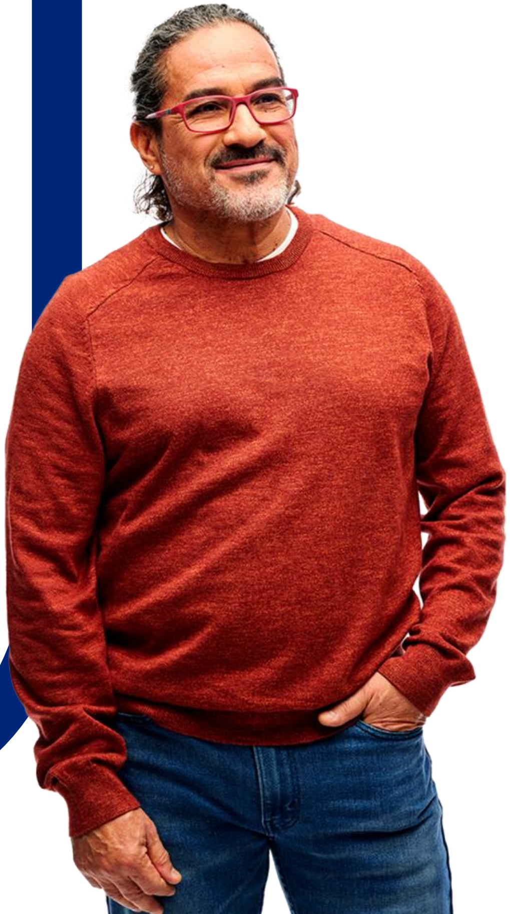


Welcome to

Michigan

Jeff Dekker

IFP Agency Manager
Illinois, Michigan, Wisconsin
Jeff_dekker@uhc.com
920-857-7979

ACA Landscape

Emerging Market Dynamics

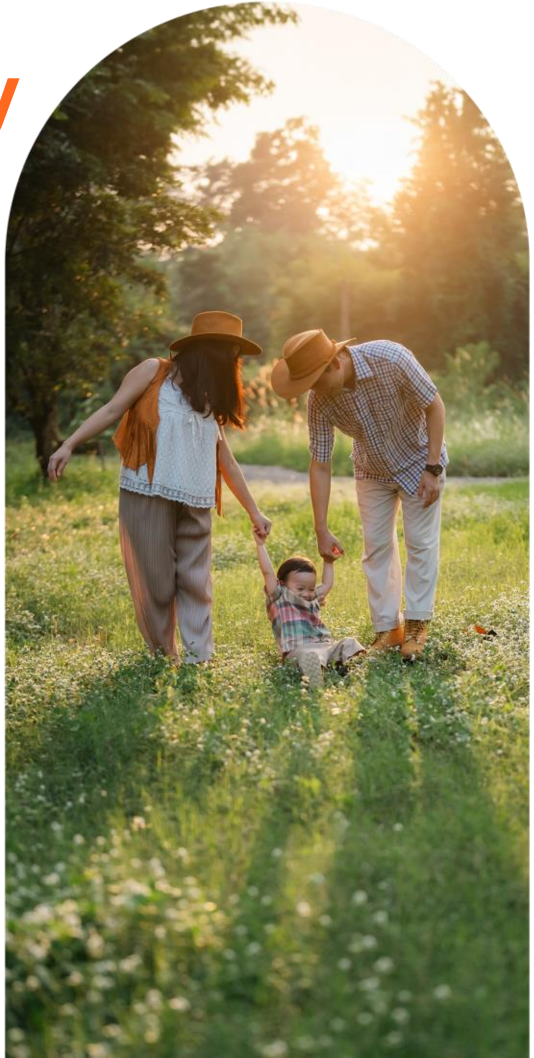
Legislative Changes

Competitor Exits

Market Pressure

National ACA Consumer Today

- **55%** Silver metal tier
- **>40%** pay less than $10 in premium per month
- **80%** 250% FPL and Below
- **35%** Members with no utilization

