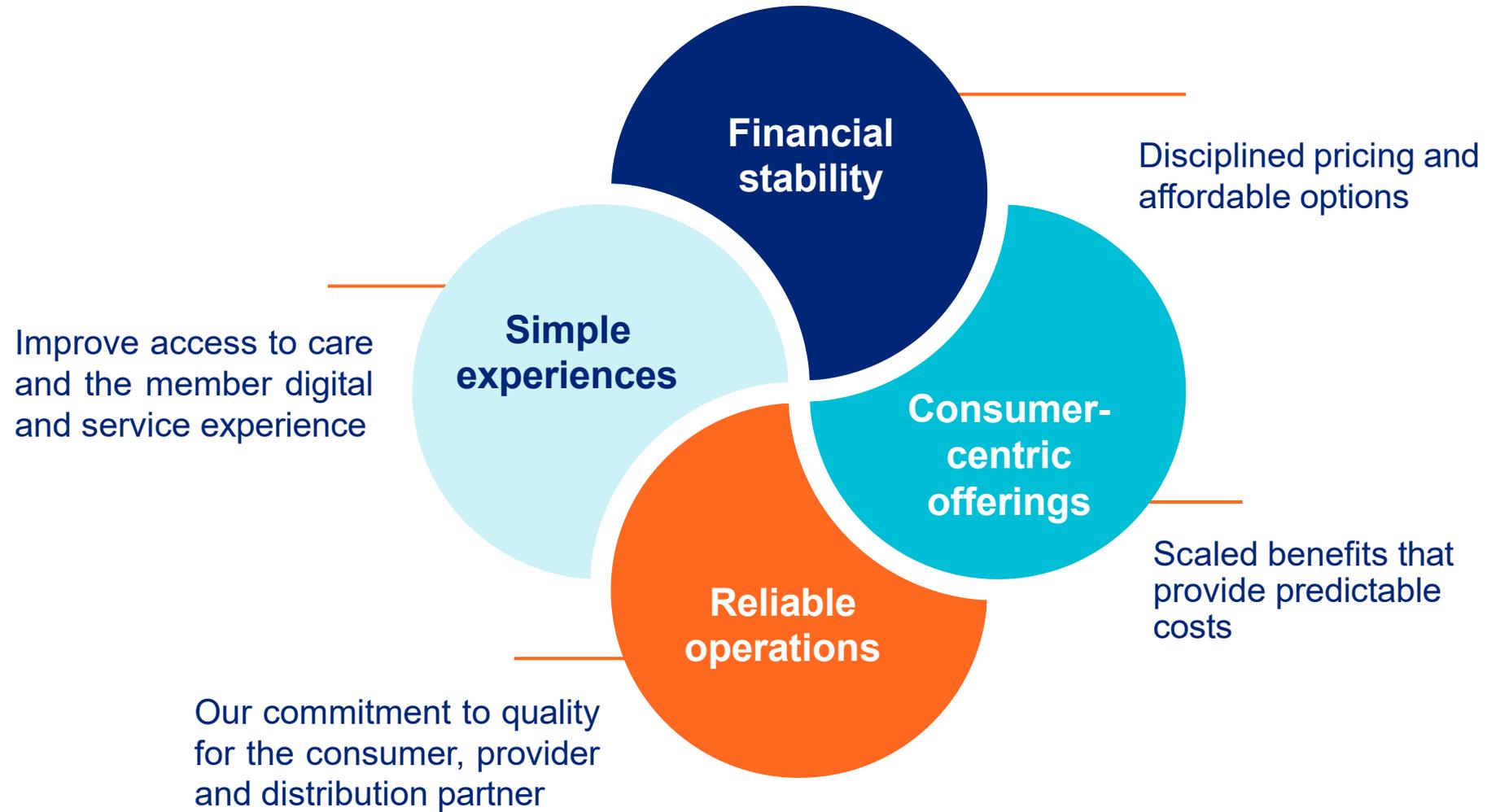


# IFP market overview

Agent Training Purposes Only | © 2023 | United HealthCare Services, Inc. All Rights Reserved | Not for Consumer Use | Proprietary and Confidential All plan designs, benefits, cost shares, and service area expansions for PY24 are pending regulatory approval and subject to change.

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# Defining our strategy



# UHC IFP year-over-year strategy

## 2021

- Enter in required markets plus a small number of markets with turnkey license, network and economics.

## 2022

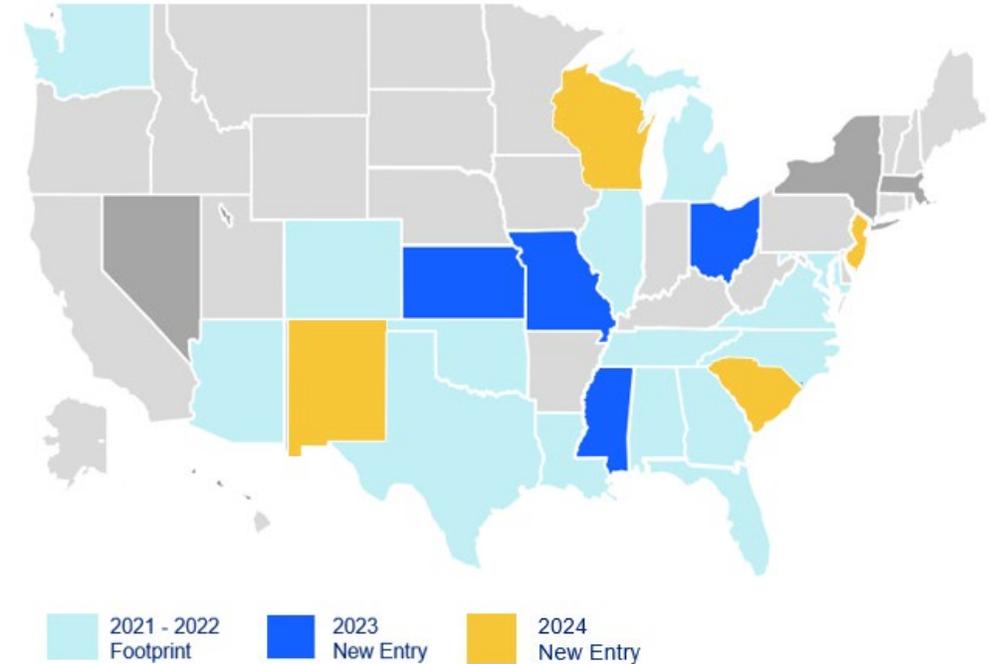
- Enter 7 additional states and expand footprint in several existing states.
- Launch new exchange-specific networks and enhanced products (e.g., Virtual First).
- Implement EDE (enhanced direct enrollment) and revamp acquisition website – UHCEXchange.com.
- Pay broker commissions and enhance D2C sales and marketing to achieve membership growth targets.

