



Welcome to Tennessee

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Leigh Carl



Agency Manager-East Region

Leigh_carl@uhc.com
901-687-5266



UHC Market Overview



Consumer Experience



Accelerating digital engagement to drive retention and value



Empower members to self-serve with plan tools—reducing calls and increasing satisfaction



Enhance mobile app to meet members where they are at



Personalize experiences based on who a members is and what matters most to them



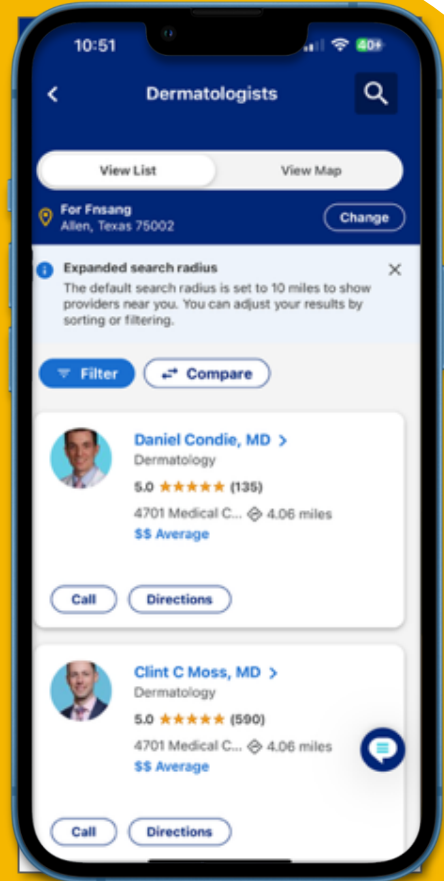
Optimize our core experiences, simplify how members find care, manage Rx, view claims, pay premiums, and track referrals.



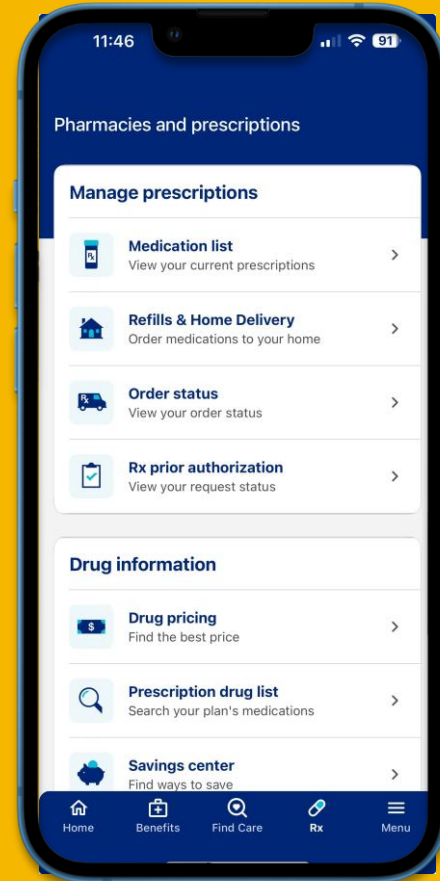
Support renewals with a seamless experience that builds trust and loyalty



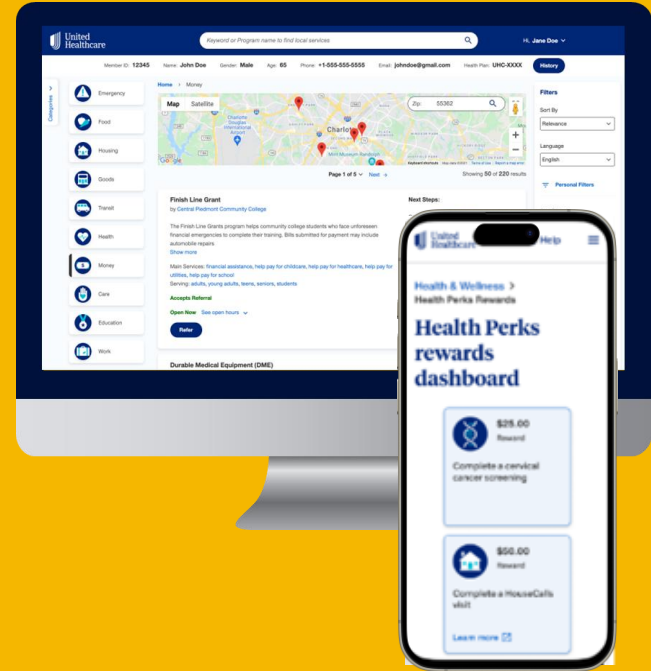
Getting Care: Smarter search, personalized guidance: Making it easier to find and understand care



