

# UnitedHealthcare Group Medicare Advantage (PPO)

## GUILFORD COUNTY

MAPD PPO Plan

1/ 1/2026 - 12/31/2026

Final Rates for: 1/1/2026 - 12/31/2026

Plan Year: 2026

Rate Page Report: RP-50081

Quoted Membership	Members Under Age 65	Rate Components	
1,211	22	Net Premium	\$272.59
		ACA Insurer Fee	\$0
		Total Premium	\$272.59

### Details

UAF Type	Preliminary	Market	National
Situs State	North Carolina	Current Membership	1,211
Full Replace Slice	Slice	Premium Delay	No
Emp Contribution	100%	Rating Method	
Standard Medical Plan	Custom	Product Combination	MAPD
<u>Contract</u>	<u>PBP</u>	<u>Quoted Group Number</u>	
H2001	816	12317	

### Stipulations

- This is a Preliminary quote effective 1/1/2026 - 12/31/2026. The situs state is North Carolina.
- While we make every effort to honor the rates quoted (notwithstanding the other quote stipulations below), we reserve the right to change these preliminary rates and/or the plan designs quoted based on the final call letter from CMS and the actual National average Part D bid for 2026
- To ensure proper claim adjudication effective 1/1/2026, it is imperative that we have final 1/1/2026 plan design decisions from employers as soon as possible. Final decisions received after 10/1/2025 could be problematic in terms of claim adjudication on 1/1/2026.
- These rates are quoted assuming our offering is alongside of another offering/another carrier.
- If competing plans are offered to the retirees alongside our plan, the following predications apply: (i) All competing carriers must be offering a Rx benefit with coverage in gap as comprehensive as or better than UnitedHealth Group.(ii) Premium cost for each retiree must be equal to or lower for our plan than for any other plan. (iii) Our rates and/or plan design may be subject to change pending our final review of all competing carrier offerings.
- This quote assumes that the employer pays 100% of the premium.
- If members who have previously opted out are to be allowed back into the plan, then this fact must be disclosed at the time of quote.
- If the enrollment were to change by more than +/- 10% from current enrollment, we reserve the right to adjust the rates.
- Please note the following with regard to the drug coverage on these MAPD products: (i) We reserve the right to change our Part D formulary for calendar year 2026 . We also reserve the right to change our pharmacy benefit manager and/or our pharmacy network for calendar year 2026. (ii) There is a specific, Part D drug formulary that applies to all of our MAPD plan offerings. (iii) / Part D prescription drug coverage is considered to be creditable, therefore Creditable Coverage Notices are not required.
- United reserves the right to modify its 2026 rates in the event of changes to existing laws or regulations, or the enactment of any new legislation, regulations, assessments, taxes, tariffs, and/or other marketplace changes that will impact costs or revenue under the Medicare Advantage and Part D programs, including but not limited to: (i) any changes to the Part D program including, but not limited to, any current proposals or legislation that have not yet been finalized (Please note that this proposal does account for the portions of the Inflation Reduction Act that are effective on or before 1/1/2026 but does not account for any impacts due to the portions of the Inflation Reduction Act that are scheduled to become effective 1/1/2027 and forward); (ii) changes in the methodology used to calculate CMS payments including any changes due to EGWP bid waiver; (iii) any plan design changes required by the applicable regulatory authority (i.e. mandated benefits); (iv) any Force Majeure event, including but not limited to national pandemic, act of God, acts of terrorism, or anything beyond United's reasonable control; or (v) as otherwise permitted in our contract.
- Quote assumes \$9.00 PMPM commission level.
- 22 Pre-65 Medicare eligible retirees are included.
- The premium rate quoted herein assumes that premiums are due in full on a monthly basis on or before the last business day of the month.

### Medical Coverage

Benefit Name	In Network Services	Out of Network Services
Annual Medical Deductible	\$200	\$200
Is Annual Medical Deductible combined for IN and OUT of network?	Yes	
Annual Medical Out-of-Pocket Maximum	\$2,200	\$2,200
Is Annual Medical Out-of-Pocket Maximum combined for IN and OUT of network?	Yes	

