



Welcome to The Carolinas

United
Healthcare®





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Agenda

- IFP Market Overview
- Network Strategy
- Product Offerings
- Pharmacy & Clinical
- Operational Enhancements
- Ancillary Products



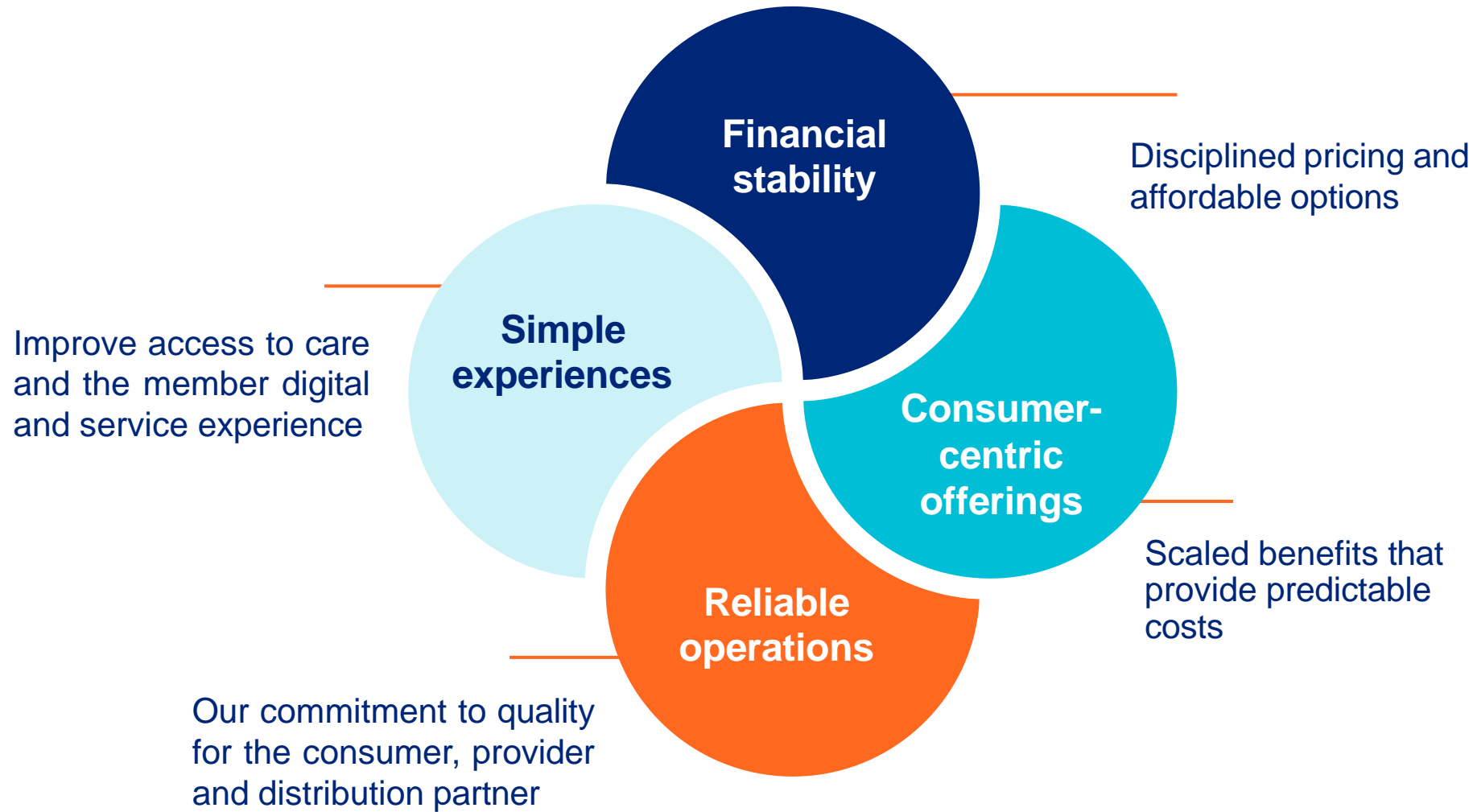


IFP market overview

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All plan designs, benefits, cost shares, and service area expansions for
PY24 are pending regulatory approval and subject to change.

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

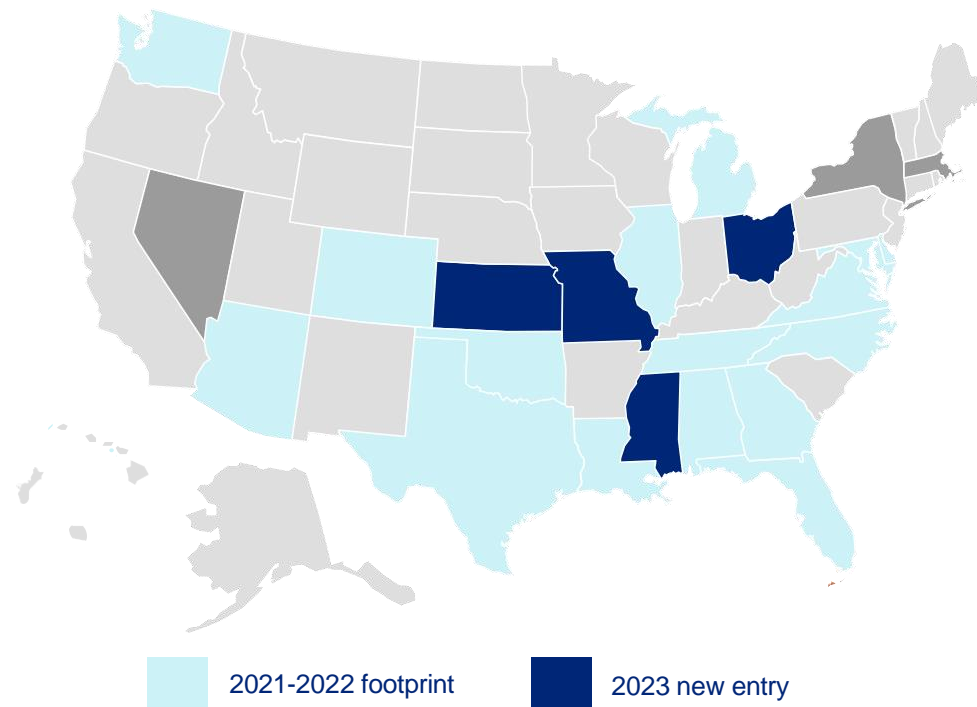
- Enter 7 additional states and expand footprint in several existing states.
- Launch new exchange-specific networks and enhanced products (e.g., Virtual First).
- Implement EDE (enhanced direct enrollment) and revamp acquisition website – UHCEXchange.com.
- Pay broker commissions and enhance D2C sales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

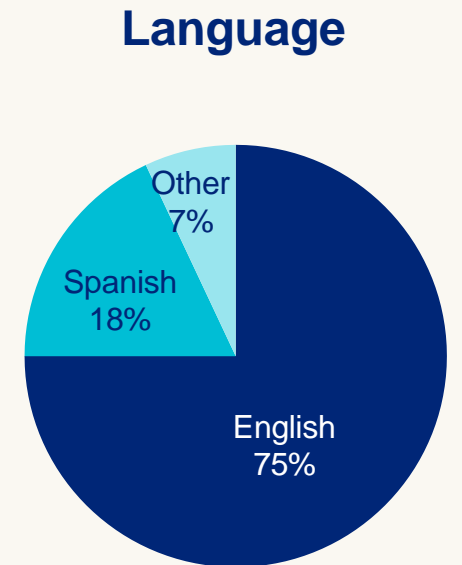
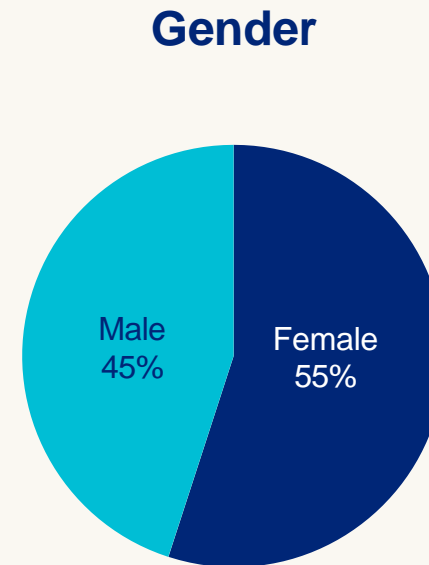
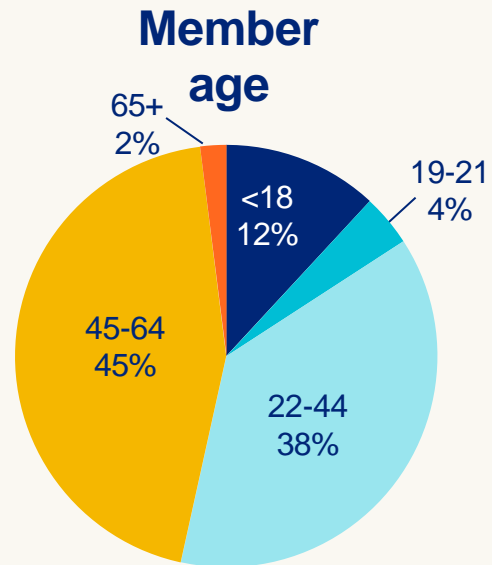