Rx: Helping members manage medications, save money, and stay on track



Health Perks & Community Resources: Driving better health through smarter engagement



Product Offerings

Tennessee



Product Families continuing in 2026-TN

Required

Also called Standard plans
While not a product family, FFM and/or State-Based Marketplace states require carriers to offer these plans



Advantage

Mid-Range premium with lower deductibles and cost shares at time of service
Copay cost shares for many services



Copay Focus

Higher premium plans with first dollar coverage and \$0 medical deductible
Most commonly accessed services have copays to provide price transparency



Essential

Now available On-Exchange for PY26
Lower premiums with higher copays



Note: Per the budget reconciliation bill (OBCCA) all on-exchange Bronze plans are now HSA eligible regardless of High-Deductible Health Plan (HDHP) status. Bronze off-exchange only plans will not be considered HSA eligible



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Additional note: Adult Dental and Vision will be available for mirror plans on all Product Families, but may not be deployed on all Product Families in all markets

Tennessee PY26 Individual Exchange Plan Designs

Plan Name	Metal Level	Annual Deductible (Individual/Family)		MOOP (Individual/Family)		PCP Visit	Mental Health Office Visit	Specialist Visit	Virtual Urgent Care	Inpatient Hospital Care	Outpatient Surgery (Office)	Office Based Labs
UHC Bronze Copay Focus (Virtual Urgent Care, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$25	\$40	\$100	0%	\$3,000 (Day 3 max)	\$500	\$20
UHC Bronze Copay Focus + (Virtual Urgent Care, Dental + Vision, No Referrals)	Bronze	\$0	\$0	\$10,600	\$21,200	\$25	\$40	\$100	0%	\$3,000 (Day 3 max)	\$500	\$20
UHC Bronze Essential (No Referrals)	Bronze	\$10,600	\$21,200	\$10,600	\$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Standard (No Referrals)	Bronze	\$7,500	\$15,000	\$10,000	\$20,000	\$50	\$50	\$100	\$75	✓ 50%	✓ 50%	✓ 50%
UHC Silver Advantage (Virtual Urgent Care, No Referrals)	Silver	\$3,500	\$7,000	\$10,500	\$21,000	\$20	\$20	\$75	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver Advantage + (Virtual Urgent Care, Dental + Vision, No Referrals)	Silver	\$3,500	\$7,000	\$10,500	\$21,000	\$20	\$20	\$75	0%	✓ 30%	✓ \$450	✓ \$15
UHC Silver Copay Focus (Virtual Urgent Care, No Referrals)	Silver	\$0	\$0	\$10,150	\$20,300	\$15	\$30	\$100	0%	\$2,500 (Day 3 max)	\$450	✓ \$20
UHC Silver Standard (No Referrals)	Silver	\$6,000	\$12,000	\$8,900	\$17,800	\$40	\$40	\$80	\$60	✓ 40%	✓ 40%	✓ 40%
UHC Gold Advantage (Virtual Urgent Care, No Referrals)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$10	\$10	\$60	0%	✓ 25%	✓ \$300	\$10
UHC Gold Advantage + (Virtual Urgent Care, Dental + Vision, No Referrals)	Gold	\$2,000	\$4,000	\$8,500	\$17,000	\$10	\$10	\$60	0%	✓ 25%	✓ \$300	\$10
UHC Gold Copay Focus (Virtual Urgent Care, No Referrals)	Gold	\$0	\$0	\$8,500	\$17,000	\$10	\$10	\$70	0%	\$2,000 (Day 3 max)	\$300	\$10
UHC Gold Standard (No Referrals)	Gold	\$2,000	\$4,000	\$8,200	\$16,400	\$30	\$30	\$60	\$45	✓ 25%	✓ 25%	✓ 25%