## 2023

- Enter 4 additional states and expand footprint in 7 existing states, reaching states that contain 50% of all IFP lives nationally.
- Increase competitiveness by investing in capabilities focused in areas of product, distribution and digital experience

## 2024

- Entering 4 additional states and large rural expansion in Texas, Florida and other states
- Doubling county footprint nationally
- 1.6M member increase of addressable lives
- Increase competitiveness by investing in capabilities focused in areas of product, distribution and digital experience



Footprint	2021	2022	2023	2024
States	8	15	19	23
Markets	28	54	90	138
Counties	160	328	532	1,000+





# Network strategy

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# 2024 Network Objectives



## More states

New Jersey,  
New Mexico,  
South Carolina,  
Wisconsin

## More physicians and mid-levels

Increased primary  
care access in  
particular



## More counties

Growth within our  
existing states,  
including rural areas

## More competitive network pricing

Renegotiations where  
possible and strong  
entry points



Link to our provider search:

<https://connect.werally.com/plans/uhc/4>

# Pharmacy network expansion

Members currently have access to low generic copays at Walgreens Pharmacies and OptumRx.



This will expand dramatically in 2024, providing members with multiple options in a variety of retail settings as well as through OptumRx Home Delivery.

Current preferred pharmacies



2024 Pharmacy Network

*Walgreens* Optum Rx<sup>®</sup>

~5x

the number of pharmacies

*Walgreens* Optum Rx<sup>®</sup>

 Kroger

Walmart 

 Albertsons<sup>®</sup>

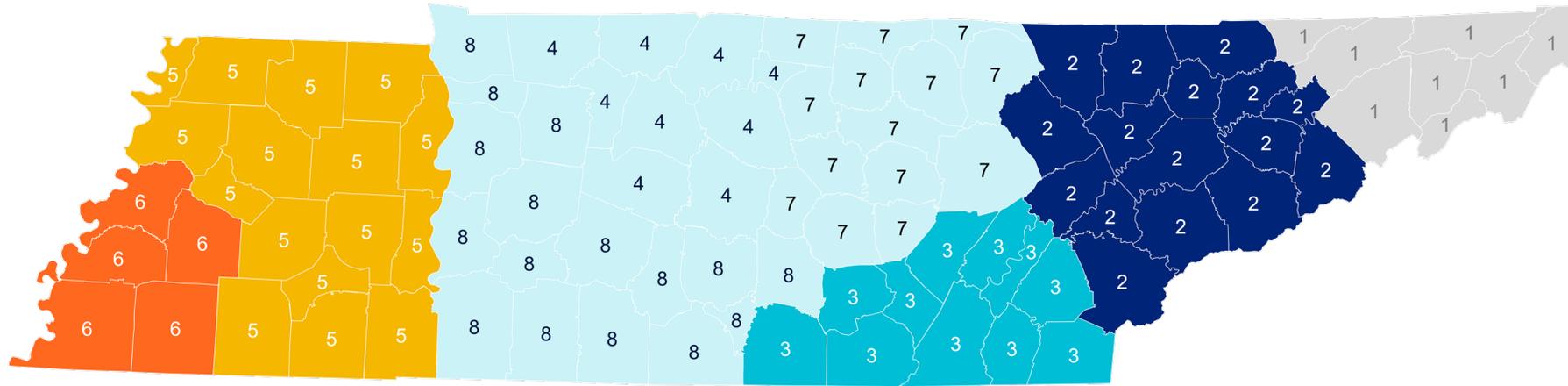
 RITE AID





# Tennessee

2024 Target: 5 markets, 7 RAs, 87 counties  
 2023 Footprint: 5 markets, 6 RAs, 73 counties



Key	
<span style="background-color: #002060; color: white;">■</span>	<b>Knoxville</b> (RA-2)
<span style="background-color: #00B0F0; color: white;">■</span>	<b>Chattanooga</b> (RA-3)
<span style="background-color: #ADD8E6; color: white;">■</span>	<b>Nashville</b> (RAs 4, 7, 8)
<span style="background-color: #FFD700; color: white;">■</span>	<b>Jackson</b> (RA-5)
<span style="background-color: #FF8C00; color: white;">■</span>	<b>Memphis</b> (RA-6)

Rating area	County name
<b>RA-2 "Knoxville"</b>	
2	Anderson
2	Blount
2	Campbell
2	Claiborne
2	Cocke
2	Grainger
2	Hamblen
2	Jefferson
2	Knox
2	Loudon
2	Monroe
2	Morgan
2	Roane
2	Scott
2	Sevier
2	Union

Rating area	County name
<b>RA-3 "Chattanooga"</b>	
3	Bledsoe
3	Bradley
3	Franklin
3	Grundy
3	Hamilton
3	Marion
3	McMinn
3	Meigs
3	Polk
3	Rhea
3	Sequatchie
<b>RA-4 "Nashville"</b>	
4	Cheatham
4	Davidson
4	Montgomery
4	Robertson

Rating area	County name
4	Rutherford
4	Sumner
4	Trousdale
4	Williamson
4	Wilson
<b>RA-5 "Jackson"</b>	
5	Benton
5	Carroll
5	Chester
5	Crockett
5	Decatur
5	Dyer
5	Gibson
5	Hardeman
5	Hardin
5	Henderson
5	Henry

Rating area	County name
5	Lake
5	Madison
5	McNairy
5	Obion
5	Weakley
<b>RA-6 "Memphis"</b>	
6	Fayette
6	Haywood
6	Lauderdale
6	Shelby
6	Tipton