Footprint	2021	2022	2023	2024
States	8	15	19	23
Markets	28	54	90	138
Counties	160	328	532	1,000+



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Our IFP consumer





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

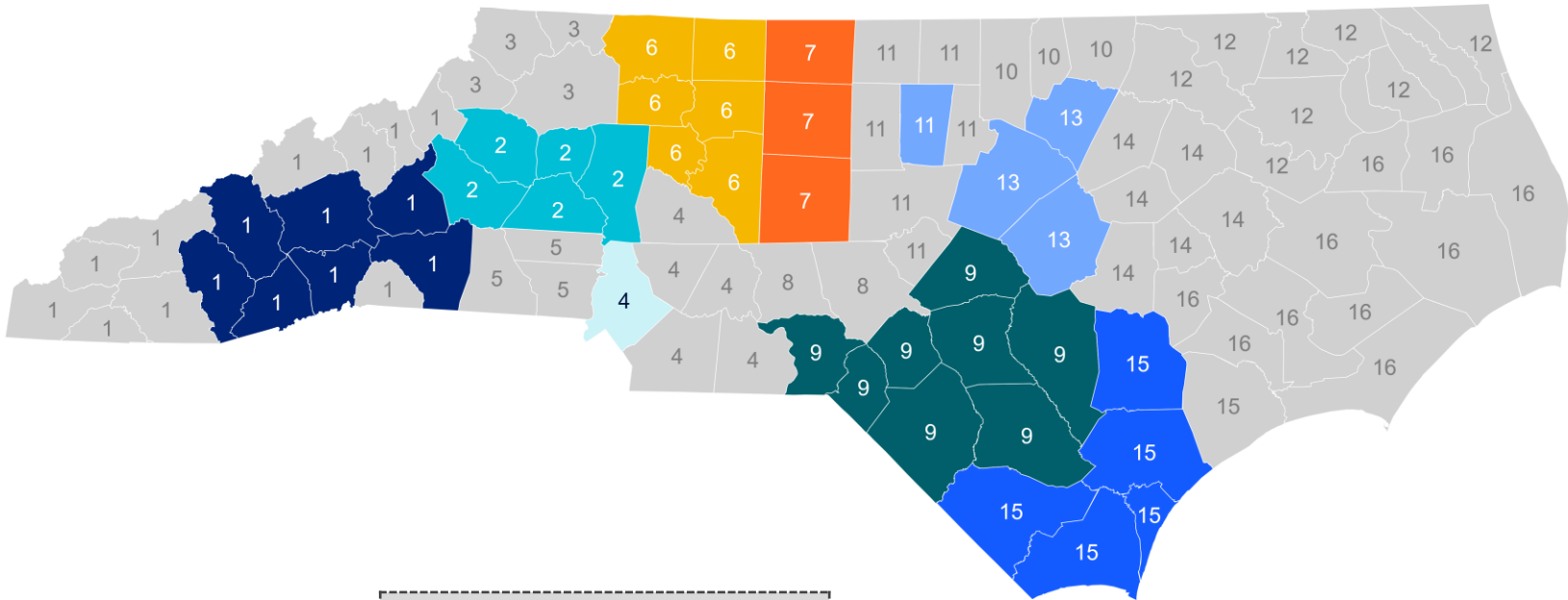
More competitive network pricing

Renegotiations where
possible and strong
entry points



North Carolina

2024 Target: No changes to 2023 footprint
2023 Footprint: 8 markets, 9 RAs, 39 counties



Key	
	Asheville (RA-1)
	Hickory-Lenoir-Morgantown (RA-2)
	Charlotte (NC-SC) (RA-4)
	Winston-Salem (RA-6)
	Greensboro (RA-7)
	Fayetteville (RA-9)
	Raleigh-Durham-Cary (RAs 11, 13)
	Wilmington (RA-15)

Rating area	County name
RA-1 "Asheville"	
1	Buncombe
1	Haywood
1	Henderson
1	Jackson
1	McDowell
1	Rutherford
1	Transylvania
RA-2 "Hickory-Lenoir-Morgantown"	
2	Alexander
2	Burke
2	Caldwell
2	Catawba
2	Iredell
RA-4 "Charlotte (NC-SC)"	
4	Mecklenburg

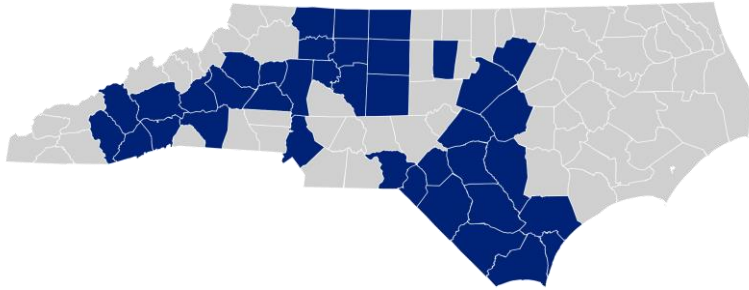
Rating area	County name
RA-6 "Winston-Salem"	
6	Davidson
6	Davie
6	Forsyth
6	Stokes
6	Surry
6	Yadkin
RA-7 "Greensboro"	
7	Guilford
7	Randolph
7	Rockingham
RA-9 "Fayetteville"	
9	Bladen
9	Cumberland
9	Harnett
9	Hoke
9	Richmond

Rating area	County name
9	Robeson
9	Sampson
9	Scotland
RA-11 "Raleigh-Durham-Cary"	
11	Orange
RA-13 "Raleigh-Durham-Cary"	
13	Franklin
13	Johnston
13	Wake
RA-15 "Wilmington"	
15	Brunswick
15	Columbus
15	Duplin
15	New Hanover
15	Pender