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Check (✓) indicates that this benefit is subject to the annual deductible. Tier 1 Zero Cost Share Preventative Drugs \$0

Tennessee PY26 Individual Exchange Plan Designs






Plan Name	Rx Deductible (Individual/Family)		Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Copay Focus (Virtual Urgent Care, No Referrals)	\$4,000	\$8,000	\$25	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Copay Focus + (Virtual Urgent Care, Dental + Vision, No Referrals)	\$4,000	\$8,000	\$25	✓ 40%	✓ 45%	✓ 50%	•	•
UHC Bronze Essential (No Referrals)	Same As Medical		✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Standard (No Referrals)	Same As Medical		\$25	✓ \$50	✓ \$100	✓ \$500		•
UHC Silver Advantage (Virtual Urgent Care, No Referrals)	Same As Medical		\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Advantage + (Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$10	✓ \$85	✓ 40%	✓ 50%	•	
UHC Silver Copay Focus (Virtual Urgent Care, No Referrals)	\$2,500	\$5,000	\$10	✓ \$85	✓ 40%	✓ 50%		
UHC Silver Standard (No Referrals)	Same As Medical		\$20	\$40	✓ \$80	✓ \$350		
UHC Gold Advantage (Virtual Urgent Care, No Referrals)	Same As Medical		\$3	\$40	✓ 30%	✓ 40%		
UHC Gold Advantage + (Virtual Urgent Care, Dental + Vision, No Referrals)	Same As Medical		\$3	\$40	✓ 30%	✓ 40%	•	
UHC Gold Copay Focus (Virtual Urgent Care, No Referrals)	\$500	\$1,000	\$3	\$50	✓ 45%	✓ 50%		
UHC Gold Standard (No Referrals)	Same As Medical		\$15	\$30	\$60	\$250		



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Check (✓) indicates that this benefit is subject to the annual deductible. Tier 1 Zero Cost Share Preventative Drugs \$0

\$0 Medications Expansion

Condition	Medications ¹
 NEW! Heart Conditions	Amlodipine, Atorvastatin, Carvedilol, Furosemide, Hydrochlorothiazide (hctz), Lisinopril, Lisinopril/hctz, Losartan, Losartan/hctz, Metoprolol/ER, Simvastatin
 Asthma	Albuterol, Ventolin HFA
 NEW! Mental Health	Citalopram, Escitalopram, Fluoxetine, Sertraline
 Allergic Reactions	Epinephrine, Symjepi
 Opioid Overdose	Naloxone, Narcan



¹Formulary medications only. Certain strengths or dosage forms are not \$0. \$0 cost-share is operationalized by formulary tier placement on the \$0 Preventive tier or through a \$0 drug list (SDL). See PY26 formulary for full list of \$ medications

\$0 Diabetes Management Benefits

Benefit ¹	Year Introduced
Hemoglobin A1c screening	2024
Kidney Health Evaluation for Diabetes	
Metabolic Panel	
Urinalysis Panel	
Lipid Panel	
Diabetic retinal eye exams	
Routine Footcare	2025
Nutritional Counseling (<i>newly marketed</i>)	
New! Pharmacy-Provided Supplies²: Glucometers, test strips, control solutions, alcohol peroxide, sharps container, lancets & devices, glucose tablets, ketone and urine test strips, and insulin administration aids	2026
New! Oral Medication³: glimepiride, glipizide/ER, metformin/ER, pioglitazone	



\$0 Formulary Insulin:
Available to members with diabetes in **all states**
Includes HSA plans



¹\$0 benefit limited to 2025. Not available in Massachusetts plans. HSA plans only offer pharmacy-provided supplies and oral medications diabetes management benefits.

