

Count on More

Individual & Family Exchange plans

A series of three white wavy lines that flow from the left side of the image towards the right, creating a sense of movement and elegance.

United
Healthcare®

OUR MISSION

Our mission is to help people live healthier lives and to help the health care system work better for everyone.

OUR VISION

To connect the world to better health
one person at a time.

HOW WE DELIVER

Create the most trusting, enduring connections between **consumers, care providers,** and our **employees** to achieve the best health outcomes, cost of care, and experience.



Overview

American Rescue Plan

**President Biden
signed the
American
Rescue Plan Act
of 2021 (ARP)
into law on
March 11, 2021**

**The American
Rescue Plan
makes
significant
changes to
bolster the ACA
by:**

Extending subsidies to people
who do not currently qualify for
2021 and 2022

Increasing subsidies for lower-
income people who already
qualify for 2021 and 2022

Providing maximal subsidies for
individuals that receive
unemployment benefits in 2021

Providing \$20M for marketplace
modernization to help state-
based marketplaces update
their systems to comply with the
American Rescue Plan

What are subsidies and how do consumers qualify?

Consumers can choose the form of their premium tax credit:

- Lump sum reimbursement during tax season or can have the payments applied in advance monthly toward their premiums (via the Advance Premium Tax Credit). Most consumers choose to utilize the Advance Premium Tax Credit (APTC) due to the immediate applicability of the payments.
- Cost-sharing reduction (CSR). CSRs reduce member cost-share burden through lower out-of-pocket maximums, deductibles, copays, and coinsurances.

Count on More



More opportunity



80%

of enrollees will be able find a plan for \$10 or less/month after premium tax credit.

Source: <https://www.cms.gov/newsroom/fact-sheets/american-rescue-plan-and-marketplace>

More for customers



No cost doctor visits

\$0 virtual care visits



Low-cost prescriptions

\$3 or less Tier 1 & generics at Walgreens



Wellness on a budget

Complimentary one-year Peloton® membership



\$25 reward

For simply visiting the primary care doctor

Plan Types

Essential+

Low or no cost, higher out-of-pocket costs, and free virtual care visits.

Value+

Go-to plan, good fit for most.