Last Updated: 11/17/22



North Carolina



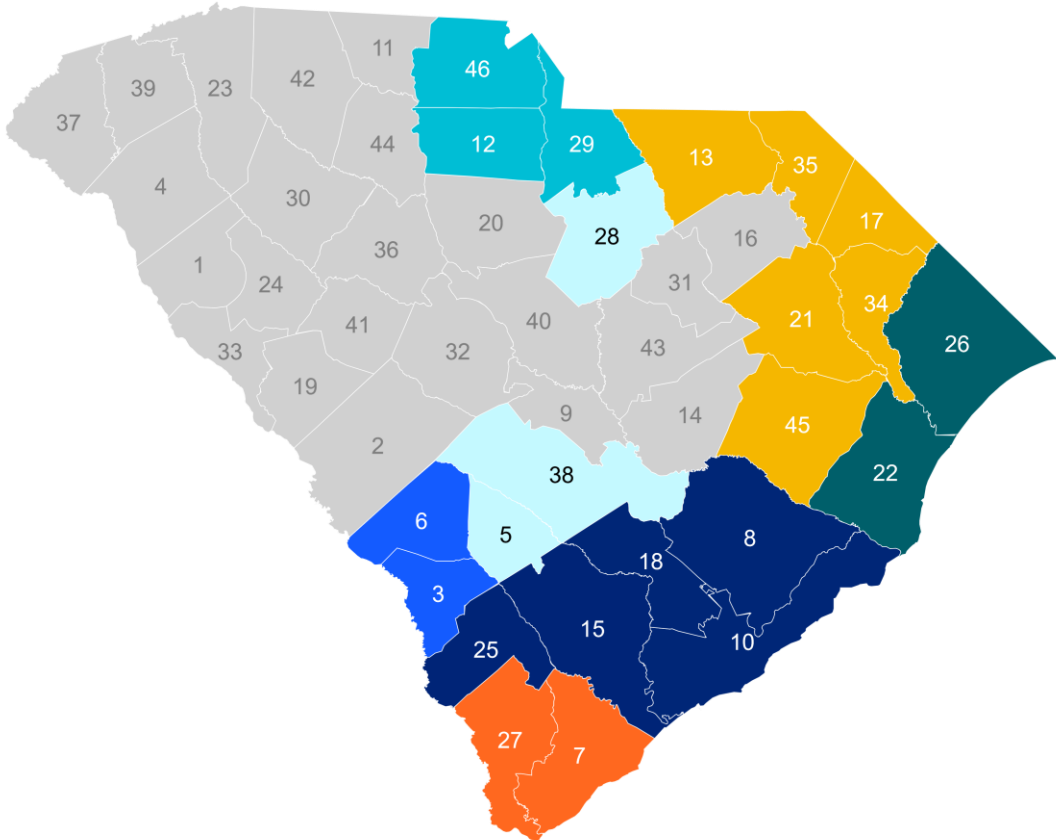
Quick State Facts

- Addition of Novant Health New Hanover in Wilmington market
- Non-Gated State

Market Area	Counties	Hospitals, Affiliated Physicians, FQHCs and Clinics
Asheville/ Western	Buncombe, Haywood, Henderson, Jackson, McDowell, Rutherford, Transylvania	AdventHealth Hendersonville: Harris Regional Hospital (A Duke Lifepoint Hospital), Haywood Regional Medical Center (A Duke Lifepoint Hospital), Mission Health (HCA): Mission Hospital, Mission Hospital McDowell, Pardee UNC Hospital (UNC Health Care) (aka Pardee Memorial Hospital) and Physicians, Rutherford Regional Health System (A Duke Lifepoint Hospital), Transylvania Regional Hospital (Mission Health)
Charlotte	Alexander, Burke, Caldwell, Catawba, Iredell, Mecklenburg	UNC Health Blue Ridge: Morganton (Carolinas Healthcare System Blue Ridge-Moganton), UNC Health Caldwell (Caldwell Memorial Hospital), Frye Regional Medical Center (A Duke Lifepoint Hospital), Community Health System: Davis Regional Medical Center- Lake Norman Regional Medical Center, Iredell Memorial Hospital, Atrium Health: Carolinas Medical Center, Atrium Health Pineville, Atrium Health University City, Atrium Health Mercy, Levine Children's Hospital
Fayetteville/ UCF	Bladen, Cumberland, Harnett, Hoke, Richmond, Robeson, Sampson, Scotland	Bladen- Bladen County Hospital (Bladen Healthcare), Cape Fear Valley Health: Cape Fear Valley Hoke Hospital and Physicians, Cape Fear Valley Medical Center, Harnett- Betsy Johnson Regional Hospital (Cape Fear Valley Health/Harnett Health) Highsmith-Rainey Specialty Hospital, First Health of the Carolinas: First Health Moore Regional Hospital, Sampson Regional Medical Center: Howerton Family Medicine, Sampson Medical Group, Scotland Memorial Hospital, UNC Health Southeastern (Southeastern Regional Medical Center)
Greensboro/ Piedmont	Davidson, Davie, Forsyth, Guilford, Randolph, Rockingham, Stokes, Surry, Yadkin	Atrium Health/Wake Forest Baptist: Atrium Health Physicians, Brenner's Children's Hospital, Davie Medical Center (aka Davie County Hospital), High Point Medical Center, Lexington Medical Center (aka Lexington Memorial Hospital), North Carolina Baptist Hospital, Cone Health: Annie Penn Memorial Hospital, The Moses H Cone Memorial Hospital and Cone Health Affiliated Physicians, Wesley Long Community Hospital, Hugh Chatham Memorial Hospital, LifeBright Community Hospital of Stokes and clinics, Northern Regional Hospital of Surry County, Randolph Health Hospital, UNC Health: UNC Rockingham Hospital (aka Rockingham Memorial)
Raleigh/ Triangle	Franklin, Johnston, Orange, Wake	J Arthur Doshier Memorial Hospital and Clinics, UNC Health: UNC Johnston Hospital (aka Johnston Memorial) and Physicians, UNC Medical Center (aka University of North Carolina Hospitals), UNC Rex Healthcare
Wilmington/ UCF	Brunswick, Columbus, New Hanover, Pender	Columbus Regional Healthcare System, ECU Health: Vidant Duplin Hospital, Doshier Memorial Hospital and Clinics, Pender Memorial Hospital, Novant Health New Hanover

South Carolina

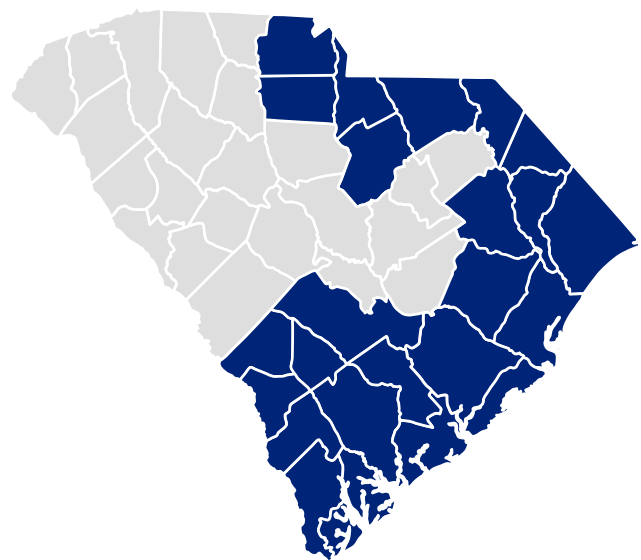
2024 Target: 7 markets, 23 RAs, 23 counties



Target Markets	
	Augusta (GA-SC) (RAs 3, 6)
	Hilton Head (RA-7)
	Charleston (SC) (RAs 8, 10, 15, 18, 25)
	Myrtle Beach (RA-26)
	Columbia (SC) (RAs 5, 28, 38)
	Charlotte (NC-SC) (RAs 12, 29, 46)
	Florence (RAs 13, 17, 21, 34, 35, 45)

Rating area	County name
RAs 3, 6 “Augusta (GA-SC)”	
3	Allendale*
6	Barnwell*
RA-7 “Hilton Head”	
7	Beaufort*
27	Jasper*
RA-8, 10, 15, 18, 25 “Charleston (SC)”	
8	Berkeley*
10	Charleston*
15	Colleton*
18	Dorchester*
25	Hampton*
RA-26 “Myrtle Beach”	
22	Georgetown*
26	Horry*
RAs 5, 28, 38 “Columbia (SC)”	
5	Bamberg*
28	Kershaw*
38	Orangeburg*
RAs 12, 29, 46 “Charlotte (NC-SC)”	
12	Chester*
29	Lancaster*
46	York*
RAs 13, 17, 21, 34, 35, 45 “Florence”	
13	Chesterfield*
17	Dillon*
21	Florence*
34	Marion*
35	Marlboro*
45	Williamsburg*

South Carolina



Quick State Facts

- New Entry Market for 2024
- Cross border access to Georgia in Augusta area (Richmond County)
- Non-Gated State

