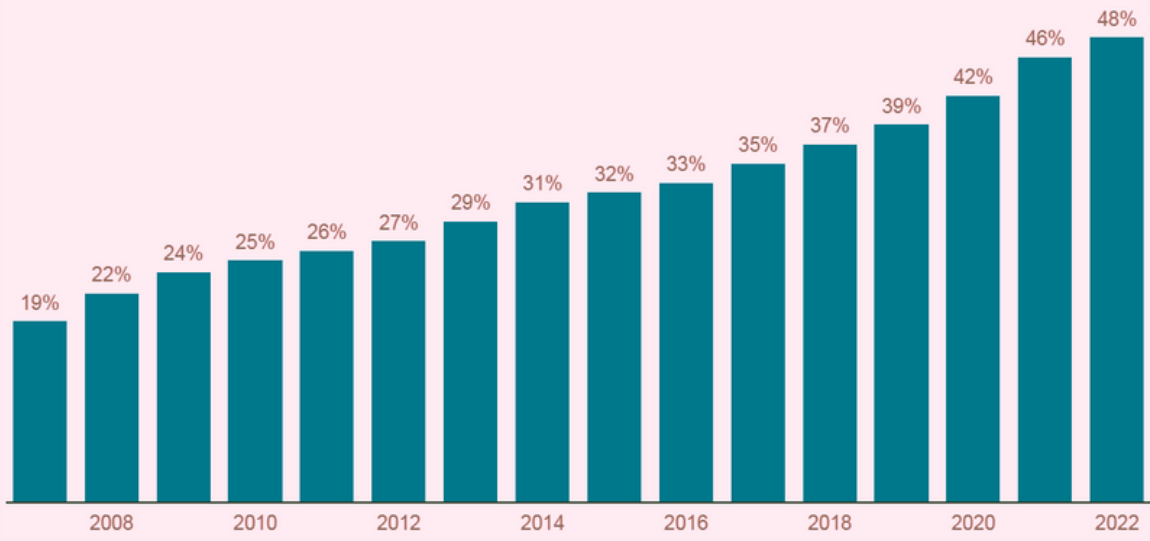




MEDICARE ADVANTAGE PLANS

KEY ENROLLMENT TRENDS 2008 - 2022



DATA SOURCE: KFF.ORG

POTENTIAL COST SAVINGS OF MEDICARE ADVANTAGE



OUT OF POCKET
SPENDING LIMITS
IN PLACE



PART B REBATES
POSSIBLE



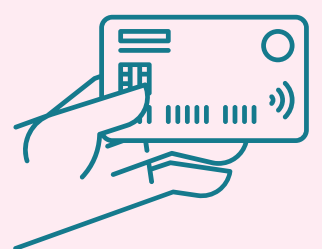
AVERAGE MEMBER
SAVES \$1600+ PER
YEAR



LOW TO NO
DEDUCTIBLES



REDUCED COPAYS



LOW OR NO
PREMIUMS

MEDICARE ADVANTAGE ENROLLMENT BY INSURER



UNITEDHEALTHCARE (27%)
HUMANA (18%)
BLUE CROSS/BLUESHIELD (14%)
CVS HEALTH – AETNA(11%)
KAISER PERMANENTE (7%)
CENTENE (4%)
CIGNA (2%)
ALL OTHER INSURERS (17%)