<b>Physician Services</b>		
Primary Care Physician Office Visit (includes Non-MD office visits)	\$0	\$0
Specialist Office Visit	\$0	\$0
Virtual Office Visit	\$0	\$0
Virtual Visits - Medical - Preferred Provider	\$0	
Virtual Visits - Behavioral Health	\$0	\$0
Telemedicine	\$0	\$0
Annual Routine Physical Exam	\$0	\$0
<b>Inpatient Services</b>		
Inpatient Hospital Stay	\$0 Per Admit	\$0 Per Admit
Skilled Nursing Facility Care - Prior hospital stay requirement waived	Yes	Yes
Skilled Nursing Facility Care - Benefit Period	100 Days	
Skilled Nursing Facility Care	\$0 Per Day	\$0 Per Day
Day Range 1	Days 1 - 100	Days 1 - 100
Inpatient Mental Health Lifetime Maximum	Unlimited	
Inpatient Mental Health/ Substance Abuse in a Psychiatric Hospital	\$0 Per Admit	\$0 Per Admit
<b>Outpatient Services</b>		
Outpatient Surgery	\$0	\$0
Diagnostic Colonoscopy Cost Share	\$0	\$0
Outpatient Hospital Services	\$0	\$0
Outpatient Psychiatric Services	\$0	\$0
Outpatient Mental Health/Substance Abuse - Individual Visit	\$0	\$0
Outpatient Mental Health/Substance Abuse - Group Visit	\$0	\$0
Partial Hospitalization (Mental Health Day Treatment) per day	\$0	\$0
Comprehensive Outpatient Rehabilitation Facility (CORF)	\$0	\$0
Occupational Therapy	\$0	\$0
Physical Therapy and Speech/Language Therapy	\$0	\$0
Cardiac/Intensive Cardiac/Pulmonary Rehabilitation/SET	\$0	\$0
Intensive Cardiac Rehabilitation	\$0	\$0
Pulmonary Rehabilitation	\$0	\$0
Supervised Exercise Therapy (SET) for Symptomatic peripheral artery disease (PAD)	\$0	\$0
Kidney Dialysis	\$0	\$0
<b>Medicare Covered Services</b>		
Chiropractic Visit	\$0	\$0
Acupuncture Visit	\$0	\$0
Podiatry Visit	\$0	\$0
Eye Exam	\$0	\$0
Diabetic Eye Exam	\$0	\$0
Eyewear (Frames and Lenses after cataract surgery)	\$0	\$0
Hearing Exam	\$0	\$0
Dental Services	\$0	\$0

<b>Ambulance/Emergency Room/Urgent Care</b>		
Ambulance Services	\$0	\$0
Ambulance Copay Waived if Admitted	No	No
Emergency Room (includes Worldwide coverage)	\$0	\$0
Emergency Room Copay Waived if Admitted within 24 hours	Yes	Yes
Urgent Care (Includes Worldwide Coverage)	\$0	\$0
Urgent Care Copay Waived if Admitted within 24 hours	Yes	Yes
<b>Part B Drugs And Blood</b>		
Part B Drugs	\$0	\$0
Part B Insulin	\$0	\$0
Part B Chemotherapy Drugs	\$0	\$0
Blood (3 pint deductible waived)	\$0	\$0
<b>Durable Medical Equipment (DME) And Supplies</b>		
Durable Medical Equipment	\$0	\$0
Prosthetics	\$0	\$0
Orthotics	\$0	\$0
Diabetic Shoes and Inserts	\$0	\$0
Medical Supplies	\$0	\$0
Diabetic Monitoring Supplies	\$0	\$0
Insulin Pumps and Supplies	\$0	\$0
<b>Home Healthcare Agency &amp; Hospice</b>		
Home Health Services	\$0	\$0
Hospice (Medicare-covered)	\$0	\$0
<b>Procedures</b>		
Clinical Laboratory Services	\$0	\$0
Outpatient X-ray Services	\$0	\$0
Diagnostic Procedure/Test (includes non-radiological diagnostic services)	\$0	\$0
Diagnostic Mammogram Cost Share	\$0	\$0
Diagnostic Radiology Service	\$0	\$0
Therapeutic Radiology Service	\$0	\$0