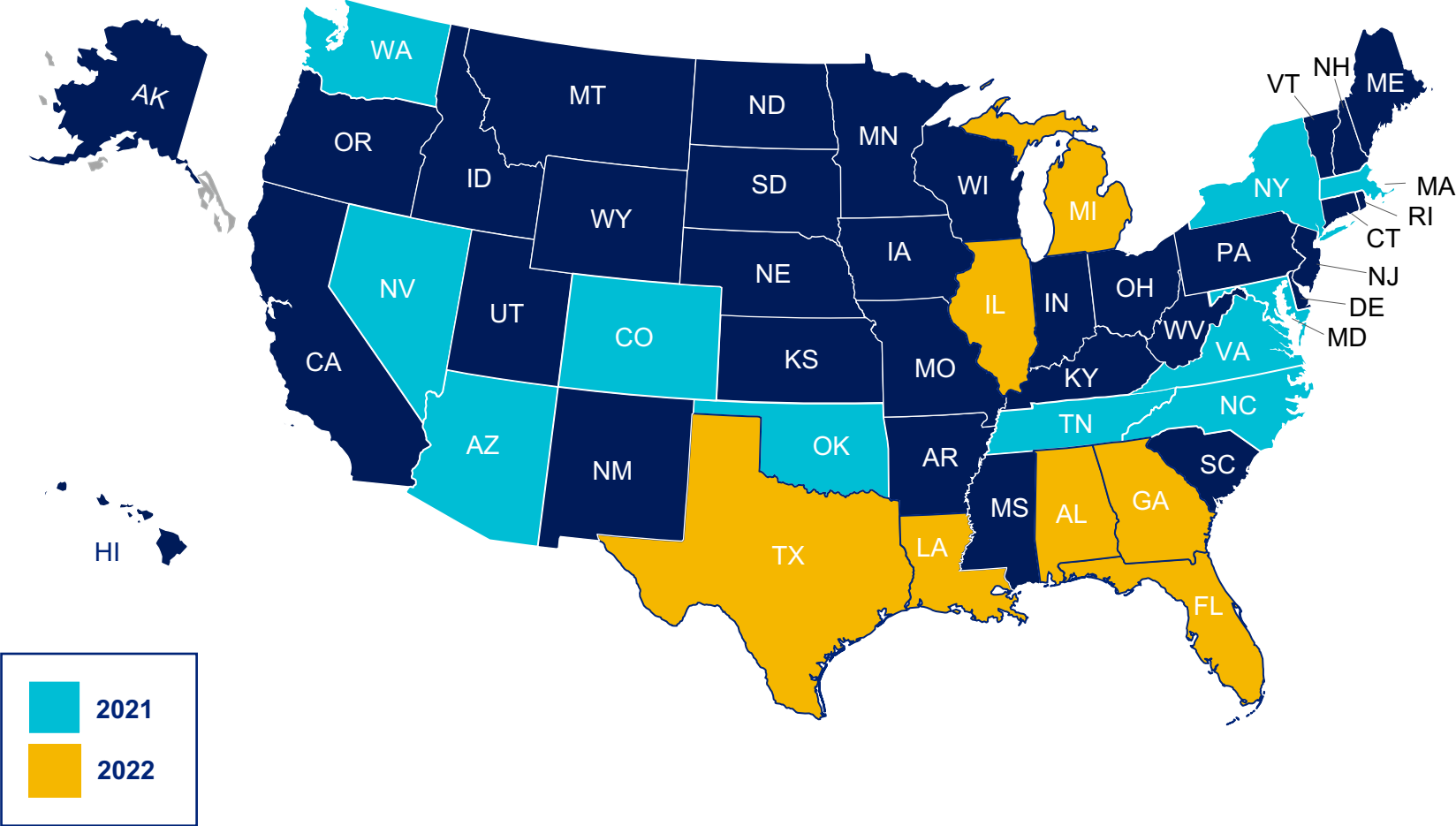
Advantage+

Richer plans, some include dental and vision coverage.

Virtual First

24/7, \$0, on-demand primary, urgent and specialty care at your fingertips

Our Expanding Footprint



Expansion Fast Facts

Footprint	2021	2022
States	11	18
Markets	26	54
Counties	178	346
IEX Lives	1.5M	5.1M

NOTE: 2022 states are those where we have filed and are pending approval



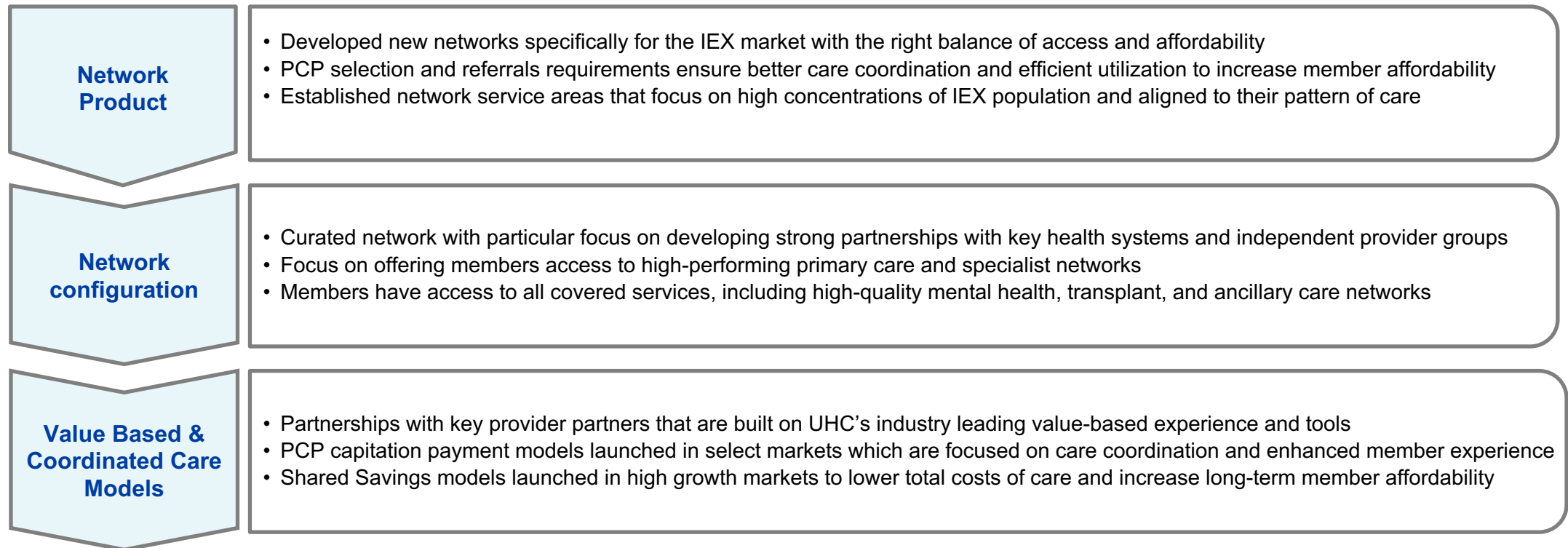
2022 Network

These network summaries are only the key provider partners. For a more comprehensive understanding of our network of providers, please review the directories that will be available after October 1st.