RA-7 "Nashville"	
Rating area	County name
7	Cannon*
7	Clay*
7	Cumberland*
7	DeKalb*
7	Fentress*
7	Jackson*
7	Macon*
7	Overton*
7	Pickett*
7	Putnam*
7	Smith*
7	Van Buren*
7	Warren*
7	White*

RA-8 "Nashville"	
Rating area	County name
8	Bedford
8	Coffee
8	Dickson
8	Giles
8	Hickman
8	Houston
8	Humphreys
8	Lawrence
8	Lewis
8	Lincoln
8	Marshall
8	Maury
8	Moore
8	Perry
8	Stewart
8	Wayne



# Tennessee



## Quick State Facts

- Expansion into Cookeville Market with Ascension (St. Thomas) and Cookeville Regional Medical Center as in-network providers
- Non-Gated State

Market Area	Counties	Hospitals, Affiliated Physicians, FQHCs and Clinics
<b>Chattanooga</b>	Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie	<b>Erlanger Health System:</b> Erlanger Bledsoe, BEH Erlanger, Erlanger East Campus, Erlanger North; <b>Community Health Systems:</b> Tennova Healthcare Cleveland; <b>HCA:</b> Parkridge East Hospital, Parkridge Medical Center, Parkridge West Hospital; Rhea Medical Center
<b>Cookeville</b>	Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren and White	<b>Ascension Health:</b> Ascension St. Thomas Stones River, Ascension St. Thomas DeKalb, Ascension St. Thomas River Park, Ascension St. Thomas Highlands; Cookeville Regional Medical Center
<b>Knoxville</b>	Anderson, Blount, Clairborne, Campbell, Cocke, Grainger, Hamble, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union	Blount Memorial Hospital, <b>Community Health Systems:</b> Tennova Healthcare – Jefferson, Tennova Healthcare Lafollette, Tennova Healthcare Newport Medical Center, Tennova North Knoxville Medical Center, Tennova Healthcare - Turkey Creek Medical Center; <b>UT:</b> University of TN Medical Center
<b>Memphis/Jackson</b>	Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henderson, Henry, Lake Lauderdale, Madison, McNairy, Obion, Shelby, Tipton, Weakley	<b>Community Health Systems:</b> Henderson County Community Hospital; Delta Medical Center, Hardin County General Hospital, Henry County Medical Center, <b>Methodist Hospital:</b> Methodist Hospital Germantown, Methodist North Hospital, Methodist South Hospital, Methodist University Hospital; Select Specialty Hospital Memphis; <b>Tenet:</b> St. Francis Hospital, St. Francis Hospital Bartlett; <b>West Tennessee Healthcare:</b> Bolivar General Hospital, Camden General Hospital, Dyersburg Hospital, Jackson Madison County General, Milan General Hospital, West Tennessee Volunteer Hospital
<b>Nashville</b>	Bedford, Coffee, Cheatham, Davidson, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Perry, Robertson, Rutherford, Stewart, Sumner, Trousdale, Wayne, Williamson, Wilson	<b>Ascension Health:</b> St. Thomas Baptist: Ascension Saint Thomas Hickman, Ascension Saint Thomas Rutherford, Saint Thomas Hospital for Specialty Surgery; <b>Community Health Systems Tennessee:</b> Tennova Healthcare – Clarksville; <b>HCA:</b> Centennial Medical Center at Ashland City, Centennial Medical Center, Hendersonville Medical Center, Tristar Horizon Medical Center, Skyline Medical Center, Southern Hills Medical Center, Stonecrest Medical Center, Summit Medical Center, Tristar Northcrest Medical Center; Houston County Community Hospital, <b>Maury Regional Hospital:</b> Marshall Medical Center, Maury Regional Hospital, Wayne Medical Center; Perry Community Hospital, Three Rivers Hospital, Williamson Medical Center

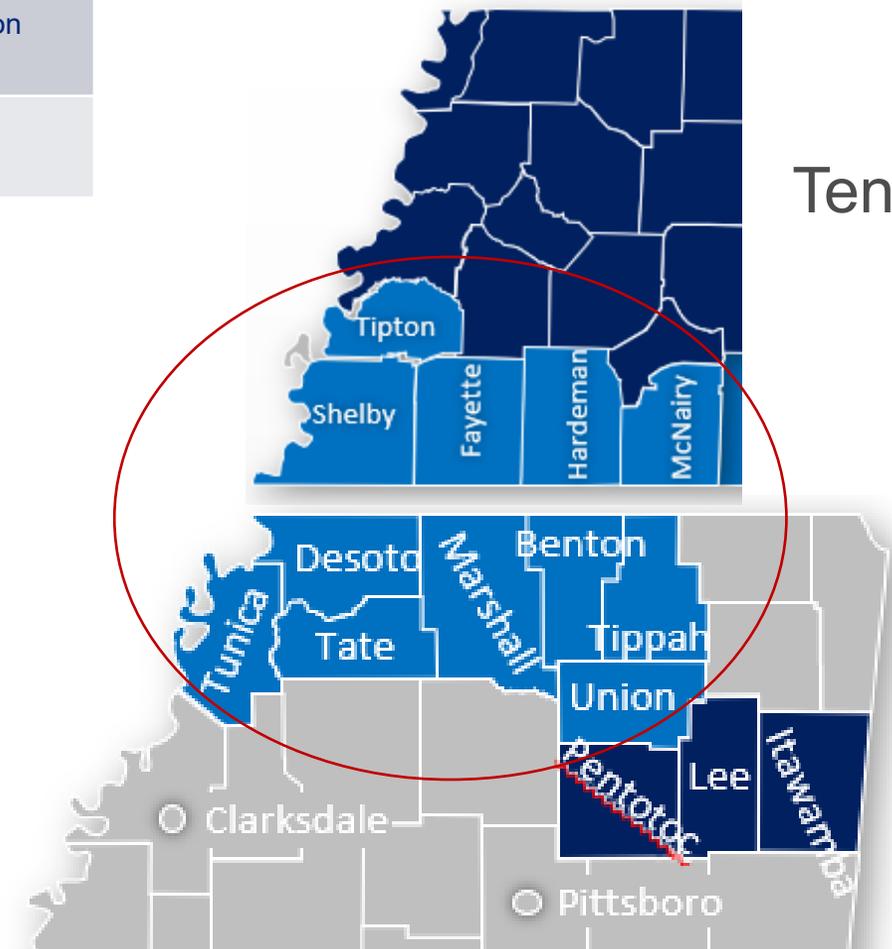


# Tennessee / Mississippi

Member State	Border State	Border Counties
TN members may access	MS providers located in	Benton, DeSoto, Lee, Marshall, Tate, Tippah, Tunica, Union
MS members may access	TN providers located in	Fayette, Hardeman, McNairy, Tipton, Shelby

