

MEDICARE ADVANTAGE GROUP OPPORTUNITIES

ANOTHER COMPETITIVE ADVANTAGE

Oxford Health Plans® and UnitedHealthcare Medicare Advantage group plans offer large groups the ability to cover retirees with a \$0 plan premium, or premium plans at a lower cost than most carve-out and ASO plans. With Medicare Reform and our recent merger, Oxford and UnitedHealthcare now have a comprehensive solution for group retirees. We also have a dedicated team to help you deliver added value to clients and prospects.

AVAILABLE PRODUCTS

- Oxford HMO plans
- UnitedHealthcare HMO and point-of-service plans

ADVANTAGES

- Helps groups reduce premiums
- Offers increased retiree options
- Provides a new strategy in addressing retiree plan needs (carve-out rates and supplements are no longer the only solution)
- Offers AARP supplements outside of Medicare Advantage plan service areas to provide a total solution

UNDERWRITING REQUIREMENTS

- **UnitedHealthcare Plans**
Require a minimum of 50 Medicare eligibles in a service area. There is no minimum enrollment requirement.
- **Oxford Plans**
Require a minimum of two Medicare enrollments.
- The Medicare Advantage plan can be offered as stand-alone with another insurance carrier insuring active employees.

WHO CAN BENEFIT?

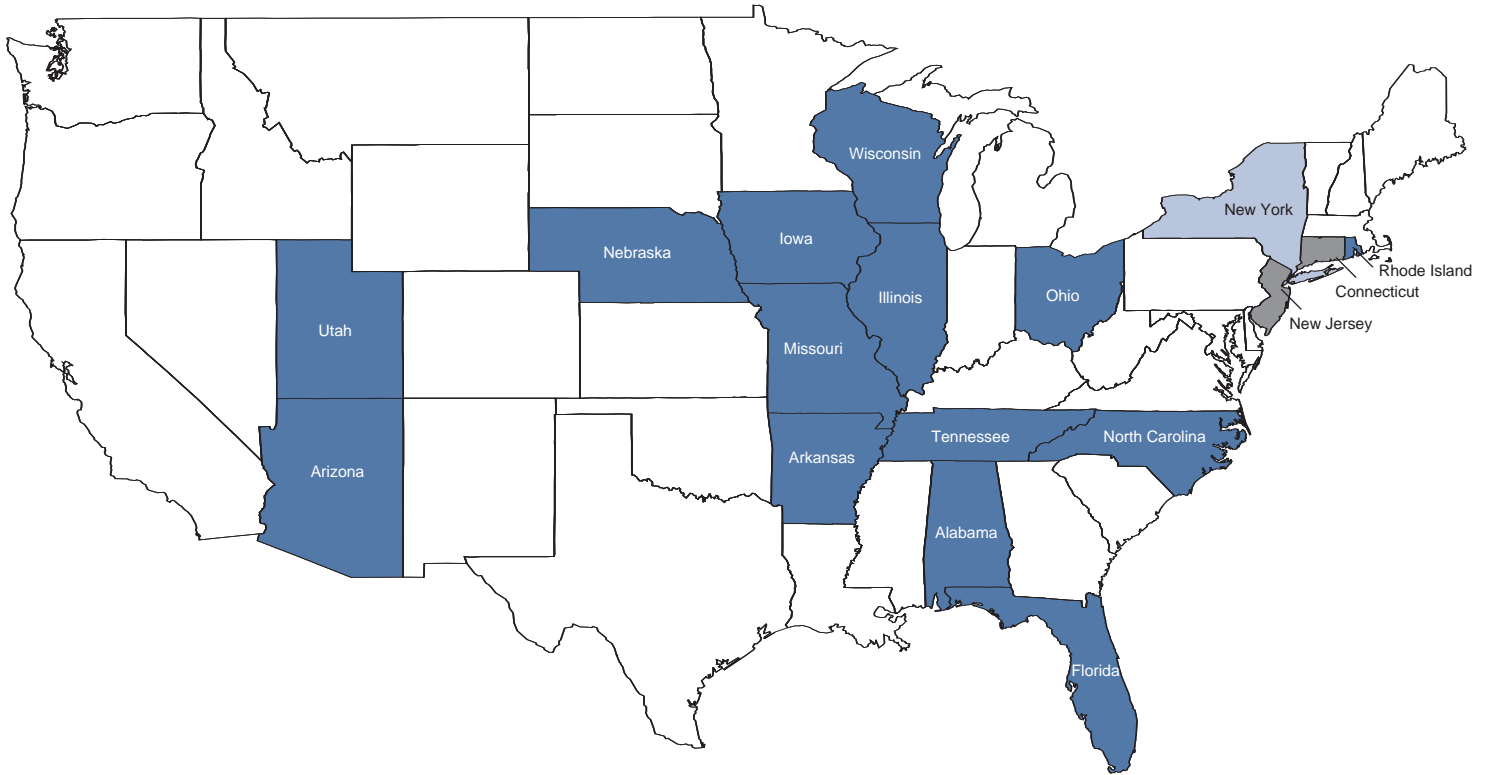
- Typically groups with post-65 retirees headquartered in the New York metropolitan region
- Groups and unions who don't offer retiree healthcare coverage or cover retirees through carve-out plans or supplements
- Groups with large retiree populations who are paying commercial plan rates
- Groups interested in the cutting edge of Medicare plan offerings