**United
Healthcare®**

High Performing, Curated Network Solutions

UHC built new provider networks which best meet the unique needs of the IEX population by identifying high-value partnerships and aligning incentives to increase affordability and grow membership



Provider Partnership Approach

High performing provider partnerships align incentives in order to grow membership and increase retention, due to a better member experience

UHC's high-performing provider strategy focuses on four key partnership pillars:

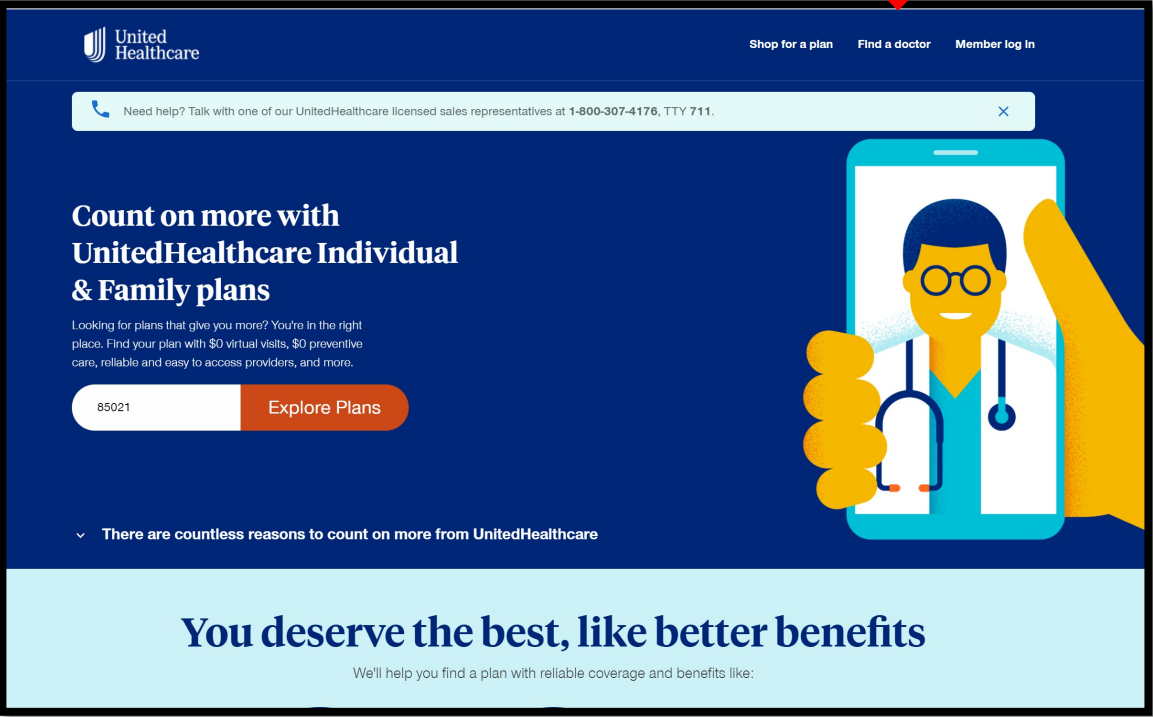
1 Member Experience	2 Clinical & Quality Outcomes	3 Value Based Care (VBC)	4 Sales & Marketing Collaboration
Offering an unique member experience through outreach and engagement programs designed to effectively and efficiently coordinate care	Deploying care management and population health management programs and technology tools designed exceed quality and clinical care standards	Designing a provider payment model that aligns payer-provider that focuses on better care coordination and increased quality in order to lower unnecessary out of pocket costs	Willingness to collaborate on sales and marketing strategy to drive membership growth and retention
<ul style="list-style-type: none">• Welcome calls• Extended Hours• Access to virtual care• Community engagement	<ul style="list-style-type: none">• Risk adjustment support to better identify at-risk members• Frequent outreach to at-risk members and closing any quality gaps in care• Enhanced sharing of member and claims data to better member outcomes• Follow-up care post-discharge or emergency department visits	<ul style="list-style-type: none">• VBC payments used to fund better care coordination and members' population health management• Encourages PCPs to play a more important role in managing the member's whole health• Leads a to higher quality physician network	<ul style="list-style-type: none">• Development of co-marketing materials to leverage strong brand names• On-site sales events to increase enrollment• Joint community engagement events to outreach members in underserved neighborhoods