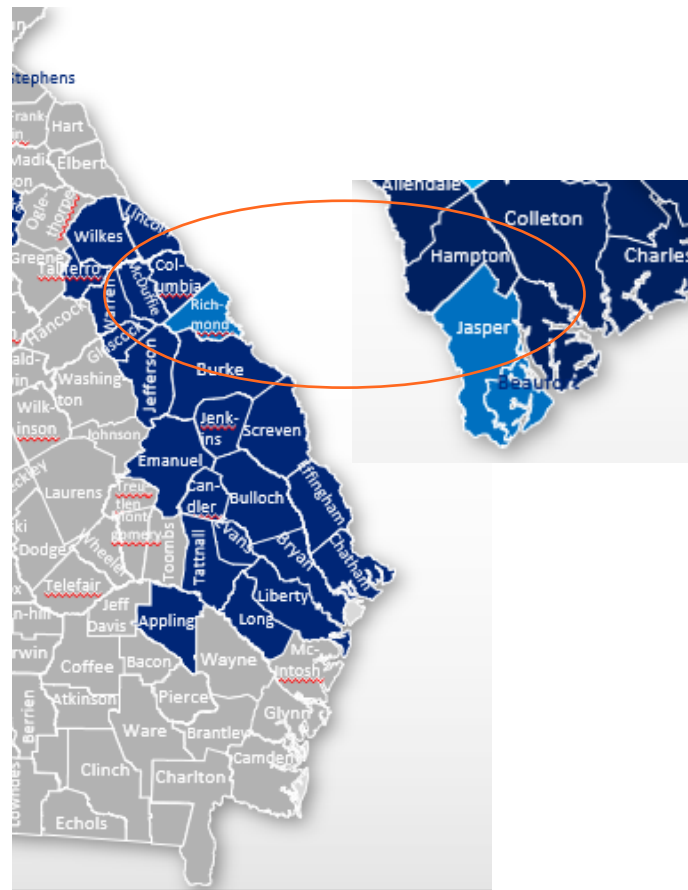
Market Area	Counties	Hospitals, Affiliated Physicians, FQHCs and Clinics
Augusta (GA-SC)	Allendale , Barnwell	HCA: Doctors Hospital of Augusta, Jefferson Hospital, Jenkins County Medical Center; MCG Health Inc: AU Medical Center, Wills Memorial Hospital
Charleston (SC)	Berkeley , Charleston , Colleton, Dorchester , Hampton	HCA: Colleton Medical Center, Moncks Corner Medical Center, Summerville Medical Center, Trident Medical Center; MUSC: Medical University Hospital; Tenet: East Cooper Medical Center
Charlotte (NC-SC)	Chester, Lancaster , York	MUSC: MUSC Chester Medical Center, MUSC Lancaster Medical Center; Tenet: Piedmont Medical Center
Columbia (SC)	Bamberg , Kershaw , Orangeburg	MUSC Kershaw Medical Center, Regional Medical Center Orange Calhoun
Florence	Chesterfield , Dillon , Florence , Marion , Marlboro, Williamsburg	MUSC Florence Medical Center, MUSC Marion Medical Center
Hilton Head	Beaufort , Jasper	Tenet: Hilton Head Regional Medical Center, Coastal Carolina Medical Center
Myrtle Beach	Georgetown , Horry	HCA: Grand Strand regional Medical Center; Tidelands Health: Tidelands Georgetown Memorial Hospital, Tidelands Waccamaw Community Hospital

Note: Information up to date as of 083123



Georgia / South Carolina

Member State	Border State	Border Counties
GA members may access	SC providers located in	Beaufort, Jasper
SC members may access	GA providers located in	Richmond



South Carolina

Georgia



Product Offerings

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Product families continuing in 2024

Required	Federal standardized plans offered on all metal levels	<div><div>B</div><div>S</div><div>G</div></div>
Essential	Lowest premium option, higher out-of-pocket costs and \$3 or less Tier 1 Preferred generics	<div><div>B</div><div>S</div><div>G</div></div>
Value	Go-to flagship plan, good fit for most, offered across all metal levels	<div><div>B</div><div>S</div><div>G</div></div>
Advantage	One of the richer plans, some include dental and vision coverage for adults. Includes 2 new offerings – an all-copay plan and a \$0 deductible plan	<div><div>B</div><div>S</div><div>G</div></div>
New! Copay Focus	\$0 deductible plan with primarily copay cost shares for improved price transparency.	<div><div>B</div><div>S</div><div>G</div></div>



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



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North Carolina PY24 National Strategies



UHC IFP PY24 Offerings				
	Bronze	Silver	Gold	Total
Essential	1			1
Virtual First				-
Value	2 (1 HSA)	2		4
Advantage		2 (1 D/V)	2 (1 D/V)	4
Copay Focus	1	1	1	3
Required	1	1	1	3
Total	5	6	4	15

Considerations Impacting Plan Design

- Federal Standardized plans are offered on the Bronze, Silver, and Gold metal levels.
- North Carolina 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	1/2	N/A	0/1	1/1	1/1	N/A	N/A	N/A	2/2	2/2	1/5	5/6	3/4	9/15
\$5 PCP	0/1	0/2	1/2	N/A	0/1	0/1	0/1	N/A	N/A	N/A	0/2	0/2	0/5	1/6	0/4	1/15
\$0 vUC	1/1	1/2	2/2	N/A	1/1	1/1	1/1	N/A	N/A	N/A	2/2	2/2	3/5	5/6	3/4	11/15
\$3 or less Tier 2 Rx	1/1	1/2	2/2	N/A	0/1	0/1	1/1	N/A	N/A	N/A	2/2	2/2	2/5	4/6	3/4	9/15
\$5 or less Tier 2 Rx	0/1	1/2	0/2	N/A	0/1	1/1	0/1	N/A	N/A	N/A	0/2	0/2	1/5	1/6	0/4	2/15
\$20 or less labs	0/1	1/2	2/2	N/A	1/1	1/1	1/1	N/A	N/A	N/A	2/2	2/2	2/5	5/6	2/4	9/15
D/V	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1/2	1/2	N/A	1/6	1/4	2/15
\$0 Insulin	0/1	0/2	0/2	N/A	0/1	0/1	0/1	N/A	N/A	N/A	1/2	1/2	0/5	1/6	1/4	2/15
6 Free Diabetic Labs & Screenings	1/1	1/2	2/2	N/A	1/1	1/1	1/1	N/A	N/A	N/A	2/2	2/2	3/5	5/6	3/5	11/15
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	2/2	N/A	2/6	2/4	4/15
Digital Fitness Access + Member Incentives	1/1	2/2	2/2	N/A	1/1	1/1	1/1	N/A	N/A	N/A	2/2	2/2	4/5	5/6	3/4	12/15