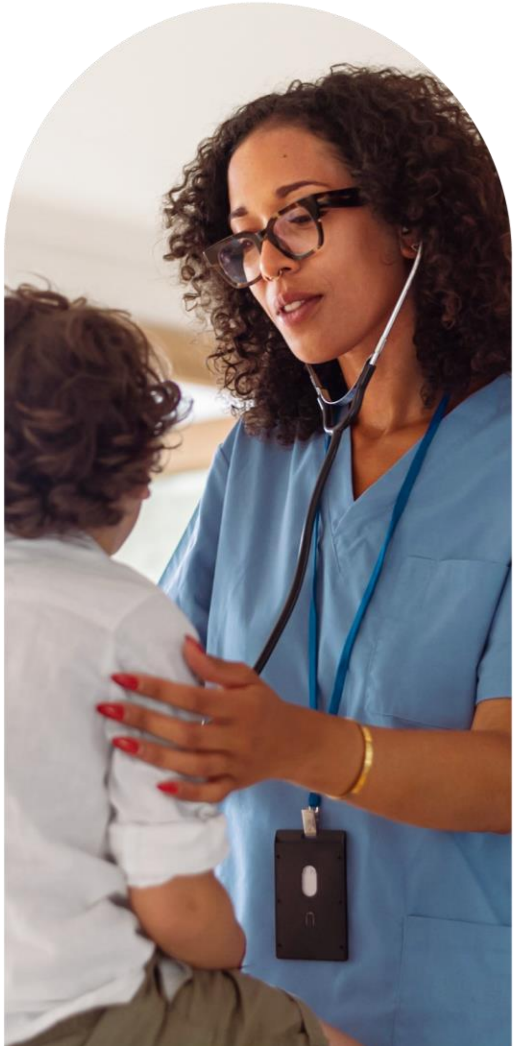


What can you expect?

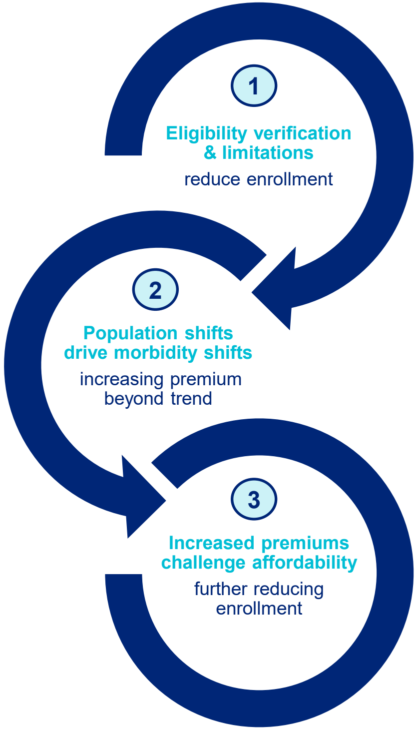
Limited to no $0 Silver Plan Offerings across the Marketplace

Increased premiums, or reduced benefits as consumers contemplate "buying down" coverage

A need to educate consumers through uncertainty. Help ensure long-term market sustainability by considering member experience and consistency.



IFP | 2026 Market Expectations



-30%+
Enrollment Decrease
(National average across all carriers)

~10%
Morbidity Increase
(National average across all carriers)

~20%
Premium Increase
(National average across all carriers)

