



**Welcome to
UnitedHealthcare**

Ed Shepherd

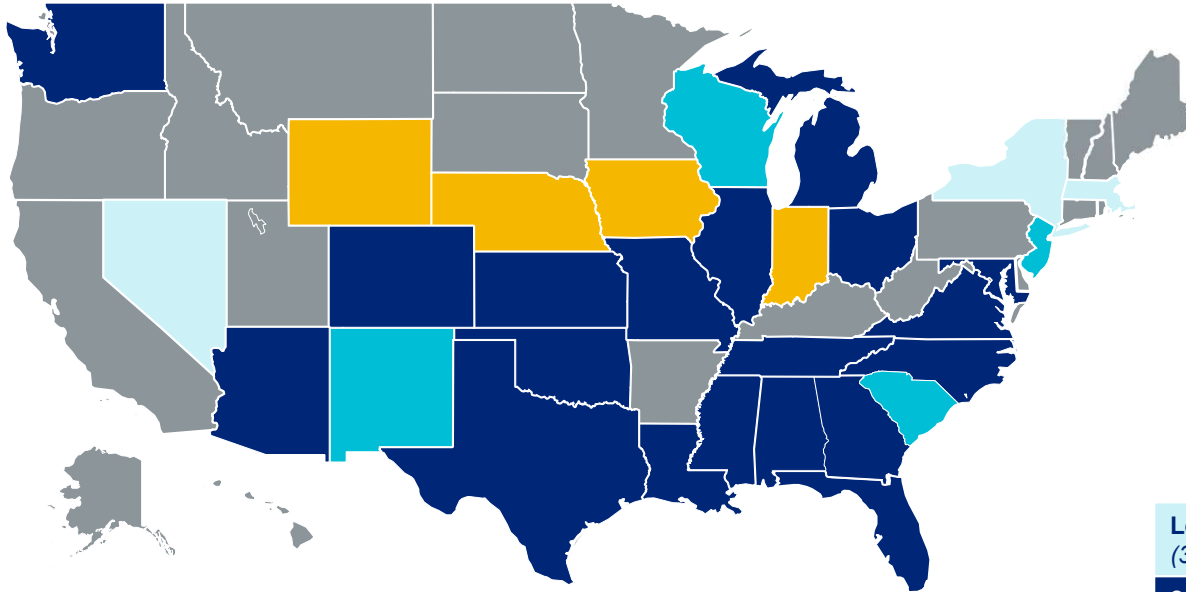
Agency Manager

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UnitedHealthcare IFP Footprint



| Footprint | 2022 | 2023 | 2024 | 2025 |
|-----------------|------|------|--------|--------|
| States | 18 | 22 | 26 | 30 |
| Markets | 54 | 90 | 138 | 147 |
| Counties | 328 | 532 | 1,000+ | 1,200+ |

| | |
|--|--|
| Legacy States* (3 States) | MA, NV, NY |
| 2021 – 2023 Entry States (19 States) | AL, AZ, CO, FL, GA, IL, KS, LA, MD, MI, MO, MS, NC, OH, OK, TN, TX, VA, WA |
| 2024 Entry States (4 States) | NJ, NM, SC, WI |
| 2025 Entry States (4 States) | ID, IA, NB, WY |



National Summary – 2025 Expansion Markets



4 new states

**13 existing states
w/ an expanded
footprint**



**139 counties in
new states**

**119 new counties
in existing states**



**1300+ counties
nationwide for
2025**



Our member needs



Value for my money

Get the care I need

Understand the costs

Help me when I need it



Product families continuing in 2025

Virtual First
Plans are
sunsetting in
PY25

Required

Also called Standard plans, CMS and/or State Based Marketplaces require all carriers to offer these plans



Value

Flagship plan with moderate deductible but lower premium
Mix of copays and coinsurance



Advantage

Lower deductible plan with higher premium
Copay cost shares for many services



Copay Focus

Launched in 2024, these plans provide first dollar coverage through \$0 medical deductibles
Nearly all commonly accessed services have copays to provide price transparency



Essential

Off-Exchange only product family for PY25
Available in: AZ, CO, MD, OH, TX
Cheapest, skinniest, low-cost offering