²Supplies covered under medical benefit is subject to diabetic cost share

³Formulary medications on the \$0 Cost-Share Preventative Tier only. Certain manufacturers, strengths, or dosage forms are not \$0



Product Incentives

\$250 in Product Incentives¹

\$150 for PCP Visit

PCP incentive is increasing from \$100 to **\$150** to further incentivize members to complete an annual exam



\$50 for Account Related Actions²

- Create a **myUHC account**
- Turn on **autopay**
- Sign up for **all text message communications**
- Sign up for all **paperless communications**

\$50 for Health Risk Assessment³

NEW! Health Risk Assessment (HRA) survey data can help identify members' needs and be used to connect them to services including care management.



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¹ Excludes Massachusetts plans and member funds.

² Excludes New Jersey plans

³ Excludes Kelsey-Seybold plans



Vision Benefit Overview



Pediatric vision coverage

Offered in all states on all plans, as required by the ACA

Adult vision coverage

Offered in all states on select plans except in CO, WA, NJ, NM

Coverage	Pediatric Vision	Adult Vision ¹
Age Requirement	Under 19 years of age	19 years of age or older
Routine Vision Exam	No charge	No charge
Lenses (Includes standard scratch + polycarbonate lens option)	Deductible + coinsurance	\$25 Copay
Frames	Deductible + coinsurance	Covered up to \$150
Contact Lenses - Formulary² (Includes fit & evaluation)	Deductible + coinsurance	\$25 Copay
Contact Lenses - Non-Formulary² (Materials copay doesn't apply)	N/A	Covered up to \$105
Low Vision Testing	No charge	N/A
Low Vision Therapy	Deductible + 75% coinsurance	N/A

¹Benefits do not apply towards annual OOPM. Offered on all Product Families at all metal levels, indicated in plan name with "*" sign.
²Contact lenses are in lieu of lenses/frames.

Dental Benefit Overview



Pediatric dental coverage

Offered in all states except WA

Adult dental coverage

Offered in all states except CO, WA, NJ, NM

Coverage	Pediatric Dental ¹	Adult Dental ²
Age Requirement	Under 19 years of age	19 years of age or older
Annual Benefit Maximum	N/A	\$1,000 per covered person per calendar year
Class 1: Preventative and Diagnostic	No charge	No charge, subject to annual maximum
Class 2: Minor Restorative	Deductible + coinsurance	50% coinsurance, subject to annual maximum
Class 3: Major Restorative	Deductible + coinsurance	50% coinsurance, subject to annual maximum
Class 4: Orthodontia	Deductible + coinsurance ³	Not covered

¹Benefits apply to the medical deductible and OOPM; pediatric cost shares differ in CO.

Offered on all Product Families at all metal levels, indicated in plan name with "+" sign.

²Benefits do not apply towards annual OOPM.

³Medically necessary orthodontia only; some states (MI, MS, CO) exclude coverage for orthodontia.

Fitness Benefits

Free Digital Fitness



Free Digital Fitness on All Plans Continuing in 2026

40k+ Digital Classes

Members 18+ have access to thousands of digital fitness classes

Buy Up Physical Fitness Access

Classic (12k)	Standard (13k+)	Premium (16k+)	Elite (18k+)

4 Physical Gym Tiers
(Buy Up Option for Ages 18+)

Continuing for 2026, we will maintain premium affordability while offering physical gym access via a member funded **buy up option to access 4 different One Pass Select gym tiers**

Physical gym buy-up available across all plans in eligible states*and includes **free AARP, Walmart+, Shipt memberships**

One Pass Select buy up gym tiers range **from \$ to \$\$\$\$ per month** and have **12k to 18k+ gym locations**





Continuing Strategies



Virtual Care¹

- Virtual Urgent Care visits generally \$0 cost share
- Virtual Primary Care and Behavioral Health visits match brick-and-mortar cost share



Fitness²

- Free digital fitness for members 18+ through One Pass
- Member-funded physical gym buy up for members 18+ through One Pass



Walgreens Discount³

- 20% discount on Walgreens brand OTC health and wellness products

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¹ Kelsey-Seybold plans cost structure may vary, as well as Standard and HSA plans that have regulatory required cost share.