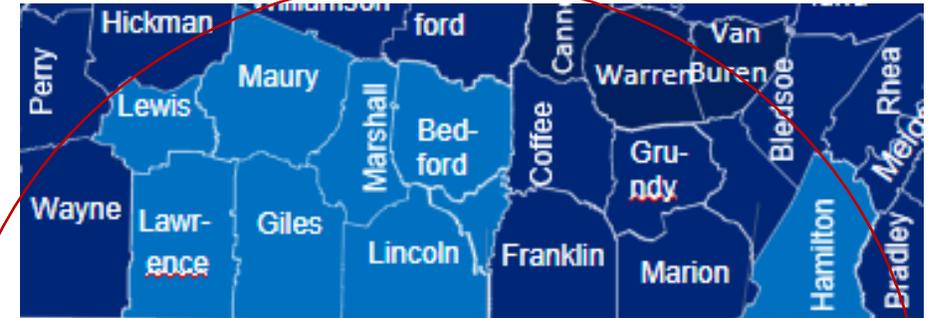
Mississippi

Tennessee



# Tennessee / Alabama

Member State	Border State	Border Counties
AL members may access	TN providers located in	Bedford, Giles, Hamilton, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Wayne
TN members may access	AL providers located in	Colbert, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Morgan





# Product

United  
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# What we heard from consumers and brokers

## ... and what we did\*



### Cost and coverage

- Low- or no-cost virtual and primary care
- \$0 Virtual Urgent Care



### Low-cost labs

- Out-of-pocket costs for office-based labs for \$20 or less



### Low-cost generics

- \$5 or less T2 generics at any INN pharmacy



### Low-cost insulin

- \$0 copay for formulary insulin
- \$0 diabetes related labs and screenings



### More copays

- Introduction of Copay Focus plans with \$0 medical deductible with predominantly copay cost shares



### In-person fitness options

- Digital fitness available to all members 18+ via One Pass
- Physical fitness available to all Advantage members 18+ via One Pass

\*May not be applicable in all plans or markets



# Product families continuing in 2024

<b>Essential</b>	Lowest premium option, higher out-of-pocket costs and \$3 or less Tier 1 Preferred generics	<b>B</b> <b>S</b> <b>G</b>
<b>Required</b>	Federal standardized plans offered on all metal levels	<b>B</b> <b>S</b> <b>G</b>
<b>Value</b>	Go-to flagship plan, good fit for most, offered across all metal levels	<b>B</b> <b>S</b> <b>G</b>
<b>Advantage</b>	One of the richer plans, some include dental and vision coverage for adults. Access to digital and physical fitness benefit through One Pass.	<b>B</b> <b>S</b> <b>G</b>

## **New!** Copay Focus

\$0 deductible plan with primarily copay cost shares for improved price transparency.

**B** **S** **G**



# Tennessee PY24 National Strategies



UHC IFP PY24 Offerings				
	Bronze	Silver	Gold	Total
Essential	1			1
Virtual First				
Value	2 (1 HSA)	1		3
Advantage		2 (1 D/V)	1 (D/V)	3
Copay Focus	1	1	1	3
Required	1	1	1	3
<b>Total</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>13</b>

## Considerations Impacting Plan Design

- Federal Standardized plans are offered on the Bronze, Silver, and Gold metal levels.
- Tennessee is a state that does not impose an insulin cap on all plans; \$0 Insulin is included on 1 plan on the silver metal level.

	Essential	Value (HSA included)			Copay Focus			Virtual First			Advantage		Total Across All Plans**			
	B	B	S	G	B	S	G	B	S	G	S	G	B	S	G	All
\$0 B&M PCP* + \$0 vPCP	0/1	1/2	1/1	N/A	0/1	1/1	1/1	N/A	N/A	N/A	2/2	0/1	1/5	4/5	2/3	7/13
\$5 PCP	0/1	0/2	0/1	N/A	0/1	0/1	0/1	N/A	N/A	N/A	0/2	1/1	0/5	0/5	1/3	1/13
\$0 vUC	1/1	1/2	1/1	N/A	1/1	1/1	1/1	N/A	N/A	N/A	2/2	1/1	3/5	4/5	2/3	9/13
\$3 or less Tier 2 Rx	1/1	1/2	1/1	N/A	0/1	0/1	1/1	N/A	N/A	N/A	1/2	1/1	2/5	2/5	2/3	6/13
\$5 or less Tier 2 Rx	0/1	1/2	0/1	N/A	0/1	1/1	0/1	N/A	N/A	N/A	0/2	0/1	1/5	1/5	0/3	2/13
\$20 or less labs	0/1	1/2	1/1	N/A	1/1	1/1	1/1	N/A	N/A	N/A	2/2	1/1	2/5	4/5	2/3	8/13
D/V	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1/2	1/1	N/A	1/5	1/3	2/13
\$0 Insulin	0/1	0/2	0/1	N/A	0/1	0/1	0/1	N/A	N/A	N/A	1/2	0/1	0/5	1/5	0/3	1/13
6 Free Diabetic Labs & Screenings	1/1	1/2	1/1	N/A	1/1	1/1	1/1	N/A	N/A	N/A	2/2	1/1	3/5	4/5	2/3	9/13
Physical Gym Access	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2/2	1/1	N/A	2/5	1/3	3/13
Digital Fitness Access + Member Incentives	1/1	2/2	1/1	N/A	1/1	1/1	1/1	N/A	N/A	N/A	2/2	1/1	5/5	5/5	3/3	13/13