Georgia PY25 Plan Designs

| Plan Name | Metal Level | Annual Deductible (Individual/Family) | | MOOP (Individual/Family) | | PCP Visit | Mental Health Office Visit | Specialist Visit | Virtual Urgent Care | Inpatient Hospital Care | Outpatient Surgery | Office Based Labs |
|---|-------------|---------------------------------------|----------|--------------------------|----------|-----------|----------------------------|------------------|---------------------|-------------------------|--------------------|-------------------|
| UHC Bronze Standard | Bronze | \$7,500 | \$15,000 | \$9,200 | \$18,400 | \$50 | \$50 | \$100 | \$75 | ✓ 50% | ✓ 50% | ✓ 50% |
| UHC Bronze Value \$8,250 Indiv Ded | Bronze | \$8,250 | \$16,500 | \$9,200 | \$18,400 | \$25 | ✓ 40% | ✓ 40% | \$0 | ✓ 40% | ✓ 40% | \$20 |
| UHC Bronze Copay Focus \$0 Indiv Med Ded | Bronze | \$0 | \$0 | \$9,200 | \$18,400 | \$50 | \$90 | \$110 | \$0 | \$3,000 (3-day max) | \$375 | \$20 |
| UHC Bronze Copay Focus+ \$0 Indiv Med Ded (Dental + Vision) | Bronze | \$0 | \$0 | \$9,200 | \$18,400 | \$50 | \$90 | \$110 | \$0 | \$3,000 (3-day max) | \$375 | \$20 |
| UHC Bronze Value \$6,350 Indiv Ded | Bronze | \$6,350 | \$12,700 | \$9,200 | \$18,400 | ✓ \$40 | ✓ \$40 | ✓ \$75 | \$0 | ✓ 50% | ✓ 50% | ✓ 50% |
| UHC Bronze-X Value HSA (Off-Exchange Only) | Bronze | \$6,500 | \$13,000 | \$8,300 | \$16,600 | ✓ \$25 | ✓ 40% | ✓ 40% | ✓ \$75 | ✓ 40% | ✓ 40% | ✓ 40% |
| UHC Silver Standard* | Silver | \$5,000 | \$10,000 | \$8,000 | \$16,000 | \$40 | \$40 | \$80 | \$60 | ✓ 40% | ✓ 40% | ✓ 40% |
| UHC Silver Copay Focus \$0 Indiv Med Ded* | Silver | \$0 | \$0 | \$9,200 | \$18,400 | \$35 | \$70 | \$90 | \$0 | \$2,500 (3-day max) | \$375 | \$20 |
| UHC Silver Value (\$3 Tier 2 Rx)* | Silver | \$3,000 | \$6,000 | \$9,200 | \$18,400 | \$20 | ✓ 40% | ✓ 40% | \$0 | ✓ 40% | ✓ 40% | \$15 |
| UHC Silver Advantage (\$3 Tier 2 Rx)* | Silver | \$2,750 | \$5,500 | \$9,200 | \$18,400 | \$20 | \$40 | ✓ \$80 | \$0 | ✓ 30% | ✓ \$375 | ✓ \$15 |
| UHC Silver Advantage+ (\$3 Tier 2 Rx, Dental + Vision) | Silver | \$2,750 | \$5,500 | \$9,200 | \$18,400 | \$20 | \$40 | ✓ \$80 | \$0 | ✓ 30% | ✓ \$375 | ✓ \$15 |
| UHC Silver Value+ (\$3 Tier 2 Rx, Dental + Vision) | Silver | \$3,000 | \$6,000 | \$9,200 | \$18,400 | \$20 | ✓ 40% | ✓ 40% | \$0 | ✓ 40% | ✓ 40% | \$15 |
| UHC Silver-X Value HSA (Off-Exchange Only) | Silver | \$3,300 | \$6,600 | \$8,300 | \$16,600 | ✓ \$40 | ✓ \$40 | ✓ \$50 | ✓ \$75 | ✓ 30% | ✓ 30% | ✓ 30% |
| UHC Gold Standard | Gold | \$1,500 | \$3,000 | \$7,800 | \$15,600 | \$30 | \$30 | \$60 | \$45 | ✓ 25% | ✓ 25% | ✓ 25% |
| UHC Gold Value | Gold | \$1,500 | \$3,000 | \$8,500 | \$17,000 | \$15 | ✓ 20% | ✓ 20% | \$0 | ✓ 20% | ✓ 20% | \$15 |
| UHC Gold Copay Focus \$0 Indiv Med Ded | Gold | \$0 | \$0 | \$7,000 | \$14,000 | \$10 | \$50 | \$60 | \$0 | \$2,000 (3-day max) | \$300 | \$10 |
| UHC Gold Advantage | Gold | \$1,100 | \$2,200 | \$7,200 | \$14,400 | \$10 | \$40 | \$50 | \$0 | ✓ 20% | \$300 | \$10 |
| UHC Gold Advantage+ (Dental + Vision) | Gold | \$1,100 | \$2,200 | \$7,200 | \$14,400 | \$10 | \$40 | \$50 | \$0 | ✓ 20% | \$300 | \$10 |