² Excludes Massachusetts plans

³ Excludes Washington and Kelsey-Seybold plans



Network Updates



2026 Individual Exchange Tennessee



Quick State Facts

- Statewide service area
- Non-Gated EPO plans
- Cross border coverage with access to providers in Colbert, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Morgan counties in AL, Benton, DeSoto, Lee, Marshall, Tate, Tippah, Tunica, Union counties in MS

Network Changes from 2025 to 2026

- Statewide access with expansion into [Carter](#), [Greene](#), [Hancock](#), [Hawkins](#), [Johnson](#), [Sullivan](#), [Unicoi](#), [Washington](#) counties
- Cross border coverage with access to providers in Bristol city, Scott and Washington counties in VA
- Partnering with Ballad Health to enable statewide expansion
Bradley Medical Center termed 8/1/25.

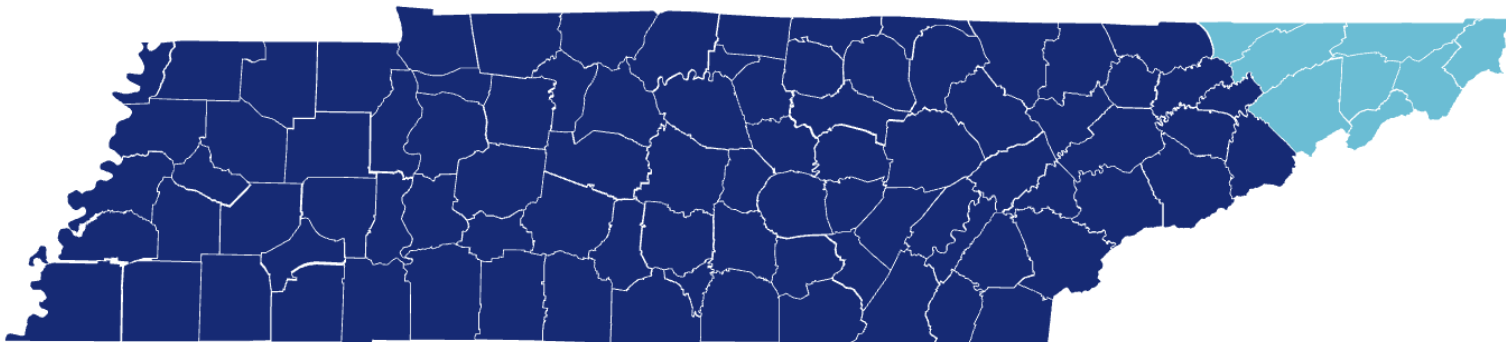
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Provider network is subject to change