Provider Information

Provider Search

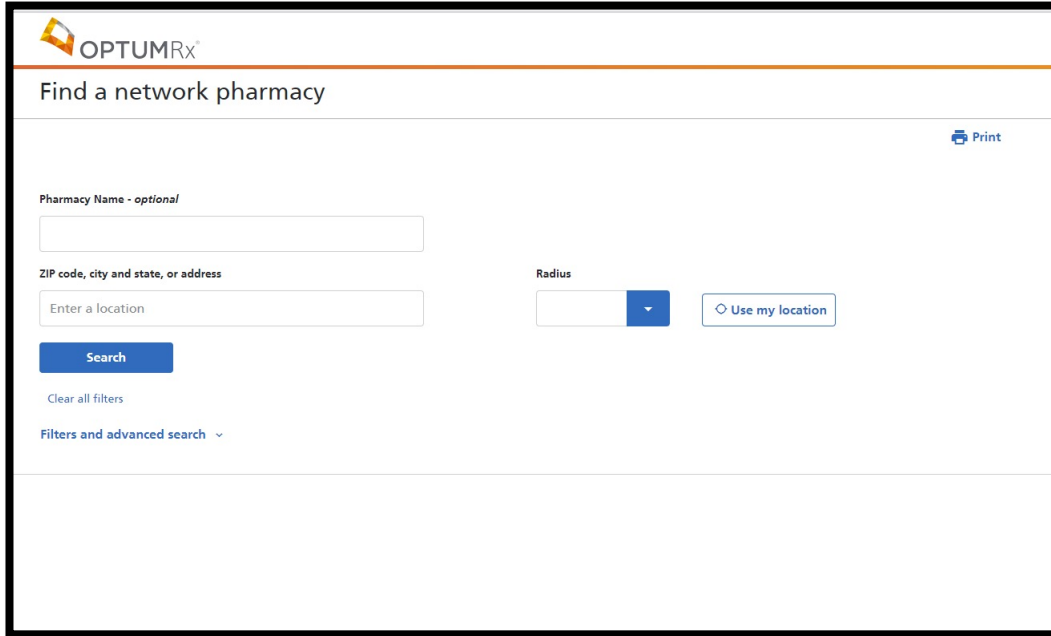


Uhcexchange.com / Find a doctor



Rally: connect.werally.com/plans/uhc/4

Pharmacy Search



The screenshot shows the OptumRx website's pharmacy search page. At the top left is the OptumRx logo. Below it is the heading "Find a network pharmacy". In the top right corner of the search area is a "Print" button with a printer icon. The main search area contains three input fields: "Pharmacy Name - optional" (with a small asterisk), "ZIP code, city and state, or address" (with a placeholder "Enter a location"), and "Radius" (with a dropdown arrow). To the right of the "Radius" field is a button labeled "Use my location" with a location pin icon. Below these fields is a blue "Search" button. At the bottom left of the search area are two links: "Clear all filters" and "Filters and advanced search" with a dropdown arrow. The entire search interface is enclosed in a black rectangular border.

https://www.optumrx.com/oe_rxexternal/pharmacy-locator?type=ClientPharmacy&var=IEXNTWK&infoid=IEXNTWK&page=insert&pa

PLEASE NOTE: This is the 2021 link. Please reach out for PY 2022 link on 10/1/21.

Arizona

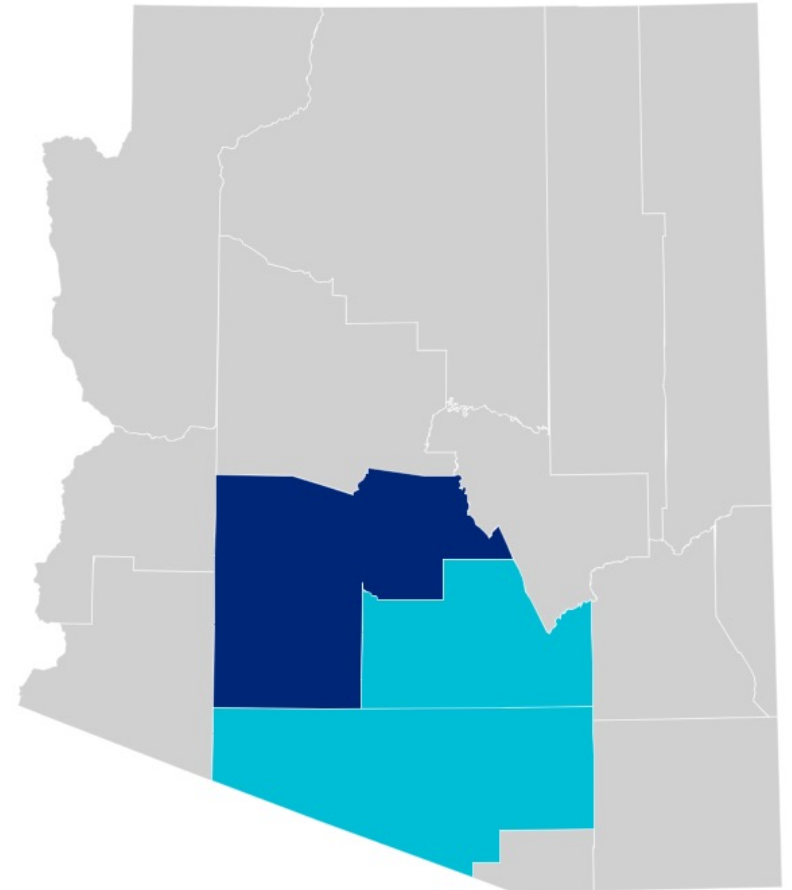
Exchange Population: 155K

Uninsured Population: 658K*

Market	Counties	Network
Tucson	<ul style="list-style-type: none">Pima	<ul style="list-style-type: none">NW Community HospitalBanner
Phoenix	<ul style="list-style-type: none">NEW county expansion for 2022 – PinalMaricopa	<ul style="list-style-type: none">BannerValleywise (Maricopa county only)Steward (Maricopa county only)Abrazo Health (Maricopa county only)

Highlights

- UHC entered Maricopa county in 2021, building a strong network with Banner as the anchor in the Phoenix market.
- In 2022, Abrazo Health will be added to the network in Phoenix.
- Further expanding south of Phoenix and entering Tucson for 2022.
- Walgreens preferred pharmacy including \$3 Tier 1 and generic prescriptions.