Check (✓) indicates that this benefit is subject to the annual deductible. Star (*) indicates that this plan has an almost identical off-exchange variant (including an additional \$5 or 5% ambulance POD).


Georgia PY25 Plan Designs

| Plan Name | Rx Deductible (Individual/Family) | | Tier 1 Zero Cost Share Preventive Drugs | Tier 2 Generic | Tier 3 Preferred Brand | Tier 4 Non-Preferred Brand | Tier 5 Specialty | Adult Dental & Vision | HSA |
|---|-----------------------------------|---------|---|----------------|------------------------|----------------------------|------------------|-----------------------|-----|
| UHC Bronze Standard | Same As Medical | | \$0 | \$25 | ✓ \$50 | ✓ \$100 | ✓ \$500 | | |
| UHC Bronze Value \$8,250 Indiv Ded | Same As Medical | | \$0 | \$10 | ✓ 40% | ✓ 45% | ✓ 50% | | |
| UHC Bronze Copay Focus \$0 Indiv Med Ded | \$4,500 | \$9,000 | \$0 | \$20 | ✓ 40% | ✓ 45% | ✓ 50% | | |
| UHC Bronze Copay Focus+ \$0 Indiv Med Ded (Dental + Vision) | \$4,500 | \$9,000 | \$0 | \$20 | ✓ 40% | ✓ 45% | ✓ 50% | ● | |
| UHC Bronze Value \$6,350 Indiv Ded | Same As Medical | | \$0 | \$15 | ✓ 40% | ✓ 45% | ✓ 50% | | |
| UHC Bronze-X Value HSA (Off-Exchange Only) | Same As Medical | | \$0 | ✓ \$10 | ✓ 40% | ✓ 45% | ✓ 50% | | ● |
| UHC Silver Standard* | Same As Medical | | \$0 | \$20 | \$40 | ✓ \$80 | ✓ \$350 | | |
| UHC Silver Copay Focus \$0 Indiv Med Ded | \$2,500 | \$5,000 | \$0 | \$10 | ✓ \$85 | ✓ 40% | ✓ 50% | | |
| UHC Silver Value (\$3 Tier 2 Rx)* | Same As Medical | | \$0 | \$3 | ✓ \$100 | ✓ 45% | ✓ 50% | | |
| UHC Silver Advantage (\$3 Tier 2 Rx)* | Same As Medical | | \$0 | \$3 | ✓ \$85 | ✓ 40% | ✓ 50% | | |
| UHC Silver Advantage+ (\$3 Tier 2 Rx, Dental + Vision) | Same As Medical | | \$0 | \$3 | ✓ \$85 | ✓ 40% | ✓ 50% | ● | |
| UHC Silver Value+ (\$3 Tier 2 Rx, Dental + Vision) | Same As Medical | | \$0 | \$3 | ✓ \$100 | ✓ 45% | ✓ 50% | ● | |
| UHC Silver-X Value HSA (Off-Exchange Only) | Same As Medical | | \$0 | ✓ \$5 | ✓ 30% | ✓ 40% | ✓ 50% | | ● |
| UHC Gold Standard | Same As Medical | | \$0 | \$15 | \$30 | \$60 | \$250 | | |
| UHC Gold Value | Same As Medical | | \$0 | \$3 | ✓ \$60 | ✓ 40% | ✓ 50% | | |
| UHC Gold Copay Focus \$0 Indiv Med Ded | \$500 | \$1,000 | \$0 | \$3 | \$50 | ✓ 40% | ✓ 50% | | |
| UHC Gold Advantage | Same As Medical | | \$0 | \$1 | \$50 | ✓ 30% | ✓ 40% | | |
| UHC Gold Advantage+ (Dental + Vision) | Same As Medical | | \$0 | \$1 | \$50 | ✓ 30% | ✓ 40% | ● | |



Check (✓) indicates that this benefit is subject to the annual deductible. Star (*) indicates that this plan has an almost identical off-exchange variant (including an additional \$5 or 5% ambulance POD).