\*For Virtual First, \$0 refers to virtual visits through Galileo

\*\*Includes HSA and Required plans in the denominator



	Bronze	Silver	Gold
<b>Essential</b> lowest premium option, higher out-of-pocket costs, and \$3 or less Tier 1 Preferred generic	<b>Deductible:</b> \$6,350		
	<b>MOOP:</b> \$9,450		
	<b>PCP:</b> \$40 copay (after deductible)		
	<b>Specialist:</b> \$75 copay (after deductible)		
	<b>Urgent Care:</b> \$75 copay (after deductible)		
	<b>ER:</b> 50% (after deductible)		
	<b>Tier 2 Pref Rx:</b> \$3 copay		
<b>Value</b> go-to flagship plan, good fit for most, offered across all metal levels	<b>Deductible:</b> \$6,700 or \$8,250	<b>Deductible:</b> \$2,000 or \$2,500	
	<b>MOOP:</b> \$8,050 or \$9,450	<b>MOOP:</b> \$9,450	
	<b>PCP:</b> \$50 copay (after deductible) or \$0 copay	<b>PCP:</b> \$5 copay	
	<b>Specialist:</b> 30% or 40% (both after deductible)	<b>Specialist:</b> \$100 copay (after deductible)	
	<b>Urgent Care:</b> \$75 copay or \$75 copay (after deductible)	<b>Urgent Care:</b> \$75 copay or \$100 copay	
	<b>ER:</b> 30% or 50% (both after deductible)	<b>ER:</b> \$1,000 copay (after deductible)	
	<b>Tier 2 Pref Rx:</b> \$3 copay or \$5 copay (after deductible)	<b>Tier 2 Pref Rx:</b> \$3 copay or \$12 copay	
<b>Advantage</b> One of the richer plans, some include dental and vision coverage for adults. Includes two new offerings – an all-copay plan and a \$0 deductible plan. Access to digital and physical gym benefit through One Pass.		<b>Deductible:</b> \$2,500	<b>Deductible:</b> \$500
		<b>MOOP:</b> \$9,450	<b>MOOP:</b> \$7,500
		<b>PCP:</b> \$0 copay	<b>PCP:</b> \$5 copay
		<b>Specialist:</b> \$100 copay	<b>Specialist:</b> \$50 copay (after deductible)
		<b>Urgent Care:</b> \$100 copay	<b>Urgent Care:</b> \$50 copay
		<b>ER:</b> \$1,000 copay (after deductible)	<b>ER:</b> \$650 copay (after deductible)
	<b>Tier 2 Pref Rx:</b> \$3 copay	<b>Tier 2 Pref Rx:</b> \$3 copay	
<b>Required</b> Plans required by the state	<b>Deductible:</b> \$7,500	<b>Deductible:</b> \$5,900	<b>Deductible:</b> \$1,500
	<b>MOOP:</b> \$9,400	<b>MOOP:</b> \$9,100	<b>MOOP:</b> \$8,700
	<b>PCP:</b> \$50 copay	<b>PCP:</b> \$40 copay	<b>PCP:</b> \$30 copay
	<b>Specialist:</b> \$100 copay	<b>Specialist:</b> \$80 copay	<b>Specialist:</b> \$60 copay
	<b>Urgent Care:</b> \$75 copay	<b>Urgent Care:</b> \$60 copay	<b>Urgent Care:</b> \$45 copay
	<b>ER:</b> 50% (after deductible)	<b>ER:</b> 40% (after deductible)	<b>ER:</b> 25% (after deductible)
	<b>Tier 2 Pref Rx:</b> \$25 copay	<b>Tier 2 Pref Rx:</b> \$20 copay	<b>Tier 2 Pref Rx:</b> \$15 copay
<b>Copay Focus</b> These higher premium plans with first dollar cost share provide cost transparency through \$0 deductibles and copay cost shares	<b>Deductible:</b> \$0	<b>Deductible:</b> \$0	<b>Deductible:</b> \$0
	<b>MOOP:</b> \$9,450	<b>MOOP:</b> \$9,450	<b>MOOP:</b> \$7,500
	<b>PCP:</b> \$40 copay	<b>PCP:</b> \$5 copay	<b>PCP:</b> \$5 copay
	<b>Specialist:</b> \$150 copay	<b>Specialist:</b> \$100 copay	<b>Specialist:</b> \$60 copay
	<b>Urgent Care:</b> \$100 copay	<b>Urgent Care:</b> \$75 copay	<b>Urgent Care:</b> \$50 copay
	<b>ER:</b> \$2,000 copay	<b>ER:</b> \$1,500 copay	<b>ER:</b> \$650 copay
	<b>Tier 2 Pref Rx:</b> \$15 copay	<b>Tier 2 Pref Rx:</b> \$5 copay	<b>Tier 2 Pref Rx:</b> \$3 copay