KEY

Existing Markets

New Markets



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**Estimate based upon data from 2019 ACS Tables: State and County Uninsured Rates, with Comparison Year 2018*

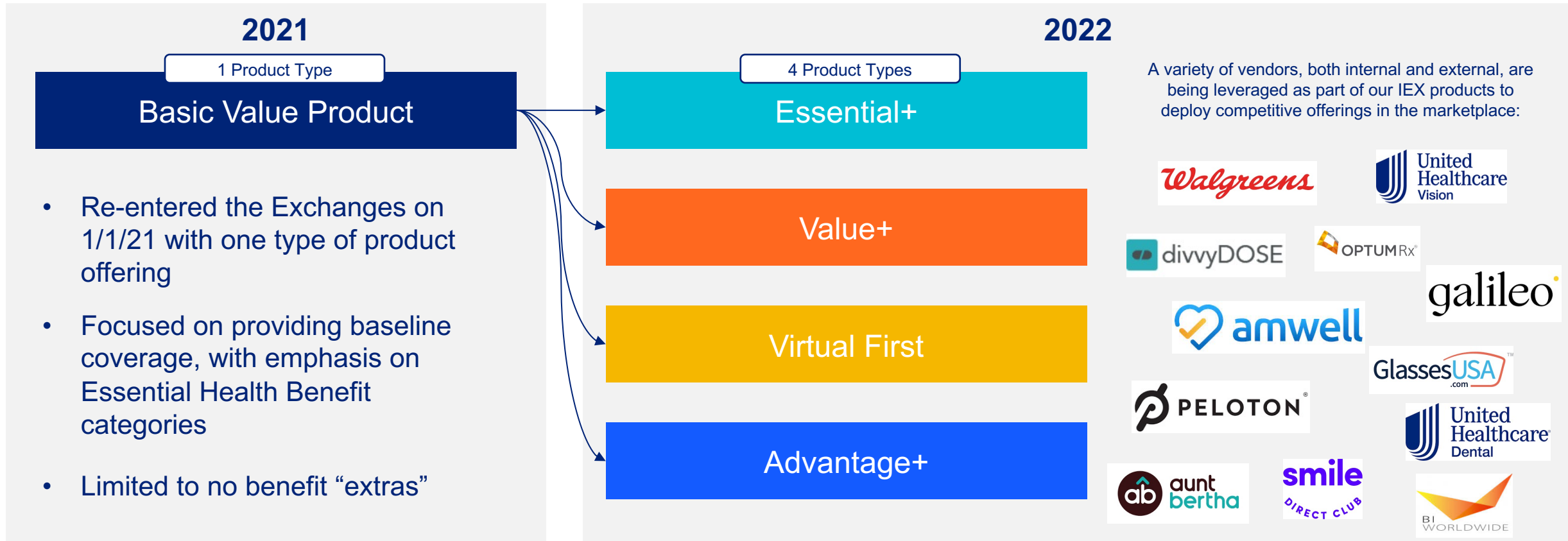


2022 Markets and Plan Information

United
Healthcare®

Expanding Product Offerings in 2022

Our product portfolio is expanding significantly from 2021 – 2022, with the introduction of new features and differentiated product offerings to meet consumer needs.



Note: Vendor and offerings vary by specific product and plan design.

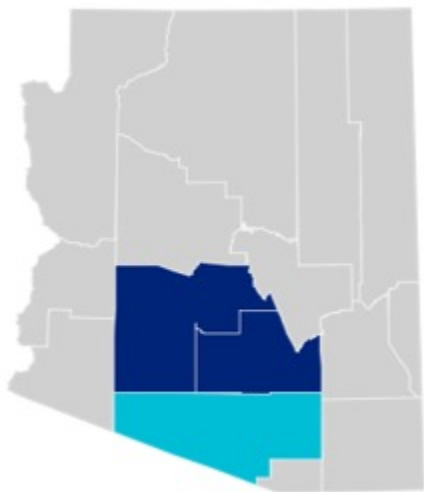




Individual and Family Plans Product – Arizona Plan Offerings

Arizona

2022 Arizona Footprint



Key	
	Phoenix (RAs 4, 5)
	Tucson (RA 6)

Fast Facts

- **Launch Year:** 2021
- **Number of RAs:** 3
- **Markets:** Phoenix, Tucson
- **Network Name:** Individual Exchange Benefit Plan
- **Product Type:** HMO
- **Gatekeeping:** Yes
- **Cross-border Coverage:** No

Key Takeaways

- 6 \$0 Virtual Visits with AmWell on most plans
- 3 \$0 Brick & Mortar PCP visits on most plans
- Gold and Silver plan with embedded Adult Dental + Vision
- Tier 1 Generics available for \$3 or less at Walgreens on most plans