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

**Includes HSA and Required plans in the denominator



North Carolina PY24 Plan Designs

Plan Feature/Service	NC0031 Bronze Value	NC0003 Bronze Value HSA	NC0019 Bronze Essential	NC0024 Bronze Copay Focus	NC0005 Silver Value	NC0007 Silver Value
Annual Deductible (Individual)	\$8,250	\$6,700	\$6,350	\$0	\$3,500	\$3,250
Annual MOOP (Individual)	\$9,450	\$8,050	\$9,450	\$9,450	\$9,450	\$9,450
Default Coinsurance	40%	30%	50%	50%	40%	50%
Dental and Vision Plan?	No	No	No	No	No	No
PCP Office Visit	\$0	\$50 ✓	\$40 ✓	\$40	\$5	\$0
Virtual First Visits	N/A	N/A	N/A	N/A	N/A	N/A
Specialist	40% ✓	30% ✓	\$75 ✓	\$150	\$100	50% ✓
ER	50% ✓	30% ✓	50% ✓	\$2,000	40% ✓	50% ✓
Urgent Care	\$75	\$75 ✓	\$75 ✓	\$100	\$100	\$75
Inpatient Hospitalization	40% ✓	30% ✓	50% ✓	\$3,000 (3 Day Max)	40% ✓	50% ✓
Mental Health Office Visit	40% ✓	30% ✓	\$75 ✓	\$100	\$100	50% ✓
Surgery - Outpatient	40% ✓	30% ✓	50% ✓	\$375	40% ✓	50% ✓
Lab Testing – Outpatient (Office)	\$20	30% ✓	50% ✓	\$20	\$15	\$15
Lab Testing – Outpatient (Hospital)	\$75	50% ✓	50% ✓	\$150	\$75	\$75
X-Rays and Diagnostic Imaging (Office)	40% ✓	30% ✓	50% ✓	\$100	40% ✓	50% ✓
X-Rays and Diagnostic Imaging (Hospital)	50% ✓	50% ✓	50% ✓	\$150	50% ✓	50% ✓
Major Diagnostic (Office)	40% ✓	30% ✓	50% ✓	\$200	40% ✓	50% ✓
Major Diagnostic (Hospital)	50% ✓	50% ✓	50% ✓	\$800	50% ✓	50% ✓
Prescription Drug – Tier 2	\$3	\$5 ✓	\$3	\$15	\$3	\$3
Prescription Drug – Tier 3	\$50	\$30 ✓	\$50	\$55	\$30	\$30
Prescription Drug – Tier 4	40% ✓	30% ✓	40% ✓	40% ✓ (\$4,500 Rx)	\$100 ✓	\$100 ✓
Prescription Drug – Tier 5	45% ✓	45% ✓	45% ✓	45% ✓ (\$4,500 Rx)	40% ✓	45% ✓
Prescription Drug – Tier 6	50% ✓	50% ✓	50% ✓	50% ✓ (\$4,500 Rx)	50% ✓	50% ✓

Check (✓) indicates that this benefit is subject to the annual deductible.
Note that standardized plans are included in this portfolio in addition to the plans above.

North Carolina PY24 Plan Designs

Plan Feature/Service	NC0022 Silver Copay Focus	NC0029 Silver Advantage	NC0027 Silver Advantage (Dental + Vision)	NC0010 Gold Advantage	NC0026 Gold Copay Focus	NC0028 Gold Advantage (Dental + Vision)
Annual Deductible (Individual)	\$0	\$2,500	\$2,500	\$750	\$0	\$750
Annual MOOP (Individual)	\$9,450	\$9,450	\$9,450	\$7,500	\$8,000	\$7,500
Default Coinsurance	30%	30%	30%	20%	45%	20%
Dental and Vision Plan?	No	No	Yes	No	No	Yes
PCP Office Visit	\$0	\$5	\$5	\$1	\$0	\$1
Virtual First Visits	N/A	N/A	N/A	N/A	N/A	N/A
Specialist	\$100	\$100 ✓	\$100 ✓	\$50 ✓	\$75	\$50 ✓
ER	\$1,500	\$1,000 ✓	\$1,000 ✓	20% ✓	\$750	20% ✓
Urgent Care	\$75	\$100	\$100	\$50	\$50	\$50
Inpatient Hospitalization	\$2,500 (3 Day Max)	30% ✓	30% ✓	20% ✓	\$2,000 (3 Day Max)	20% ✓
Mental Health Office Visit	\$80	\$80 ✓	\$80 ✓	\$50	\$75	\$50
Surgery - Outpatient	\$375	\$375 ✓	\$375 ✓	\$300	\$300	\$300
Lab Testing – Outpatient (Office)	\$20	\$15 ✓	\$15 ✓	\$10	\$10	\$10
Lab Testing – Outpatient (Hospital)	\$120	\$100 ✓	\$100 ✓	\$65	\$65	\$65
X-Rays and Diagnostic Imaging (Office)	\$65	\$35 ✓	\$35 ✓	\$65	\$65	\$65
X-Rays and Diagnostic Imaging (Hospital)	\$120	\$60 ✓	\$60 ✓	\$100	\$100	\$100
Major Diagnostic (Office)	\$200	\$200 ✓	\$200 ✓	\$250	\$300	\$250
Major Diagnostic (Hospital)	\$600	\$300 ✓	\$300 ✓	\$350	\$600	\$350
Prescription Drug – Tier 2	\$5	\$3	\$3	\$1	\$3	\$1
Prescription Drug – Tier 3	\$30	\$30	\$30	\$15	\$30	\$15
Prescription Drug – Tier 4	\$85 ✓ (\$2,500 Rx)	\$85 ✓	\$85 ✓	\$50	\$50	\$50
Prescription Drug – Tier 5	40% ✓ (\$2,500 Rx)	40% ✓	40% ✓	30% ✓	45% ✓ (\$500 Rx)	30% ✓
Prescription Drug – Tier 6	50% ✓ (\$2,500 Rx)	50% ✓	50% ✓	40% ✓	50% ✓ (\$500 Rx)	40% ✓

Check (✓) indicates that this benefit is subject to the annual deductible.
Note that standardized plans are included in this portfolio in addition the plans above.

South Carolina PY24 National Strategies



UHC IFP PY24 Offerings				
	Bronze	Silver	Gold	Total
Essential	1			1
Virtual First				
Value	2 (1 HSA)	1		3
Advantage		1	2 (1 D/V)	3
Copay Focus	1	1	1	3
Required	1	1	1	3
Total	5	4	4	13

Considerations Impacting Plan Design

- South Carolina is a new market for UHC in PY2024.
- Federal Standardized plans are offered on the Bronze, Silver, and Gold metal levels.
- South Carolina 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	0/1	N/A	0/1	1/1	1/1	N/A	N/A	N/A	1/1	2/2	1/5	2/4	3/4	6/13
\$5 PCP	0/1	0/2	1/1	N/A	0/1	0/1	0/1	N/A	N/A	N/A	0/1	0/2	0/5	1/4	0/4	1/13
\$0 vUC	1/1	1/2	0/1	N/A	1/1	1/1	1/1	N/A	N/A	N/A	1/1	2/2	3/5	2/4	3/4	8/13
\$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	1/1	2/2	2/5	2/4	3/4	7/13
\$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	0/1	0/2	1/5	1/4	0/4	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	1/1	2/2	2/5	3/4	3/4	8/13
D/V	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0/1	1/2	N/A	0/4	1/4	1/13
\$0 Insulin	0/1	0/2	0/1	N/A	0/1	0/1	0/1	N/A	N/A	N/A	1/1	0/2	0/5	1/4	0/4	1/13
6 Free Diabetic Labs & Screenings	1/1	2/2	1/1	N/A	1/1	1/1	1/1	N/A	N/A	N/A	1/1	2/2	4/5	3/4	3/4	10/13
Physical Gym Access	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1/1	2/2	N/A	1/4	2/4	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	1/1	2/2	5/5	4/4	4/4	13/13

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

**Includes HSA and Required plans in the denominator

South Carolina PY24 Plan Designs

Plan Feature/Service	SC0005 Bronze Value	SC0006 Bronze Value HSA	SC0016 Bronze Essential	SC0017 Bronze Copay Focus	SC0008 Silver Value
Annual Deductible (Individual)	\$8,250	\$6,700	\$6,350	\$0	\$3,500
Annual MOOP (Individual)	\$9,450	\$8,050	\$9,450	\$9,450	\$9,450
Default Coinsurance	40%	30%	50%	50%	40%
Dental and Vision Plan?	No	No	No	No	No
PCP Office Visit	\$0	\$50 ✓	\$40	\$40	\$5
Virtual First Visits	N/A	N/A	N/A	N/A	N/A
Specialist	40% ✓	30% ✓	\$75 ✓	\$150	\$100
ER	50% ✓	30% ✓	50% ✓	\$2,000	40% ✓
Urgent Care	\$75	\$75 ✓	\$120	\$100	\$100
Inpatient Hospitalization	40% ✓	30% ✓	50% ✓	\$3,000 (3 Day Max)	40% ✓
Mental Health Office Visit	40% ✓	30% ✓	\$75 ✓	\$100	\$100
Surgery - Outpatient	40% ✓	30% ✓	50% ✓	\$375	40% ✓
Lab Testing – Outpatient (Office)	\$20	30% ✓	50% ✓	\$20	\$15
Lab Testing – Outpatient (Hospital)	\$75	50% ✓	50% ✓	\$150	\$75
X-Rays and Diagnostic Imaging (Office)	40% ✓	30% ✓	50% ✓	\$100	40% ✓
X-Rays and Diagnostic Imaging (Hospital)	50% ✓	50% ✓	50% ✓	\$150	50% ✓
Major Diagnostic (Office)	40% ✓	30% ✓	50% ✓	\$200	40% ✓
Major Diagnostic (Hospital)	50% ✓	50% ✓	50% ✓	\$800	50% ✓
Prescription Drug – Tier 2	\$3	\$5 ✓	\$3	\$15	\$3
Prescription Drug – Tier 3	\$50	\$30 ✓	\$50	\$55	\$30
Prescription Drug – Tier 4	40% ✓	30% ✓	40% ✓	40% ✓ (\$4,500 Rx)	\$100 ✓
Prescription Drug – Tier 5	45% ✓	45% ✓	45% ✓	45% ✓ (\$4,500 Rx)	40% ✓
Prescription Drug – Tier 6	50% ✓	50% ✓	50% ✓	50% ✓ (\$4,500 Rx)	50% ✓