# Tennessee 2024 Benefit Grid

Plan Name	Metal Level	Annual Deductible		Maximum Out-of-Pocket		Primary Care Provider Visits (in person or virtual)	Specialist Visit	Inpatient Hospital Care	Outpatient Surgery	Office-Based Labs
		Individual	Family	Individual	Family					
UHC Bronze Essential (Virtual Urgent Care, No Referrals)	Bronze	\$6,350	\$12,700	\$9,450	\$18,900	\$40 copay^	\$75 copay^	50% coinsurance^	50% coinsurance^	50% coinsurance^
UHC Bronze Copay Focus (Virtual Urgent Care, No Referrals)	Expanded Bronze	N/A	N/A	\$9,450	\$18,900	\$40 copay	\$150 copay	\$3000 copay Day 3	\$750 copay	\$20 copay
UHC Bronze Value (Virtual Urgent Care + PCP Visits, No Referrals)	Expanded Bronze	\$8,250	\$16,500	\$9,450	\$18,900	0% coinsurance	40% coinsurance^	40% coinsurance^	40% coinsurance^	\$20 copay
UHC Bronze Value HSA (No Referrals)	Expanded Bronze	\$6,700	\$13,400	\$8,050	\$16,100	\$50 copay^	30% coinsurance^	30% coinsurance^	30% coinsurance^	30% coinsurance^
UHC Bronze Standard (No Referrals)	Expanded Bronze	\$7,500	\$15,000	\$9,400	\$18,800	\$50 copay	\$100 copay	50% coinsurance^	50% coinsurance^	50% coinsurance^
UHC Silver Copay Focus (No Referrals)	Silver	N/A	N/A	\$9,450	\$18,900	\$5 copay	\$100 copay	\$2500 copay Day 3	\$750 copay	\$20 copay
UHC Silver Standard (No Referrals)	Silver	\$5,900	\$11,800	\$9,100	\$18,200	\$40 copay	\$80 copay	40% coinsurance^	40% coinsurance^	40% coinsurance^
UHC Silver Advantage (No Referrals)	Silver	\$2,500	\$5,000	\$9,450	\$18,900	\$5 copay	\$100 copay^	30% coinsurance^	\$375 copay^	\$15 copay^
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Silver	\$2,000	\$4,000	\$9,450	\$18,900	\$5 copay	\$100 copay^	\$1500 copay^ Day 3	\$375 copay^	\$15 copay^
UHC Silver Value (Virtual Urgent Care + PCP Visits, No Referrals)	Silver	\$3,250	\$6,500	\$9,450	\$18,900	0% coinsurance	50% coinsurance^	50% coinsurance^	50% coinsurance^	\$15 copay
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Gold	\$500	\$1,000	\$7,500	\$15,000	\$5 copay	\$50 copay^	45% coinsurance^	\$300 copay^	\$10 copay
UHC Gold Copay Focus (No Referrals)	Gold	N/A	N/A	\$7,500	\$15,000	\$5 copay	\$60 copay	\$2000 copay Day 3	\$300 copay	\$10 copay
UHC Gold Standard (No Referrals)	Gold	\$1,500	\$3,000	\$8,700	\$17,400	\$30 copay	\$60 copay	25% coinsurance^	25% coinsurance^	25% coinsurance^

For agent usage only. Not to be distributed to consumers.  
For the most accurate plan information, please view [UHCexchange.com](https://UHCexchange.com)

^Annual deductible must be met before cost share applies



# Tennessee 2024 Benefit Grid

Plan Name	RX Deductible	Prescription Drugs*				\$0 Insulin	\$0 Virtual Urgent Care Covered	Adult Dental & Vision	\$0 Digital Fitness	Physical Gym Access	\$100 Member Incentive	HSA
		Tier 2	Tier 3	Tier 4	Tier 5							
UHC Bronze Essential (Virtual Urgent Care, No Referrals)	Same as Medical	\$50 copay	40% coinsurance^	45% coinsurance^	50% coinsurance^		✓		✓	✓		
UHC Bronze Copay Focus (Virtual Urgent Care, No Referrals)	\$4,500	\$50 copay	40% coinsurance^	45% coinsurance^	50% coinsurance^		✓		✓	✓		
UHC Bronze Value (Virtual Urgent Care + PCP Visits, No Referrals)	Same as Medical	\$50 copay	40% coinsurance^	45% coinsurance^	50% coinsurance^		✓		✓	✓		
UHC Bronze Value HSA (No Referrals)	Same as Medical	\$30 copay^	30% coinsurance^	45% coinsurance^	50% coinsurance^		✓		✓	✓	✓	
UHC Bronze Standard (No Referrals)	Same as Medical	\$50 copay^	\$100 copay^	\$500 copay^	N/A		✓		✓	✓		
UHC Silver Copay Focus (No Referrals)	\$2,500	\$30 copay	\$85 copay^	40% coinsurance^	50% coinsurance^		✓		✓	✓		
UHC Silver Standard (No Referrals)	Same as Medical	\$40 copay	\$80 copay^	\$350 copay^	N/A		✓		✓	✓		
UHC Silver Advantage (No Referrals)	Same as Medical	\$30 copay	\$85 copay^	40% coinsurance^	50% coinsurance^	✓	✓		✓	✓	✓	
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Same as Medical	\$30 copay	\$85 copay^	40% coinsurance^	50% coinsurance^		✓	✓	✓	✓	✓	
UHC Silver Value (Virtual Urgent Care + PCP Visits, No Referrals)	Same as Medical	\$30 copay	\$100 copay^	45% coinsurance^	50% coinsurance^		✓		✓	✓		
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Same as Medical	\$30 copay	\$50 copay	30% coinsurance^	40% coinsurance^		✓	✓	✓	✓	✓	
UHC Gold Copay Focus (No Referrals)	\$500	\$30 copay	\$50 copay	45% coinsurance^	50% coinsurance^		✓		✓	✓		
UHC Gold Standard (No Referrals)	Same as Medical	\$30 copay	\$60 copay	\$250 copay	N/A		✓		✓	✓		

For agent usage only. Not to be distributed to consumers.  
For the most accurate plan information, please view [UHCexchange.com](https://www.uhcexchange.com)

\*Tier 1 prescriptions are \$0 preventative drugs  
^Annual deductible must be met before cost share applies



# Vision and dental benefits

Administered through UnitedHealthcare Dental and UnitedHealthcare Vision



Product family	Peds Dental*	Adult Dental^	Peds Vision	Adult Vision^
				
Essential	X		X	
Virtual First	X		X	
Value	X		X	
Advantage(+)	X	X <i>(Silver &amp; Gold)</i>	X	X <i>(Silver &amp; Gold)</i>
Copay Focus	X		X	

\*Except WA

^ Except CO, NJ, NM, WA

# Dental Benefit Overview

- 1 We have embedded **pediatric dental** benefits in our plans since 2021
  - **States:** Offered in all states except WA
  - **Availability:** Embedded in all plans across Product Families, including FFM Standard Plans, at all metal levels (Bronze, Silver, Gold)
  
- 2 We have offered **adult dental** benefits embedded on select products since 2022
  - **States:** Offered in all states except CO, WA, NJ, NM
  - **Availability:** Offered on Advantage+ plans at the Silver and Gold metal tiers
  - **Value:**
    - Consumer choice and convenience
    - More shelf space on exchange sites
    - Differentiation from competitors – other than Ambetter (Centene), few major IFP competitors offer embedded dental benefits today