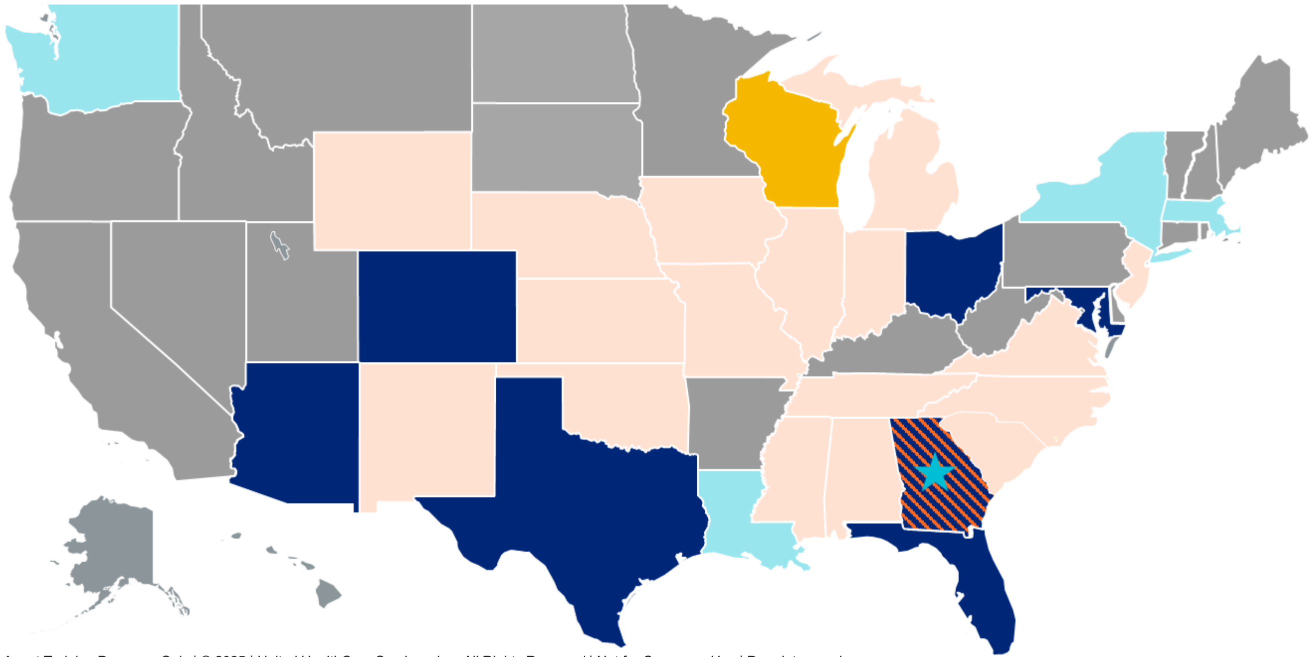
Product Strategy

Product Strategy Objectives

- **Expand** offerings in existing markets and introduce additional products.
- **Reposition products** to ensure competitive offerings in environment of uncertainty .
- **Expand $0 benefits** and increase availability to additional markets.
- **Enhance and refine incentives** available to IFP members to maintain relevance and appeal.

Off-Exchange Expansion

AZ, CO, FL, GA, MD, OH and TX



- 2025 Standalone Off-Exchange Expanded Portfolio
- 2026 Standalone Off-Exchange Expanded Portfolio
- 2026 Standalone Off-Exchange Silver Plans
- 2026 Standalone Broad (Choice) Network Off-Exchange Expanded Portfolio
- No Standalone Off-Exchange Portfolio

Product Families continuing in 2026

Required	Also called Standard plans While not a product family, FFM and/or State-Based Marketplace states require carriers to offer these plans	B S G
Value	Lower premium with higher deductible and cost shares at time of service Mix of copays and coinsurance	B S G
Advantage	Mid-Range premium with lower deductibles and cost shares at time of service Copay cost shares for many services	S G
Copay Focus	Higher premium plans with first dollar coverage and $0 medical deductible Most commonly accessed services have copays to provide price transparency	B S G
Essential	**Now available On-Exchange for PY26** Lower premiums with higher copays	B

Note: Per the budget reconciliation bill (OBBBA) all on-exchange Bronze plans are now HSA eligible regardless of High-Deductible Health Plan (HDHP) status. Bronze off-exchange only plans will not be considered HSA eligible

Additional note: Adult Dental and Vision will be available for mirror plans on all Product Families, but may not be deployed on all Product Families in all markets

Michigan PY26 Individual Exchange 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)	Office Based Labs
UHC Bronze Copay Focus (No Referrals)	Bronze	$0	$0	$10,600	$21,200	$50	$50	$135	0%	$3,000 (Day 3 max)	$600	$25
UHC Bronze Essential (No Referrals)	Bronze	$10,600	$21,200	$10,600	$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Essential+ (Dental + Vision, No Referrals)	Bronze	$10,600	$21,200	$10,600	$21,200	✓ 0%	✓ 0%	✓ 0%	0%	✓ 0%	✓ 0%	✓ 0%
UHC Bronze Standard (No Referrals)	Bronze	$7,500	$15,000	$10,000	$20,000	$50	$50	$100	$75	✓ 50%	✓ 50%	✓ 50%
UHC Silver Advantage (No Referrals)	Silver	$2,900	$5,800	$10,400	$20,800	$30	$30	$100	0%	✓ 30%	✓ $500	$15
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Silver	$2,900	$5,800	$10,400	$20,800	$30	$30	$100	0%	✓ 30%	✓ $500	$15
UHC Silver Standard (No Referrals)	Silver	$6,000	$12,000	$8,900	$17,800	$40	$40	$80	$60	✓ 40%	✓ 40%	✓ 40%
UHC Silver Value (No Referrals)	Silver	$4,000	$8,000	$9,500	$19,000	$35	$35	$90	0%	✓ 40%	✓ 40%	$20
UHC Silver Value+ (Dental + Vision, No Referrals)	Silver	$4,000	$8,000	$9,500	$19,000	$35	$35	$90	0%	✓ 40%	✓ 40%	$20
UHC Gold Advantage (No Referrals)	Gold	$1,500	$3,000	$7,800	$15,600	$25	$25	$60	0%	✓ 30%	✓ $300	$10
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Gold	$1,500	$3,000	$7,800	$15,600	$25	$25	$60	0%	✓ 30%	✓ $300	$10
UHC Gold Copay Focus (No Referrals)	Gold	$0	$0	$8,000	$16,000	$20	$20	$75	0%	$2,000 (Day 3 max)	$300	$10
UHC Gold Standard (No Referrals)	Gold	$2,000	$4,000	$8,200	$16,400	$30	$30	$60	$45	✓ 25%	✓ 25%	✓ 25%