Check (✓) indicates that this benefit is subject to the annual deductible.
Note that standardized plans are included in this portfolio in addition to the plans above.


South Carolina PY24 Plan Designs

Plan Feature/Service	SC0018 Silver Copay Focus	SC0012 Silver Advantage (Dental + Vision)	SC0014 Gold Advantage	SC0020 Gold Advantage (Dental + Vision)	SC0019 Gold Copay Focus
Annual Deductible (Individual)	\$0	\$2,750	\$1,200	\$1,200	\$0
Annual MOOP (Individual)	\$9,450	\$9,450	\$7,500	\$7,500	\$8,000
Default Coinsurance	30%	30%	20%	20%	45%
Dental and Vision Plan?	No	Yes	No	Yes	No
PCP Office Visit	\$5	\$5	\$5	\$5	\$5
Virtual First Visits	N/A	N/A	N/A	N/A	N/A
Specialist	\$100	\$100 ✓	\$50	\$50	\$75
ER	\$1,500	\$1,000 ✓	20% ✓	20% ✓	\$750
Urgent Care	\$75	\$100	\$50	\$50	\$50
Inpatient Hospitalization	\$2,500 (3 Day Max)	30% ✓	20% ✓	20% ✓	\$2,000 (3 Day Max)
Mental Health Office Visit	\$100	\$65 ✓	\$50	\$50	\$75
Surgery - Outpatient	\$375	\$375 ✓	\$300	\$300	\$300
Lab Testing – Outpatient (Office)	\$20	\$15 ✓	\$10	\$10	\$10
Lab Testing – Outpatient (Hospital)	\$120	\$100 ✓	\$65	\$65	\$65
X-Rays and Diagnostic Imaging (Office)	\$65	\$35 ✓	\$65	\$65	\$65
X-Rays and Diagnostic Imaging (Hospital)	\$120	\$60 ✓	\$100	\$100	\$100
Major Diagnostic (Office)	\$200	\$200 ✓	\$250	\$250	\$300
Major Diagnostic (Hospital)	\$600	\$300 ✓	\$350	\$350	\$600
Prescription Drug – Tier 2	\$5	\$3	\$1	\$1	\$3
Prescription Drug – Tier 3	\$30	\$30	\$15	\$15	\$30
Prescription Drug – Tier 4	\$85 ✓ (\$2,500 Rx)	\$85 ✓	\$50	\$50	\$50
Prescription Drug – Tier 5	40% ✓ (\$2,500 Rx)	40% ✓	30% ✓	30% ✓	45% ✓ (\$500 Rx)
Prescription Drug – Tier 6	50% ✓ (\$2,500 Rx)	50% ✓	40% ✓	40% ✓	50% ✓ (\$500 Rx)

Check (✓) indicates that this benefit is subject to the annual deductible.
Note that standardized plans are included in this portfolio in addition the plans above.

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	2
	Pediatric Dental ¹	IFP Adult Dental ²
Network	PPO20 - INO	PPO20 - INO
Age Requirement	Under the age of 19	19 years of age or older
Annual Benefit Maximum	N/A	\$1,000 per covered person per calendar year
Class 1: Preventative & 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


²Benefits do not apply towards annual OOPM

³Medically 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	2
	Pediatric Vision	Adult Vision ¹
Network	UHC Vision Network (INO)	UHC Vision Network (INO)
Age Requirement	Under 19 years of age	19 years of age or older
Routine Vision Exam	No charge	No charge
Lenses (Includes standard scratch)	Deductible + coinsurance	\$25 Copay
Frames		Covered up to \$130
Contact Lenses – Formulary² (Includes fit & evaluation)		\$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	

¹Benefits do not apply towards annual OOPM

²Contact lenses are in lieu of lenses/frames



Virtual Care

Optum Virtual Care (OVC) Partnership

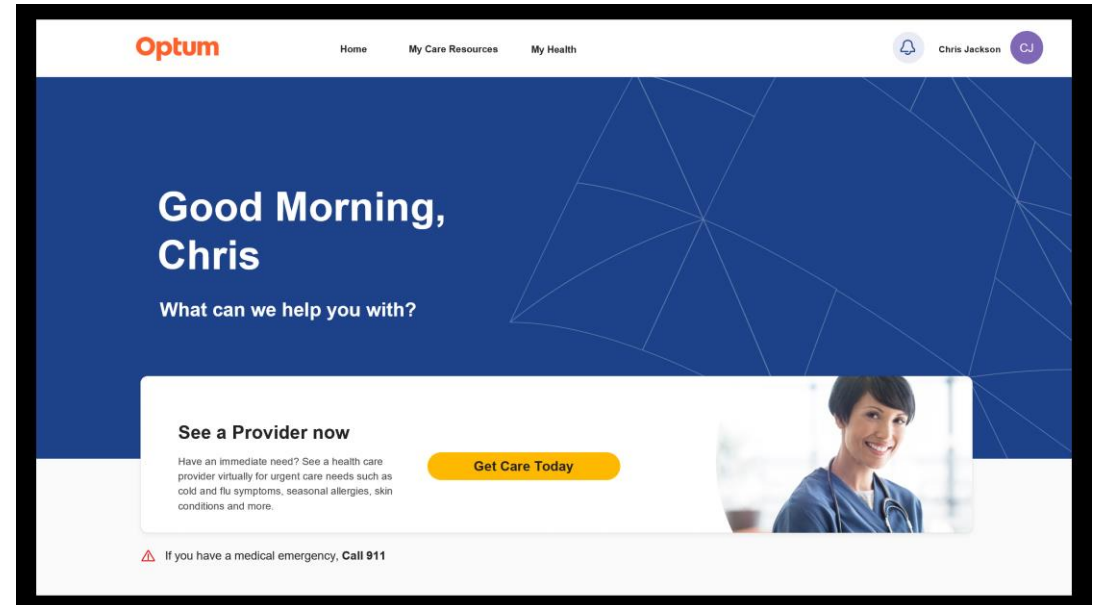
Virtual urgent care services across all non-Virtual First products

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**





Pharmacy & Clinical

United
Healthcare®

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All plan designs, benefits, cost shares, and service area expansions for
PY24 are pending regulatory approval and subject to change.