WHAT OXFORD AND UNITEDHEALTHCARE NEED FROM YOU

- A post-65 census
- Current plan design and rates

CONTACT

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UNITEDHEALTHCARE SERVICE AREA

UNITEDHEALTHCARE AND OXFORD HEALTH PLANS COMBINED SERVICE AREA

OXFORD HEALTH PLANS SERVICE AREA

**OXFORD HEALTH PLANS
COVERAGE AREA BY STATE**

Connecticut

New Jersey

New York

**OXFORD HEALTH PLANS
COVERAGE AREA BY COUNTY**

New Haven

Bergen, Essex, Hudson, Mercer, Middlesex, Monmouth, Ocean, Passaic, Union

Bronx, Kings, New York, Orange, Queens, Richmond, Rockland, Westchester

**UNITEDHEALTHCARE
COVERAGE AREA BY STATE**

**UNITEDHEALTHCARE
COVERAGE AREA BY COUNTY**

Alabama

Birmingham: Bibb, Blount, Chilton, Elmore, Jefferson, Lowndes, Macon, Montgomery, Russell, Saint Clair, Shelby, Walker
Mobile: Baldwin, Mobile

Arizona

Cochise, Graham, Pima, Santa Cruz

Arkansas

Benton, Washington

Florida

Tampa: Charlotte, Hernando, Hillsborough, Lee, Manatee, Pasco, Pinellas, Polk, Sarasota
South Florida: Miami-Dade

Illinois

Madison, Monroe, St. Clair

Iowa

Crawford, Page, Pottawattamie, Shelby

Missouri

St. Louis: Crawford, Franklin, Jefferson, Lincoln, St. Charles, St. Louis County, St. Louis City, Warren
Springfield: Barry, Christian, Crawford, Dallas, Douglas, Greene, Laclede, Lawrence, Lincoln, McDonald, Polk, Texas, Webster, Wright

Nebraska

Burt, Cass, Douglas, Otoe, Sarpy, Washington

New York

New York City: Bronx, Kings, New York, Queens, Richmond
Albany: Albany, Rensselaer, Schenectady
Buffalo: Erie
Syracuse: Cayuga, Oneida, Onondaga

North Carolina

Alamance, Caswell, Chatham, Davidson, Davie, Durham, Forsyth, Guilford, Henderson, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Surry, Wake, Wilkes, Yadkin

Ohio

Butler, Clark, Cuyahoga, Clermont, Greene, Franklin, Hamilton, Madison, Mahoning, Montgomery, Stark, Summit, Trumbull, Warren

Rhode Island

Bristol, Kent, Newport, Providence, Washington

Tennessee

Davidson, De Kalb, Hickman, Rutherford

Utah

Box Elder, Davis, Morgan, Salt Lake, Summit, Wasatch, Weber

Wisconsin

Milwaukee: Milwaukee, Ozaukee, Racine, Sheboygan, Washington, Waukesha
Green Bay/Appleton: Brown, Calumet, Green Lake, Kewaunee, Oconto, Outagamie, Shawano, Waupaca, Waushara, Winnebago
LaCrosse: Jackson, LaCrosse, Monroe, Trempealeau, Vernon