<b>Preventive Services (Medicare-Covered)</b>		
Cardiovascular Screenings	\$0	\$0
Immunizations (Flu, Pneumococcal, Hepatitis B)	\$0	\$0
Pap Smears and Pelvic Exams	\$0	\$0
Prostate Cancer Screening	\$0	\$0
Colorectal Cancer Screenings	\$0	\$0
Bone Mass Measurement (Bone Density)	\$0	\$0
Mammography	\$0	\$0
Diabetes - Self-Management Training	\$0	\$0
Medical Nutrition Therapy and Counseling	\$0	\$0
Annual Wellness Exam and One-time Welcome-to-Medicare Exam	\$0	\$0
Smoking Cessation Visit	\$0	\$0
Abdominal Aortic Aneurysm (AAA) Screenings	\$0	\$0
Diabetes Screening	\$0	\$0
HIV Screening	\$0	\$0
Screening and Behavioral Counseling Interventions in Primary Care to Reduce Alcohol Misuse	\$0	\$0
Screening for Depression in Adults	\$0	\$0
Screening for Sexually Transmitted Infections (STIs) and high intensity Behavioral Counseling to prevent STIs	\$0	\$0
Intensive Behavioral Therapy to reduce Cardiovascular Disease Risk	\$0	\$0
Screening and Counseling for Obesity	\$0	\$0
Glaucoma Screening	\$0	\$0
Kidney Disease Education	\$0	\$0
Dialysis Training	\$0	\$0
Hepatitis C Screening	\$0	\$0
Lung Cancer Screening	\$0	\$0
<b>Additional Benefits/Non-Medicare Covered Services</b>		
<b>Hearing (Non-Medicare Covered)</b>		
Hearing Exam for Hearing Aids	\$0	\$0
Hearing Exam - Number of Visits	1	1
Hearing Exam - Benefit Period	1 Year	1 Year
Hearing Aid - Allowance Per Ear or Combined	Combined	N/A
Hearing Aid - Number of Devices	Unlimited	N/A
Hearing Aid - Benefit Period	3 Years	
Hearing Aid - Device Allowance	\$500	
<b>Personal Emergency Response System</b>		
Personal Emergency Response System (PERS)	Not Included	Not Included
<b>Podiatry (Non-Medicare Covered)</b>		
Podiatry	\$0	\$0
Podiatry - Number of Visits	6	6
Podiatry - Benefit Period	Per Plan Year	Per Plan Year
<b>In-Home Care/Meal Delivery/Transportation (Event Driven)</b>		
Event Driven Benefits	Standard Bundle	
In-home personal care hours, following each discharge	6	
Home delivered meals, following each discharge	28	
Non-emergency medical rides, following each discharge	12	

Vision (Non-Medicare Covered)		
Vision Plan Type	y- 1 exam/year	Materials no
Eye Exam Refraction	\$0	\$0
Eye Exam Refraction - Benefit Period	every 12 months	every 12 months
Wellness/Clinical Programs		
Diabetes Prevention Program - Includes expert level 1:1 coaching, personalized support, a cellular scale, and more.	Not Included	Not Included
Fitness Program	Included	
Case and Disease Management, including: - High Risk Members - Heart Failure - Respiratory Illness - Kidney Disease - Diabetes - Behavioral Health	Included	
HouseCalls Program	Included	
Member Rewards Program - Reward cards for completing certain health care activities	Included	Not Included
Preferred Diabetic Supply Program	Included	
UHC Hearing Aid Discount Program - Note: Available services and offerings may be limited in the U.S. Territories	Included	
Member Rewards Program - Reward cards for completing certain health care activities	Included	

Outpatient Prescription Drug Coverage		
Prescription Drug Plan		Custom
Pharmacy Network		Broad Network
Formulary		26Group H Full Edit
Bonus Drug List		U
Formulary Edits (step therapy, quantity limits, prior authorization)		Standard: Edits On
Benefit Name		In Network Services
Custom OOP, ICL, Catastrophic		
Catastrophic Coverage over TrOOP		CMS Standard Member pays greater of:
Copay for generics		\$0
Copay for all other drugs		\$0
- OR - Coinsurance		0%
Day Supply Information		
Note: 90 day retail supply is available for 3x copay amount		
Retail 1 month supply		30
Retail 2 month supply		60
Retail 3 month supply		90
Mail Order 1 month supply		30
Mail Order 2 month supply		60
Mail Order 3 month supply		90
Tier Definitions		
Tier 1 - Preferred Generic	All covered generic drugs	
Tier 2 - Preferred Brand	Many common brand name drugs, called preferred brands	
Tier 3 - Non-preferred Drug	Non-preferred brand name drugs. In addition, Part D eligible compound medications are covered in tier 3.	
Tier 4 - Specialty Tier	Unique and/or very high-cost brand drugs	
Part D Retail		
1 month supply		
Tier 1	Preferred Generic	\$7
Tier 2	Preferred Brand	\$35
Tier 3	Non-preferred Drug	\$50
Tier 4	Specialty Tier	\$65
Part D Mail Order		
3 month supply		
Tier 1	Preferred Generic	\$14
Tier 2	Preferred Brand	\$70
Tier 3	Non-preferred Drug	\$100
Tier 4	Specialty Tier	\$130

UnitedHealthcare Group Medicare Advantage® Plans are offered by United HealthCare Insurance Company and its affiliated companies, Medicare Advantage Organizations with a Medicare contract. Limitations, copayments and coinsurance may apply. Benefits may vary by employer group. By group's acceptance of this proposal or upon group's first premium payment, whichever occurs first, Group represents to UnitedHealthcare that it offers employment-based retiree coverage as that term is defined in 42 CFR 422.106(d)(5) and that it will only enroll individuals with the status of a retired participant, or spouse or dependent of a retired participant, in the group's employment-based group plan.