	Coverage	1 Pediatric Dental <sup>1</sup>	2 IFP Adult Dental <sup>2</sup>
	<b>Network</b>	PPO20 - INO	PPO20 - INO
	<b>Age Requirement</b>	Under the age of 19	19 years of age or older
	<b>Annual Benefit Maximum</b>	N/A	\$1,000 per covered person per calendar year
	<b>Class 1: Preventative &amp; Diagnostic</b>	No charge	No charge, subject to annual maximum
	<b>Class 2: Minor Restorative</b>	Deductible + coinsurance	50% coinsurance, subject to annual maximum
	<b>Class 3: Major Restorative</b>	Deductible + coinsurance	50% coinsurance, subject to annual maximum
	<b>Class 4: Orthodontia</b>	Deductible + coinsurance <sup>3</sup>	Not covered

<sup>1</sup>Benefits apply to the medical deductible and OOPM

<sup>2</sup>Benefits do not apply towards annual OOPM

<sup>3</sup>Medically necessary orthodontia only; some states (MI, MS, CO) exclude coverage for orthodontia



# Vision Benefit Overview

- 1 We have embedded **pediatric vision** benefits in our plans since 2021
  - **States:** Offered in all states on all plans, as required by the ACA
- 2 We have offered **adult vision** benefits embedded on select products since 2022
  - **States:** Offered in all states on select plans except in CO, WA, NJ, NM
  - **Availability:** Offered on Advantage+ plans at the Silver and Gold metal tiers
  - **Value:**
    - Consumer choice and convenience
    - More shelf space on exchange sites
    - Differentiation from competitors – other than Ambetter (Centene), few major IFP competitors offer embedded vision benefits today

Coverage	1 Pediatric Vision	2 Adult Vision <sup>1</sup>
<b>Network</b>	UHC Vision Network (INO)	UHC Vision Network (INO)
<b>Age Requirement</b>	Under 19 years of age	19 years of age or older
<b>Routine Vision Exam</b>	No charge	No charge
<b>Lenses</b> <small>(Includes standard scratch)</small>	Deductible + coinsurance	\$25 Copay
<b>Frames</b>		Covered up to \$130
<b>Contact Lenses – Formulary<sup>2</sup></b> <small>(Includes fit &amp; evaluation)</small>		\$25 Copay
<b>Contact Lenses – Non-Formulary<sup>2</sup></b> <small>(Materials copay doesn't apply)</small>	N/A	Covered up to \$105
<b>Low Vision Testing</b>	No charge	N/A
<b>Low Vision Therapy</b>	Deductible + 75% coinsurance	

<sup>1</sup>Benefits do not apply towards annual OOPM  
<sup>2</sup>Contact lenses are in lieu of lenses/frames



# Diabetes Care Strategies

- Members can get office-based, diabetes-related lab tests and screenings for **\$0**



Includes **six** key labs and screenings: a diabetic retinal eye exam, kidney function test, a hemoglobin A1C test, metabolic panel, urinalysis panel and lipid panel

- All formulary insulin included on the Pharmacy Drug List qualifies as **\$0**, where applicable

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Labs for individuals diagnosed with Type 1 or Type 2 diabetes by a medical provider. Not available on all plans or in all states. Diabetic retinal eye exams limited to 1 exam per plan year. Includes certain lab tests specifically used to assess lipid levels, kidney function (including metabolic and urine), and glucose control (HgbA1C). Insulin for individuals diagnosed with Type 1 or Type 2 diabetes by a medical provider. Insulin listed on the Prescription Drug List (formulary) are covered at no cost to member when filled at a network pharmacy. Not available on all plans or in all states. Find the cost of medications at [myuhc.com/exchange](https://myuhc.com/exchange).

# Virtual Care

## Optum Virtual Care (OVC) Partnership

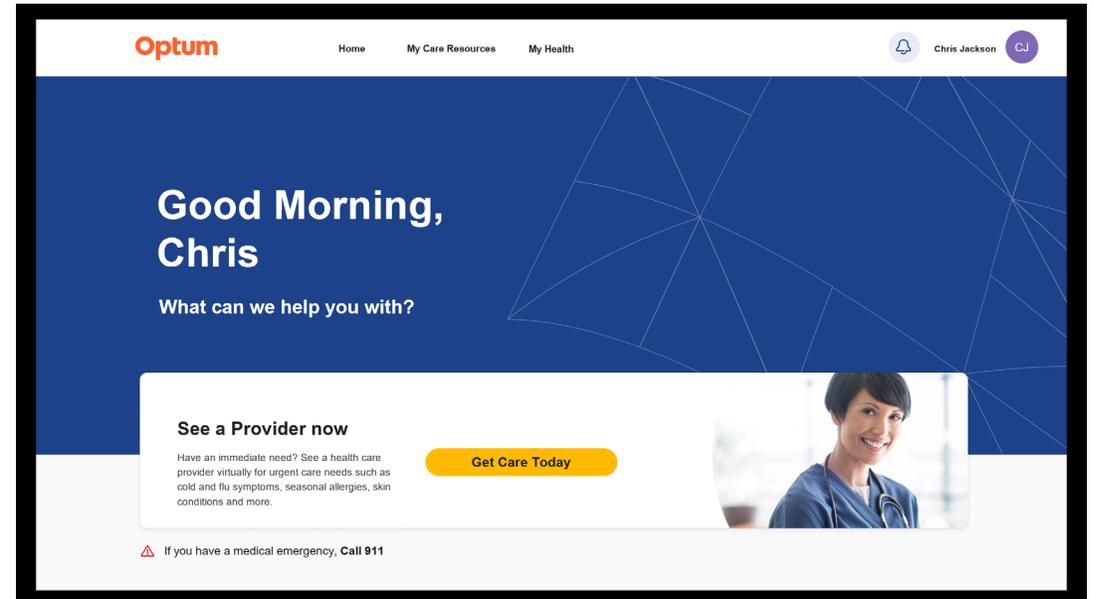
**Virtual urgent care services** across all non-Virtual First products