Individual & Family 2022 Plans – Arizona

In total, UHC is offering **14 plans** in Arizona, plus all variants
(increase from 7 Plans in 2021)

Plan Name	Plan Type	RAs	Metal	Plan Differentiators					
				AmWell Virtual Visits	Galileo Virtual Visits	HSA	Adult Dental & Vision	Peloton	Walgreens
UHC Gold Value+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		✓				✓	✓
UHC Silver Value+ Saver (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		✓				✓	✓
UHC Silver Value+ (\$3 Rx + 6 Free Virtual Visits)	Value+	All		✓				✓	✓
UHC Silver Value+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		✓				✓	✓
UHC Silver Value+ Base (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		✓				✓	✓
UHC Bronze Value+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		✓				✓	✓
UHC Bronze Value+ Saver (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		✓				✓	✓
UHC Bronze Value+ (HSA)	Value+	All		✓		✓		✓	
UHC Bronze Value+ (\$3 Rx)	Value+	All		✓				✓	✓
UHC Gold Advantage+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Advantage+	All		✓				✓	✓
UHC Gold Advantage+ Extra (\$3 Rx + Dental + Vision + 3 Free Primary Care & 6 Free Virtual Visits)	Advantage+	All		✓			✓	✓	✓
UHC Silver Advantage+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Advantage+	All		✓				✓	✓
UHC Silver Advantage+ Extra (\$3 Rx + Dental + Vision + 3 Free Primary Care & 6 Free Virtual Visits)	Advantage+	All		✓			✓	✓	✓
UHC Bronze Essential+ (Low Premium)	Essential+	All		✓				✓	

Individual & Family 2022 Plans – Arizona

In total, UHC is offering **14 plans** in Arizona, plus all variants (increase from 7 Plans in 2021)

^Annual deductible must be met before cost share applies.

Plan Name	Plan Type	RAs	Metal	Plan Costs					
				Deductible	Maximum Out-of-Pocket	PCP Cost Share	Specialist Cost Share	Inpatient Cost Share	Rx Tiers 1-4
				Ind./Fam	Ind./Fam				
UHC Gold Value+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		\$2,600 \$5,200	\$8,700 \$17,400	Visits 1 - 3: \$0 copay; Visits 4+: \$20 copay	\$70 copay	20% coinsurance per stay^	T1: \$3 copay T2: \$20 copay T3: \$50 copay T4: 40% coinsurance^
UHC Silver Value+ Saver (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		\$4,500 \$9,000	\$8,700 \$17,400	Visits 1 - 3: \$0 copay; Visits 4+: \$25 copay	35% coinsurance^	30% coinsurance per stay^	T1: \$3 copay T2: \$25 copay T3: \$85 copay^ T4: 50% coinsurance^
UHC Silver Value+ (\$3 Rx + 6 Free Virtual Visits)	Value+	All		\$6,300 \$12,600	\$8,700 \$17,400	\$25 copay	\$100 copay	30% coinsurance per stay^	T1: \$3 copay T2: \$25 copay T3: \$85 copay^ T4: 50% coinsurance^
UHC Silver Value+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		\$4,500 \$9,000	\$7,950 \$15,900	Visits 1 - 3: \$0 copay; Visits 4+: \$50 copay	35% coinsurance^	30% coinsurance per stay^	T1: \$3 copay T2: \$25 copay T3: \$85 copay^ T4: 50% coinsurance^
UHC Silver Value+ Base (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		\$5,000 \$10,000	\$8,700 \$17,400	Visits 1 - 3: \$0 copay; Visits 4+: \$25 copay	35% coinsurance^	30% coinsurance per stay^	T1: \$3 copay T2: \$25 copay T3: \$85 copay^ T4: 50% coinsurance^
UHC Bronze Value+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		\$7,600 \$15,200	\$8,700 \$17,400	Visits 1 - 3: \$0 copay; Visits 4+: \$60 copay	\$120 copay	50% coinsurance per stay^	T1: \$3 copay T2: \$40 copay T3: 30% coinsurance^ T4: 40% coinsurance^
UHC Bronze Value+ Saver (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Value+	All		\$7,000 \$14,000	\$8,700 \$17,400	Visits 1 - 3: \$0 copay; Visits 4+: \$25 copay	40% coinsurance^	40% coinsurance per stay^	T1: \$3 copay T2: \$40 copay T3: 30% coinsurance^ T4: 40% coinsurance^
UHC Bronze Value+ (HSA)	Value+	All		\$6,700 \$13,400	\$7,050 14,100	\$50 copay^	30% coinsurance^	30% coinsurance per stay^	T1: \$5 copay^ T2: \$30 copay^ T3: 40% coinsurance^ T4: 50% coinsurance^
UHC Bronze Value+ (\$3 Rx)	Value+	All		\$7,500 \$15,000	\$8,700 \$17,400	\$25 copay	40% coinsurance^	40% coinsurance per stay^	T1: \$3 copay T2: \$40 copay T3: 30% coinsurance^ T4: 40% coinsurance^
UHC Gold Advantage+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Advantage+	All		\$1,000 \$2,000	\$7,250 \$14,500	Visits 1 - 3: \$0 copay; Visits 4+: \$10 copay	\$40 copay	20% coinsurance per stay^	T1: \$3 copay T2: \$20 copay T3: \$50 copay T4: 40% coinsurance^
UHC Gold Advantage+ Extra (\$3 Rx + Dental + Vision + 3 Free Primary Care & 6 Free Virtual Visits)	Advantage+	All		\$2,000 \$4,000	\$7,500 \$15,000	Visits 1 - 3: \$0 copay; Visits 4+: \$10 copay	\$40 copay	20% coinsurance per stay^	T1: \$3 copay T2: \$20 copay T3: \$50 copay T4: 40% coinsurance^
UHC Silver Advantage+ (\$3 Rx + 3 Free Primary Care & 6 Free Virtual Visits)	Advantage+	All		\$4,500 \$9,000	\$8,000 \$16,000	Visits 1 - 3: \$0 copay; Visits 4+: \$45 copay	\$75 copay	40% coinsurance per stay^	T1: \$3 copay T2: \$25 copay T3: \$85 copay^ T4: 50% coinsurance^
UHC Silver Advantage+ Extra (\$3 Rx + Dental + Vision + 3 Free Primary Care & 6 Free Virtual Visits)	Advantage+	All		\$3,000 \$6,000	\$8,000 \$16,000	Visits 1 - 3: \$0 copay; Visits 4+: \$45 copay	\$75 copay	40% coinsurance per stay^	T1: \$3 copay T2: \$25 copay T3: \$85 copay^ T4: 50% coinsurance^
UHC Bronze Essential+ (Low Premium)	Essential+	All		\$8,700 \$17,400	\$8,700 \$17,400	0% coinsurance^	0% coinsurance^	0% coinsurance per stay^	T1: \$0 copay^ T2: \$0 copay^ T3: \$0 copay^ T4: \$0 copay^