Market Area	Counties	Hospitals, Affiliated Physicians, FQHCs and Clinics
Chattanooga	Bledsoe, Bradley, Franklin, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie	Erlanger Health System: Erlanger Bledsoe, BEH Erlanger, Erlanger East Campus, Erlanger North; Community Health Systems: Tennova Healthcare Cleveland; Rhea Medical Center
Cookeville	Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, White	Ascension Health: Ascension St. Thomas Stones River, Ascension St. Thomas DeKalb, Ascension St. Thomas River Park, Ascension St. Thomas Highlands; Cookeville Regional Medical Center
Northeast TN	Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington	Ballad Health: Bristol Regional, Franklin Woods, Hancock County, Hawkins County, Holston Valley, Greenville Community, Indian Path, Johnson City, Johnson County Community, Sycamore Shoals, Unicoi
Knoxville	Anderson, Blount, Claiborne, Campbell, Cocke, Grainger, Hamble, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union	Blount Memorial Hospital, Community Health Systems: Tennova Healthcare – Jefferson, Tennova Healthcare LaFollette, Tennova Healthcare Newport Medical Center, Tennova North Knoxville Medical Center, Tennova Healthcare - Turkey Creek Medical Center; UT: University of TN Medical Center
Memphis/Jackson	Benton, Carroll, Chester, Crockett, Decatur, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henderson, Henry, Lake Lauderdale, Madison, McNairy, Obion, Shelby, Tipton, Weakley	Community Health Systems: Henderson County Community Hospital; Delta Medical Center, Hardin County General Hospital, Henry County Medical Center, Methodist Hospital: Methodist Hospital Germantown, Methodist North Hospital, Methodist South Hospital, Methodist University Hospital; Select Specialty Hospital Memphis; Tenet: St. Francis Hospital, St. Francis Hospital Bartlett; West Tennessee Healthcare: Bolivar General Hospital, Camden General Hospital, Dyersburg Hospital, Jackson Madison County General, Milan General Hospital, West Tennessee Volunteer Hospital
Nashville	Bedford, Coffee, Cheatham, Davidson, Dickson, Giles, Hickman, Houston, Humphreys, Lawrence, Lewis, Lincoln, Marshall, Maury, Montgomery, Moore, Pery, Robertson, Rutherford, Stewart, Sumner, Trousdale, Wayne, Williamson, Wilson	Ascension Health: St. Thomas Baptist: Ascension Saint Thomas Hickman, Ascension Saint Thomas Rutherford, Saint Thomas Hospital for Specialty Surgery; Community Health Systems Tennessee: Tennova Healthcare – Clarksville; Houston County Community Hospital, Maury Regional Hospital: Marshall Medical Center, Maury Regional Hospital, Wayne Medical Center; Pery Community Hospital, Three Rivers Hospital, Williamson Medical Center

Note: Information up to date as of 07/16/2025





Tennessee

- **Current counties**
- **2026 Expansion counties**
Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington

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Additional Resources



Webpage
and
Mobile
App
options

The screenshot shows the UHC.com website interface. At the top, there are navigation links for 'UnitedHealthcare', 'Medicare', 'Individual & family', 'Community Plan', and 'More UHC sites'. A search bar is located in the top right. Below the navigation, the page title is 'Navigators and assisters resources' with the subtitle 'Find support for UnitedHealthcare Individual & Family ACA Marketplace plans'. The main content area includes a description of the resources, a button to 'View UnitedHealthcare ACA Marketplace plan options', and sections for 'View training, education resources and more', 'Assister training resources', 'Special Enrollment Period (SEP) eligibility', 'Medicaid renewal', and 'Get in touch'. A yellow arrow points from the 'Navigators and assisters' link in the left sidebar to the main content area.

UHC.com now offers resources so you can help consumers choose and manage their ACA plan

Scan to launch these





Producer Help Desk



Compassionately empowering UnitedHealthcare sales agents as health advisors for our consumers.

Visit the Agent Portal



uhcJarvis.com

- Access PHD Live Chat via **Jarvis**
- Send a secure email request via **Jarvis**
- Go to the **Contact Us** page for more information

Contact the Producer Help Desk



Phone: 1-866-235-4095

Monday-Friday, 8 a.m.-7 p.m. CT

To speak to a Spanish-speaking representative, press 2



Email: acabrokersupport@uhc.com



Please provide: full name, & either PID, WID, or Tax

For member related Inquires, please provide member's full name & two of the following: DOB, policy #, or permanent address



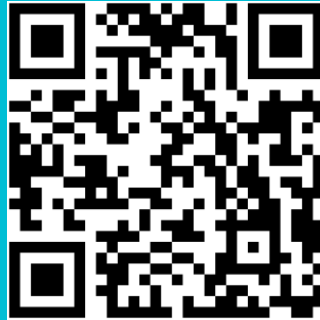
PY26 Resources

Scan barcode and/or take a picture of this slide for access to these PY2026 Broker Resources

Network Maps



State Highlights Overview



State Specific Contacts



Note: Provider network is subject to change



Leigh Carl
Leigh_carl@uhc.com
901-687-5266

Thank You!