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®

~5x
the number of
pharmacies

Walgreens Optum Rx®
Kroger Walmart
Albertsons RITE AID
H-E-B



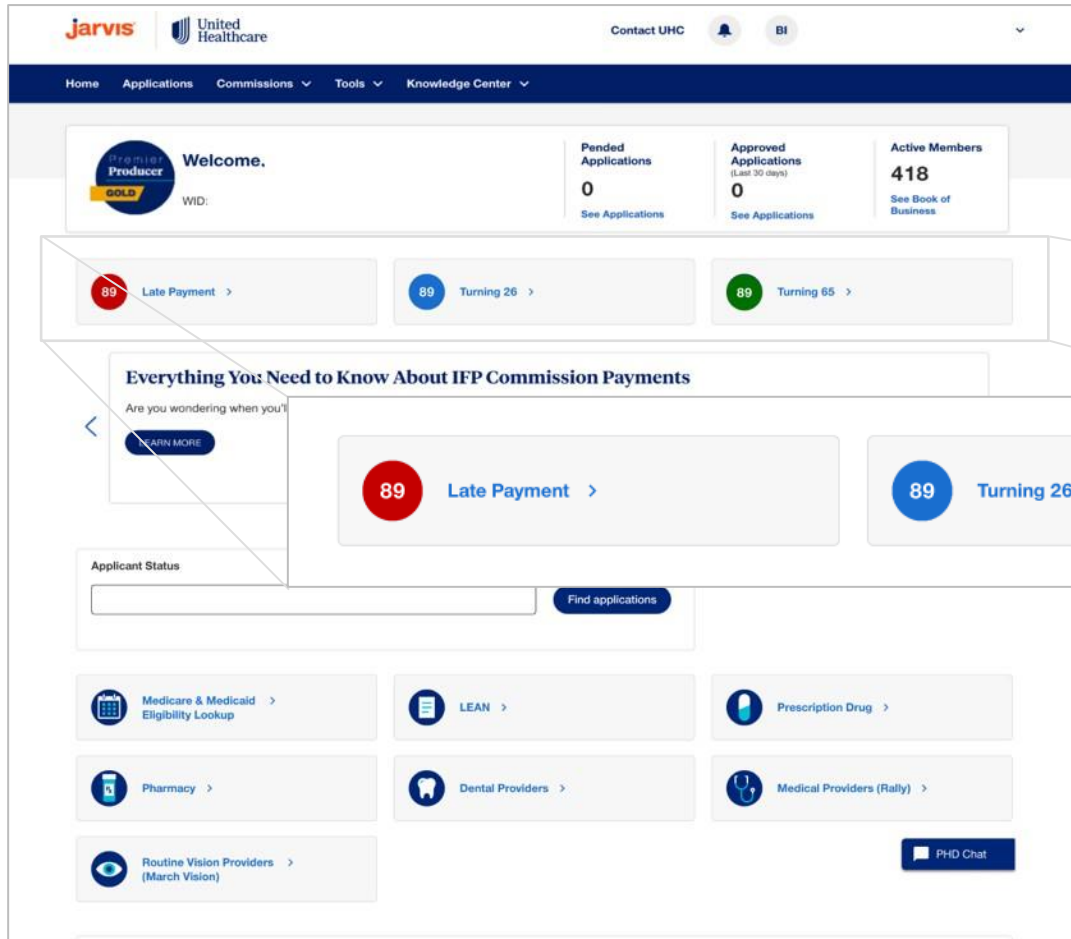


Operational Enhancements

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PY24 are pending regulatory approval and subject to change.

Jarvis – new reporting



Tools to make helping members easier

- One click away reports
 - Late payment
 - Turning 26
 - Turning 65



- Ensure coverage continuity at every age
- Message templates for quick, compliant outreach



Jarvis

jarvis

United Healthcare

Contact UHC

Home

Applications

Commissions

Tools

Knowledge Center

Home

Tools

Book of Business

Late Payment Report

Your Book of Business is available to aid you in serving and retaining your members. Materials for engaging with your members are available on the [UHC Agent Toolkit](#).

Search your desired member list by using the criteria options below.

Note:Book of Business Reports are confidential and proprietary information of UnitedHealth Group. Do not distribute or reproduce any portion without the express permission of UnitedHealth Group. Remember that some members may have unsubscribed from Agent emails, so before emailing make sure you are following their preferences for being contacted.

89Late Payment

89Turning 26

89Turning 65

Name	Subscriber ID	Phone #	Grace Period Days Left	Paid Through	Monthly Premium	Balance Due	Termination Date	Email
			10	12/15/2023	\$1,2345	\$12,2324	01/01/2023	
			10	12/15/2023	\$1,2345	\$12,2324	01/01/2023	
			10	12/15/2023	\$1,2345	\$12,2324	01/01/2023	

Showing

15

of 743

< Previous

1

2

3

4

5

6

7

...

50

Next >


See all members with that status

- Name
- Subscriber ID
- Days remaining in grace
- Balance due
- Email members with 1 click





Jarvis

Jarvis®

United
Healthcare

Contact UHC





Home

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Tools ▾

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Home > Tools > Aging Details

Turning 65 Report


Your Book of Business is available to you in serving and retaining your members. Materials for engaging with your members are available on the UnitedHealthcare Toolkit Search your desired member list by using the criteria options below.
Note: Book of Business Reports are confidential and proprietary information of UnitedHealth Group. Do not distribute or reproduce any portion without the express permission of UnitedHealth Group. Remember to check and follow any applicable state law requirements because some states may extend coverage longer than age 65. Remember that some members may have unsubscribed from Agent emails, so before emailing make sure you are following their preference for being contacted.

2 Turning 20 >

2 Turning 65 >


Name	Member Id	DOB	Subscriber Name	Phone	Plan Name	Email
<div></div>						
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
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


Need Help?

Contact the Producer Help Desk (PHD)
Monday - Friday 7am - 9pm CST

ACABrokerSupport@uhc.com

800-235-4005

PHD Chat

See all members becoming Medicare eligible

- 3 months' notice
- Ensure continuity of coverage
- Lead gen for Medicare book
- Add Medicare to your portfolio of products

Turning 26

- State requirements vary
- Prepare leads for OEP
- Email subscriber with 1 click



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Jarvis

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Member ID Card

Medical Plan: UHC Bronze Value \$6,500 Deductible **Member ID:** 122538959

Members:

Date of Birth:

Front

United Healthcare OPTUMRx
Member ID: [Redacted] Group Number: [Redacted]
UHC Bronze Value \$6,500 Deductible
Payer ID: [Redacted]
Rc Bn:
Rc PCN:
Rc Grp:
No PCP Referral Required
Individual Exchange Benefit Plans
Underwritten by OptumRx Health, Inc.

Back

[Barcode]

Members: Sign in at myuhc.com to manage your account, pay your bills, see your claims, ask a question and more.

Online Account: 24/7 Member Services • Care Support: myuhc.com/support
800-476-4769 or UHCprovider.com
877-305-6759

Providers: Medical Claims: PO Box 5290, Kingston, NY, 12402-5290

Pharmacist: Pharmacy Claims: OptumRx PO Box 650940, Dallas, TX 75265-0940

Back

United Healthcare OPTUMRx
Miembro: [Redacted] Número de grupo: [Redacted]
Identificación de miembro: [Redacted] UHC Silver-C Advantage Extra Saver
PCP requerido: [Redacted] Payer ID: [Redacted]
In Network: [Redacted]
HMO DCH-0508
Se requiere referencia del PCP
FL Individual Exchange Benefit Plan
Underwritten by UnitedHealthcare of Florida, Inc.

[View Current ID Card](#)

[View Future ID Card](#)

Note: This is not the substitution of your Member id card (Health insurance card). However, it provides information that can help you use your health insurance to request a new card information that can help you use your health insurance to request a new card

Member ID card

- View current ID
- Order current ID
- View FUTURE ID
 - Enables brokers to assist members with early January appointments who may not have received physical card yet



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

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



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.





Ancillary Products

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Ancillary Products

THESE PRODUCTS ARE SUPPLEMENTAL TO HEALTH INSURANCE AND ARE NOT A SUBSTITUTE FOR THE MINIMUM ESSENTIAL COVERAGE REQUIRED BY THE AFFORDABLE CARE ACT (ACA).

UnitedHealthcare®
Golden Rule Insurance Co.