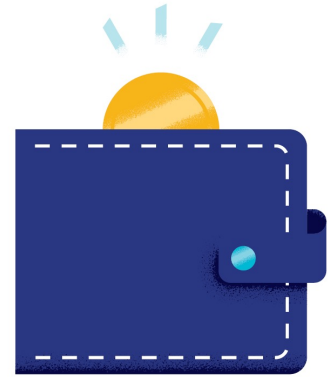




Additional Product Offerings

Exclusive Discounts for Members

With a UnitedHealthcare® Individual & Family plan, your customers get access to BenefitHub, an online marketplace that offers member-only discounts for services and products designed to improve their health and well-being.



Valued savings from leading brands

Access 200+ discounts on items and services such as:

- LASIK Vision correction – Up to 35% savings through QualSight® LASIK
- Contact lenses – 10% savings from leading brands
- Hearing aids – Up to 80% off on hearing aids, including some of the latest products and technology
- Online coaching – Take advantage of special savings on programs designed to help you lose weight, reduce stress, manage diabetes, quit tobacco and more
- Blue light protection – 20% off blue light screen filters from Eyesafe®
- Health clubs – Get fit while saving on enrollment, monthly and personal training fees
- Technology services, family entertainment, restaurants – Savings on a variety of ways to connect with friends and family



Access to the Peloton App at No Additional Cost

Your customers can get a 1-year Peloton® Digital Membership at no additional cost.

They'll get access to thousands of live and on-demand fitness classes, with something for nearly every fitness interest, ability and schedule — from cardio to yoga, strength training to meditation, all available on the Peloton App.



How to access:

- Enroll in a qualifying plan
- Check eligibility and access code
- Download the Peloton App
- Redeem code and start membership!



divvyDOSE

divvyDOSE is a full-service pharmacy with the same prescription copays as any other pharmacy in our network.



Managing multiple medications each day can be a challenge, but divvyDOSE makes it easier.

With divvyDOSE your customers get:

- Personalized pill packets that are presorted and include their prescriptions, vitamins and over-the-counter drugs
- Easy and clear labels that tell them what's in each packet along with the date and time it should be taken, making it simple to follow any medication schedule
- Convenient medication deliveries right to their home each month with free shipping
- No-fuss refills with prescription monitoring and proactive refill authorization, so they don't have to worry about medicine interruptions



Reward for PCP Visit

When your customers see their primary care provider, they can earn a \$25 gift card for a select national retailer.

Rewards in 5 easy steps:

1. Complete an annual visit with primary care physician (PCP)
2. Sign in to myuhc.com/exchange
3. Go to the rewards sections of the Health & Wellness page
4. Enter information
5. Choose a \$25 gift card from Walgreen's, Walmart, or Amazon



Vision Coverage

Low copays for exams and lenses, plus free frames up to \$130.