Dental and Vision Benefit Overview

|  Dental Coverage | 1 Pediatric Dental ¹ | 2 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; pediatric cost shares differ in CO

²Benefits do not apply towards annual OOPM

³Medically necessary orthodontia only; some states (MI, MS, CO) exclude coverage for orthodontia



2025 National Enhancements

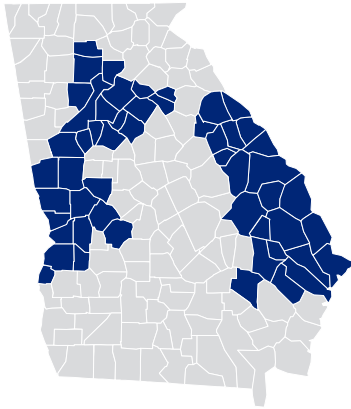
| Plan Benefits | 2025 enhancements* |
|---|---|
|  Member Health Perks™ | <ul style="list-style-type: none"> • \$100 earned for having a PCP visit • \$50 for completing all account related actions |
|  Fitness | <ul style="list-style-type: none"> • Continuing \$0 Digital Fitness • Physical Fitness Buy-Up Program w/ additional benefits |
|  Virtual care | <ul style="list-style-type: none"> • Virtual Urgent Care (\$0 on most plans) through AmWell & Dr. OnDemand • Virtual PCP through Galileo |
|  \$0 diabetes management | <ul style="list-style-type: none"> • Eight \$0 diabetes management services • \$0 insulin on all plans |
|  Walgreens Smart Saver Discount | <ul style="list-style-type: none"> • 20% discount on thousands of eligible Walgreens branded OTC |
|  Low-cost prescriptions | <ul style="list-style-type: none"> • \$8 or less for generic prescriptions • Simplified Tiers: Preventive, Generic, Preferred, Non-Preferred, Specialty |
|  Mental Health Care | <ul style="list-style-type: none"> • Lowering the cost of office visit |

*Benefits are subject to state regulations and market needs.

**Please check your specific states plans for more information.



2025 Individual Exchange Georgia



Quick State Facts

- 53 counties
- Gated HMO plans
- Cross border coverage with access to providers in Beaufort and Jasper counties in SC

Network Changes from 2024 to 2025

- HCA will be Out-Of-Network

Provider network is subject to change

| Market Area | County | Hospitals, Affiliated Physicians, FQHCs and Clinics |
|------------------------------------|---|---|
| Atlanta | Barrow, Cherokee, Clarke, Clayton, Cobb, Coweta, DeKalb, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Oconee, Pickens, Rockdale, Walton | Southeastern Regional Medical Center, Landmark Hospital of Athens, Northside Hospital: Northside Gwinnett Joan Glancy, Northside Hospital Cherokee, Northside Hospital Duluth, Northside Hospital Forsyth, Northside Hospital Gwinnett, Prime Healthcare: Southern Regional Medical Center, Southern Crescent Hospital Specialty Care, Piedmont Hospital System: Piedmont Athens Regional Medical Center, Piedmont Eastside Medical Center, Piedmont Fayette Hospital, Piedmont Henry Hospital Inc., Piedmont Hospital Inc., Piedmont Mountainside Hospital, Piedmont Newnan Hospital, Piedmont Newton Hospital Inc., Piedmont Rockdale Hospital, Piedmont Walton Hospital, Shepherd Center,, Trinity Health: Universal Health Services: Peachford Behavioral Health Systems Atlanta, |
| Augusta | Burke, Candler, Columbia, Emanuel, Glascock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Taliaferro, Warren, Wilkes | Burke Medical Center, Candler County Hospital, Jefferson Hospital, Jenkins County Medical Center, Piedmont Hospital System: Piedmont McDuffie, Piedmont Augusta. AU Medical Center, Wills Memorial Hospital |
| Columbus – Auburn - Opelika | Chattahoochee, Harris, Macon, Marion, Meriwether, Muscogee, Quitman, Stewart, Talbot, Taylor, Troop, Upson, Webster | Piedmont Hospital System: Piedmont Columbus Regional Midtown, Piedmont Columbus Regional Northside, Warm Springs Medical Center, Flint River Community Hospital |
| Savannah | Appling, Bryan, Bulloch, Candler, Chatham, Effingham, Evans, Liberty, Long, Screven, Tattnall | Appling Healthcare System, Candler County Hospital, East Georgia Regional, Effingham Health System: Effingham Hospital, Evans Memorial Hospital, Landmark Hospital of Savannah, Liberty Regional Medical Center, Optim: Optim Medical Center Screven, Optim Medical Center -Tattnal, St. Joseph's/Candler Health System: Candler Hospital, St. Joseph's Hospital Inc. |