**Unlimited \$0 access** to vUC on most products

**24/7 care support phone triage**

Includes access for members of **all ages**, including pediatric members

Integrated **with myUHC app**



# Fitness benefit

One Pass™

One Pass is a company that provides both digital and physical gym access to members

1

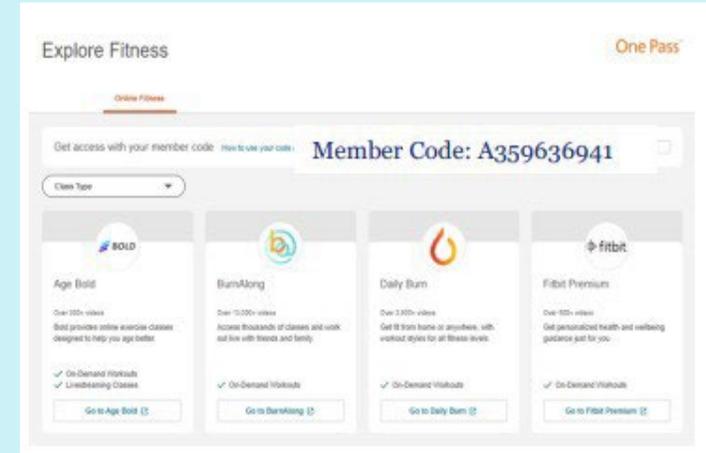
**Digital fitness solutions**  
40K+ digital solutions  
(all plans)

2

**Physical gym access**  
17K+ physical gyms  
(Advantage plans)

3

**One Member Code**  
Access through  
myUHC Portal



# \$100 Member Incentive | Health Perks Rewards

Members must complete all 5 health and account-related activities in order to earn a **\$100** reward on a prepaid Visa® card:

1. Register for an online member account at [myuhc.com](http://myuhc.com)
2. Sign up for all types of text alerts
3. Go paperless for all plan communications
4. Set up Autopay
5. Visit primary care provider (PCP)



# 20% off Walgreens brand products

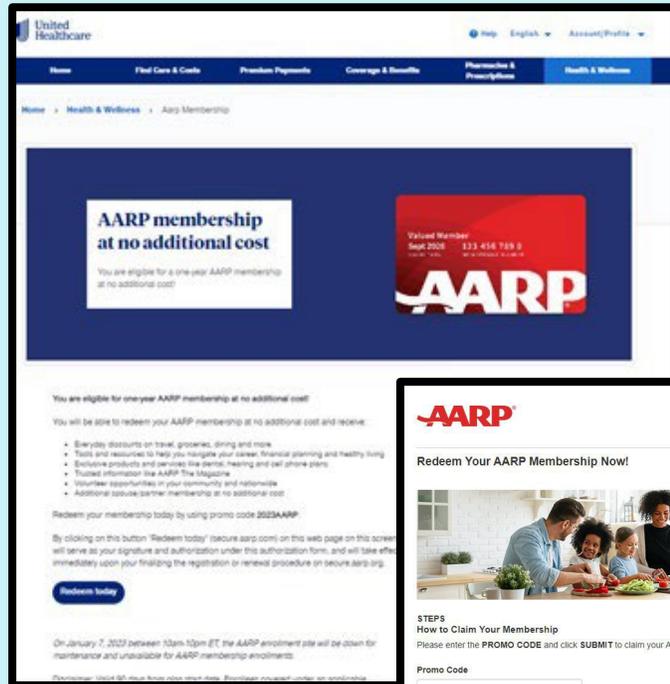


Members can use their Smart savings card in-store and get a 20% discount on eligible Walgreens brand over-the-counter health and wellness products including:

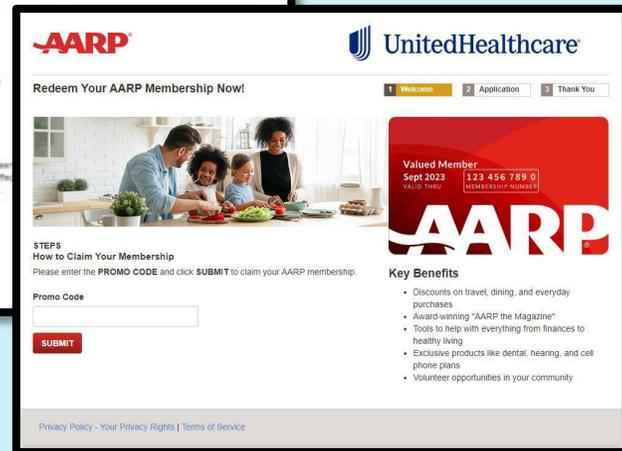
- Vitamins and supplements
- Allergy, cold and pain relief
- Eye care
- Dental care
- Baby essentials



# \$0 AARP membership



Membership redemption page



IHF members enter the promo code (found on the article) on the linked sign-up page for their \$0 membership.

- Discounts on travel, groceries, dining and more
- Online tools for finances, healthy living, access to exclusive discounts with AARP partners, and volunteer opportunities in members' communities
- Available to all Individual & Family Plan members
- Website enrollment with promo code



# Producer Help Desk (PHD)

## • ACA Sales Agent Support

- ✓ Contracting
- ✓ Sales Support
- ✓ Application Status
- ✓ Commissions

## Additional PHD Services

- ✓ Election Period Support
  - ✓ HealthSherpa (Quote and Enroll Tool) Support
- ✓ Post-Enrollment Member Services Escalation Support
  - ✓ General Member Payment Information

### Visit the Agent Portal



[uhcJarvis.com](https://uhcJarvis.com)

Access PHD Live Chat via **Jarvis**.

Send a secure email request via **Jarvis**.  
Go to the Contact Us page. Contact UHC for more information.

### Contact the Producer Help Desk



**Phone: 1-866-235-4095**

Monday–Friday, 8 a.m.–7 p.m. CT



**Email: [acabrokersupport@uhc.com](mailto:acabrokersupport@uhc.com)**



**Please provide: full name and either PID, WID or Tax ID**

For member related inquiries, please provide member's full name and two of the following: Date of birth, policy number or full permanent address.





**[Leigh\\_carl@uhc.com](mailto:Leigh_carl@uhc.com)**

**901-687-5266**

**Thank you**