Vision coverage includes:

- \$10 copay for routine vision exam
- Frames covered up to \$130
- Retinal imaging coverage
- Price protection on popular lens options including high-index lenses, anti-reflective coating and tint
- \$25 copay for scratch resistant lenses or formulary contact lenses*
- Access to a large network of eye-health providers and much more





Marketing Education and Support

Marketing Education and Support

- Members
- Influencers
- Providers



Individual & Family Plans are here

UnitedHealthcare is now offering more plan choices on the Exchange in [your area] [state]. Get affordable coverage you and your family can rely on. Depending on your income, you may qualify for \$0* or low-cost coverage.

[You could get:]

- <\$0 doctor visits>
<6 virtual visits and 3 primary care visits for <\$0 copay/free>
- <Low-cost prescription drugs>
<Save/Low Copays/\$3 Rx> on tier 1 and generic medications [at Walgreens]
- <Wellness on a budget>
<Free/No-cost/Complimentary> one-year Peloton** digital membership
- <Built-in vision coverage>
<Routine exams, plus discounts on [corrective] eyewear>

[Find the right plan for you.] Call today.

[Agent First Name] [Agent Last Name]
Licensed Independent Sales Agent
[Agent Phone] <1-888-888-8888>, TTY 711
[Agent Address]
[Agent Website]
[Agent Email] [Agent Social Media]

UnitedHealthcare Insurance Company

Use Your Logo

uhexchange.com

*To qualify for a \$0 monthly premium, you must meet household income requirements or receive unemployment benefits at any time in 2021 or 2022.
**Available to fully insured customers in applicable health plans who register for an account with Peloton. Subject to state legal and regulatory availability. UnitedHealthcare members that own a Peloton bike or tread on receive equivalent value (\$100) to be credited to an AllAccess Membership. Credit to AllAccess Membership limited to 1 per family. Must be 18+ years of age and connect device application. UnitedHealthcare Health Plan. Peloton offers its services directly to consumers pursuant to an agreement between Peloton and the consumer. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult with appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, contact your insurance agent or UnitedHealthcare.
*Medical plan coverage offered by UnitedHealthcare of Arizona, Inc. in AZ; Rocky Mountain Health Maintenance Organization, incorporated in CO; UnitedHealthcare of Florida, Inc. in FL; UnitedHealthcare of Georgia, Inc. in GA; UnitedHealthcare of Illinois, Inc. in IL; UnitedHealthcare Insurance Company in IA, IN and MI; Optimum Choice, Inc. in VA and MD; UnitedHealthcare Community Plan, Inc. in MS; UnitedHealthcare of North Carolina, Inc. in NC; UnitedHealthcare of Oklahoma, Inc. in OK; UnitedHealthcare of Texas, Inc. in TX and UnitedHealthcare of Oregon, Inc. in OR. Administrative Services provided by UnitedHealthcare Services, Inc. or their affiliates.
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UnitedHealthcare

Because simpler is better.

Here are tips to make your health plan experience simpler.

Premium payment
Step towards confirming your coverage is to make your first payment. Once you make your first payment, your coverage becomes effective. If you receive services before coverage begins, you are responsible for the cost.

How to pay:
The UnitedHealthcare billing portal at myuhc.com/exchanges
Payment using your checking or savings account or with a credit or debit card.
Your Member ID and Group ID to make a payment online. You can find this information on your Premium Bill or on the payment form.

How to pay:
Call 24/7 at 1-800-789-8050, TTY/RTT 711, and press 1 to make a secure payment by credit or debit card.

Primary care provider is key.
Everyone covered by your plan needs to have an assigned primary care provider (PCP). To use your coverage, we have assigned a PCP to everyone covered by this plan. Your PCP will be your key to fully using your coverage. To verify or change your assigned PCP, log on to myuhc.com/exchanges or call the toll-free number on your health plan ID card.

Referral to see a specialist.
To see a specialist, you will need a referral from your PCP. If you see a specialist without a referral, you may be responsible for the full cost of the service. If you are in mid-treatment with a specialist who is not in network, you will need your PCP to issue a referral to continue your treatment. Please make sure your PCP sends us an electronic referral before you make an appointment with a specialist. Members will not need a referral to see a gynecologist (OB-GYN) or a health professional as long as the providers are in the network and service area.

Network providers.
Use a network of reliable, high-quality providers who you can count on for affordable care. If you do not use a provider included in this network you may have higher costs. **Double-check work facilities with multiple locations - the one you visit must be in the plan's service area.** To verify a network provider, you can either call the toll-free number or visit the website on the back of your health plan ID card.





Contacts

Contact Us

UnitedHealthCare - Navigators

- Product and network information, please visit www.uhcexchange.com or www.healthcare.gov
- Additional inquiries, contact UnitedHealthcare member advocate at 877.250.8188
- Escalated issues, contact your UnitedHealthcare IFP Regional Sales Director, Andrea Kristal, andrea_k_olson@uhc.com

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(Washington, Colorado & Arizona)

Count on More



**More
for You**



**More
for Customers**



**More
Opportunity**



Thank you

Andrea Krisztal, IFP West Region Sales Director
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United
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