



## Why Sell United?

- We continue to offer a true \$0 premium plan option, where the competition has a \$150 for the Part D part if the person wants to access any brand name drugs
- We pay the same regardless if the lead is company generated
- Our formulary includes: Lipitor, Boniva, Enbrel, Protonix, Fosamax, Lovenox, Avandia
- Our competition went to a more restrictive formulary where some popular brand name drugs are no longer going to be available. Some competitors reduced their year over year formulary significantly (one by more than 1700 drugs). United stability
- We have the pharmacy saver program offering members \$2 generics for 100's of popular generic drugs at Target pharmacies or through our mail order program
- Diabetes supplies, lancets, test strips and meters are NO COST for any of our plans. Many of the competitors are charging 20% for those items
- We offer the passport program with our plans, allowing members to access out of network care in 35 states across the country, with no added expense and without having to purchase a Med Supp or more expensive POS plan
- Our plans have 3.5 stars and we are working hard to increase our star rating. For 2012, 94 percent of our Medicare Advantage members — or, more than 2.1 million Medicare beneficiaries — are enrolled with plans with three or more stars. We also have 47 percent of our MA members are now in plans with 3.5 or more stars.
- We have a new hearing aid value added discount through HiHealth Innovations where members can get hearing aids for a fraction of what they would typically cost (\$679 Behind the ear and \$479 In the Canal)

**AGENT USE ONLY**

**(More on Reverse)**

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- Our copay structure for generics at either \$2, \$4 or \$7 is significantly less than the \$10-\$20 for generics offered by the competition
- We offer 6 routine podiatry visits where many other carriers only cover medically necessary care
- CMS approved fliers through the Agent Tool Kit located on [UnitedHealthProducers.com](http://UnitedHealthProducers.com)
- Rider can be added anytime throughout the year
- Dedicated Agent Managers supporting you every day in the field, answering your questions, researching issues, and providing you with answers you need to successfully sell United's Medicare Products
- One of the largest Medicare Advantage Plans in the United States, the largest Medicare Advantage plan in CT.
- 1 in 5 Medicare beneficiaries have a UHC plan
- Only 1 in 9 of our members actually go into the donut hole (excluding LIS members who have unlimited drugs)

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