Ancillary Insurance | Why Sell Ancillary

1

Some medical expenses are not covered by base insurance plans

2

ACA out-of-pocket exposures are growing faster than wages. In 2014, Out-of-pocket was \$6,350 and is \$9,100 for 2023 (+43%)²

3

Supplement lost income from missed work when an accident or critical illness occurs

4

Customer acquisition costs have been on an upward trajectory as media costs and competition for consumer attention increase³

The average savings account balance per American household¹

\$5,300



¹ [The Average Savings Account Balance](#) – July 2023: Jessica Merritt, Katy Marquardt, and Mark Evitt [The Average Savings Account Balance | Banking Advice | U.S. News \(usnews.com\)](#)

² [ACA's Maximum out-of-pocket limit is growing faster than wages](#) – July 2022: Matthew Rae, Krutika Amin and Cynthia Cox [ACA's maximum out-of-pocket limit is growing faster than wages - Peterson-KFF Health System Tracker](#)

³ [Fighting Rising Direct-to-Consumer Customer Acquisition Costs](#) – November 2022: Claire Davies and Stephen Matthews [Fighting Rising Direct-to-Consumer Customer Acquisition Costs | L.E.K. Consulting \(lek.com\)](#)

United HealthCare Ancillary Portfolio



Dental

Price points starting in the low \$20's/monthly

Higher benefit plans & others with affordable pricing

Plans including no waiting periods, up-front 100% preventive, and ortho/implants



Vision

Two plan choices starting at \$11/monthly

Glasses / Contacts OR Glasses & Contacts

Benefits available every year – no waiting periods



Critical Illness

NEW Stand-alone CI plan Sept 2023!

Up to \$100K – cash benefit coverage

Guaranteed Issue plan options available



Accident

Indemnity & expense style plan options

Up to \$20K - Cash benefit coverage

Guarantee issue plan options available



Hospital Indemnity

Cash benefit coverage

Guarantee issue plan options available

Higher benefit plans & others with affordable pricing



Non-Insurance

HealthiestYou telemedicine (\$0 copay)

New Benefits discount program

Price points starting at \$20/monthly

Dental & Vision | The Need



Dental Coverage

156M

Americans that **do** currently have dental coverage¹

76.5M

Americans that **don't** currently have dental insurance²



Vision Coverage

12M

People 40 years of age and over in the US with vision impairment³

93M

Adults in US at high risk for serious vision loss, only 50% visited an eye doctor in the past 12 months³

¹ 25+ Dental Insurance Statistics for 2023 & Beyond – Feb 2023; Kelly Maxwell [25+ Dental Insurance Statistics | Seniors Mutual](#)
² A Snapshot of the 76.5 Million Americans Without Dental Insurance –Care Quest Institute for OralHealth [76.5 Million Americans Without Dental Insurance | Care Quest Institute for Oral Health](#)
³ [Fast Facts About Vision Loss](#) –Centers for Disease Control and Prevention [Fast Facts About Vision Loss | CDC.gov](#)

Other Ancillary Solutions | The Need



40%+

Lifetime probability for men to be diagnosed with invasive cancer¹



\$30,000

The average cost of a 3-day hospital stay²



40

Approximately every 40 seconds an American will have a heart attack³



35.7M

Number of Americans hospitalized during each year⁴

¹ Cancer Risk: What the Numbers Mean – Mayo Clinic [Cancer Risk: What the Numbers Mean | Mayo Clinic.org](https://www.mayoclinic.org/healthy-lifestyle/cancer-risk/prevention-treatment/cancer-risk/what-the-numbers-mean/art-2048282)

² Why Health Insurance is Important – Healthcare.gov [Why Health Insurance is Important | Healthcare.gov](https://www.healthcare.gov/why-health-insurance-is-important/)

³ Heart Disease Facts – Centers for Disease Control and Prevention [Heart Disease Facts | CDC.gov](https://www.cdc.gov/heartdisease/facts.htm)

⁴ Overview of U.S. Hospital Stays in 2016: Variation by Geographic Region – William Freeman, Audrey Weiss, Kevin Heslin – [Overview of US Hospital Stays in 2016 | Agency for Healthcare Research and Quality](https://www.hhs.gov/ashpr/pubs/2016/01/overview-of-us-hospital-stays-in-2016-variation-by-geographic-region/)

UHC Ancillary | Selling These Products

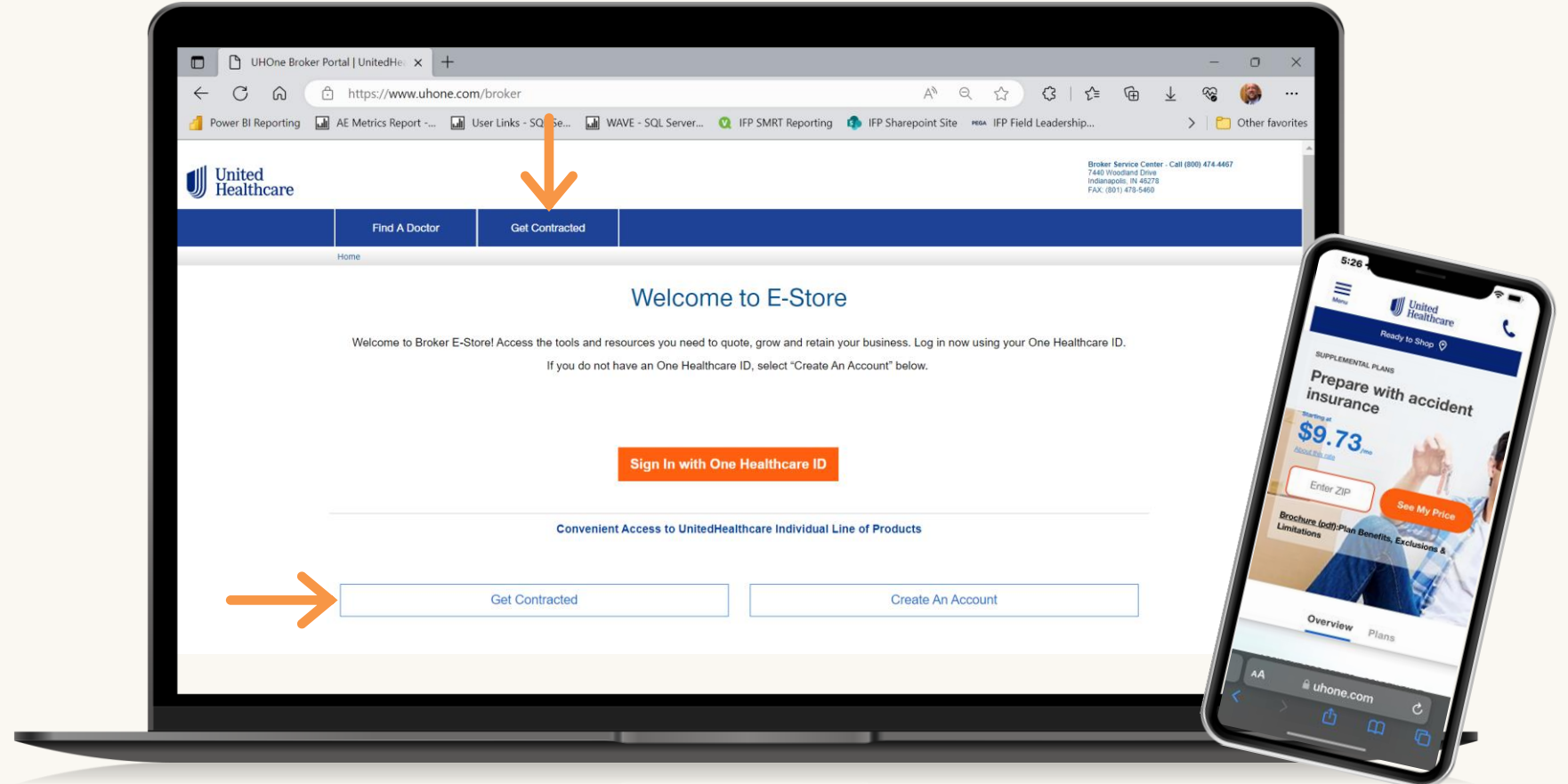
UHOne appointment to sell ancillary products is a separate carrier appointment from UHC IFP



UHOne Broker eStore

www.uhone.com/broker

- 1) Get Contracted*
- 2) Create An Account
- 3) Sign In



*If part of an FMO, please reach out to them to obtain proper onboarding link
Contact broker services at 800-474-4467 for additional questions



Thank you