Providers: check out additional information regarding GA Exchange plans on UHCprovider.com/Exchanges



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Note: Information up to date as of 08/13/2024

Jarvis – New this year

New Jarvis Homepage

App Status Report

Agency Book of Business

Member Escalation

Sales & Marketing Page

The screenshot shows the Jarvis Agent Name homepage. At the top, there is a navigation bar with the Jarvis logo, United Healthcare logo, and links for Agent Search, Contact Us, and Agent Name. Below the navigation bar, there are several key metrics and news sections. The 'Welcome, Agent Name' section shows 10 Pending Applications, 12 Approved Applications, and 1595 UHC Members. There are also sections for 'Late Payment', 'Turning 26', and 'Turning 65'. The 'Agent News' section features three articles: 'In the Field: Maximiliano Ramirez', 'How Member Services Can Help IFP Agents', and 'Compliance Corner: CMS Consumer Consent...'. Below this is the 'Book of Business' section, which includes a table with columns for Name, Product, DOB, Phone Number, and Member Email. The 'Need Help?' section provides contact information for the Producer Help Desk (PHD) and ACA Broker Support. The footer contains links for Sales Tools, Commissions, Knowledge Center, Other Resources, and Related Websites.

Jarvis United Healthcare Agent Search Contact Us Agent Name

Home Sales Tools Applications Commissions Book of Business Knowledge Center

Welcome, Agent Name WID 00000

IFP Agent

10 Pending Applications

12 Approved Applications

1595 UHC Members

Late Payment

Turning 26

Turning 65

Agent News

In the Field: Maximiliano Ramirez
Making healthcare more accessible for everyone is made possible through the hard work. [Learn More](#)

How Member Services Can Help IFP Agents
Member Services is available to assist your clients with a wide variety of issues, but there are also. [Learn More](#)

Compliance Corner: CMS Consumer Consent...
When completing eligibility applications, it is important to confirm all information (including. [Learn More](#)

Book of Business 1995 Active 371 Inactive

| Name | Product | DOB | Phone Number | Member Email |
|-------------|---------|------------|--------------|-----------------------|
| Member Name | IFP | 01/01/0000 | 000-000-000 | MemberEmail@Gmail.com |
| Member Name | IFP | 01/01/0000 | 000-000-000 | MemberEmail@Gmail.com |
| Member Name | IFP | 01/01/0000 | 000-000-000 | MemberEmail@Gmail.com |
| Member Name | IFP | 01/01/0000 | 000-000-000 | MemberEmail@Gmail.com |
| Member Name | IFP | 01/01/0000 | 000-000-000 | MemberEmail@Gmail.com |

Go to Book Of Business

Need Help?
Contact the Producer Help Desk (PHD)
Monday - Friday 9am - 7pm CT

PHD Chat
English 866-235-4105
Español (Medicare Only) 866-235-5990
ACA Broker Support@uhc.com

Sales Tools Commissions Knowledge Center Other Resources Related Websites
Quota & Email IFP Compliance Contact Us healthcare.gov
IFP Sales Materials Resources uhc.com/healthcare
Agent Details Redetermination marylandhealthconnection.gov
Agent Compensation Disclosure Agent News www.healthplanfinder.org
OR Exchange connecttohealth.com





Producer Help Desk



Compassionately empowering UnitedHealthcare sales agents as health advisors for our consumers.

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 for more information

Contact the Producer Help Desk



Phone: 1-866-235-4095

Monday-Friday, 8 a.m-7p.m. CT

To speak to a Spanish-speaking representative, press 2



Email: acabrokersupport@uhc.com



Please provide: full name, & either PID, WID, or Tax ID

For member related Inquires, please provide member's full name & two of the following: DOB, policy #, or permanent address





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Thank you!