Check (✓) indicates that this benefit is subject to the annual deductible.
Tier 1 Zero Cost Share Preventative Drugs $0

Michigan PY26 Individual Exchange Plan Designs

Plan Name	Rx Deductible (Individual/Family)	Tier 2 Generic	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty	Adult Dental & Vision	HSA
UHC Bronze Copay Focus (No Referrals)	$4,500 $9,000	$20	✓ 40%	✓ 45%	✓ 50%		•
UHC Bronze Essential (No Referrals)	Same As Medical	✓ 0%	✓ 0%	✓ 0%	✓ 0%		•
UHC Bronze Essential+ (Dental + Vision, No Referrals)	Same As Medical	✓ 0%	✓ 0%	✓ 0%	✓ 0%	•	•
UHC Bronze Standard (No Referrals)	Same As Medical	$25	✓ $50	✓ $100	✓ $500		•
UHC Silver Advantage (No Referrals)	Same As Medical	$5	✓ $85	✓ 40%	✓ 50%		
UHC Silver Advantage+ (Dental + Vision, No Referrals)	Same As Medical	$5	✓ $85	✓ 40%	✓ 50%	•	
UHC Silver Standard (No Referrals)	Same As Medical	$20	$40	✓ $80	✓ $350		
UHC Silver Value (No Referrals)	Same As Medical	$8	✓ $100	✓ 40%	✓ 50%		
UHC Silver Value+ (Dental + Vision, No Referrals)	Same As Medical	$8	✓ $100	✓ 40%	✓ 50%	•	
UHC Gold Advantage (No Referrals)	Same As Medical	$5	$50	✓ 30%	✓ 40%		
UHC Gold Advantage+ (Dental + Vision, No Referrals)	Same As Medical	$5	$50	✓ 30%	✓ 40%	•	
UHC Gold Copay Focus (No Referrals)	$500 $1,000	$3	$30	✓ 45%	✓ 50%		
UHC Gold Standard (No Referrals)	Same As Medical	$15	$30	$60	$250		

Check (✓) indicates that this benefit is subject to the annual deductible.
Tier 1 Zero Cost Share Preventative Drugs $0

$0 Medications Expansion

Condition	Medications[1]
NEW! Heart Conditions	Amlodipine, Atorvastatin, Carvedilol, Furosemide, Hydrochlorothiazide (hctz), Lisinopril, Lisinopril/hctz, Losartan, Losartan/hctz, Metoprolol/ER, Simvastatin
Asthma	Albuterol, Ventolin HFA
NEW! Mental Health	Citalopram, Escitalopram, Fluoxetine, Sertraline
Allergic Reactions	Epinephrine, Symjepi
Opioid Overdose	Naloxone, Narcan

[1] Formulary medications only. Certain strengths or dosage forms are not $0. $0 cost-share is operationalized by formulary tier placement on the $0 Preventive tier or through a $0 drug list (SDL). See PY26 formulary for full list of $ medications

$0 Diabetes Management Benefits

Benefit[1]	Year Introduced
Hemoglobin A1c screening	**2024**
Kidney Health Evaluation for Diabetes	
Metabolic Panel	
Urinalysis Panel	
Lipid Panel	
Diabetic retinal eye exams	
Routine Footcare	**2025**
Nutritional Counseling *(newly marketed)*	
New! Pharmacy-Provided Supplies[2]: Glucometers, test strips, control solutions, alcohol peroxide, sharps container, lancets & devices, glucose tablets, ketone and urine test strips, and insulin administration aids	**2026**
New! Oral Medication[3]: glimepiride, glipizide/ER, metformin/ER, pioglitazone	

$0

$0 Formulary Insulin:
Available to members with diabetes in **all states**
Includes HSA plans

[1] *$0 benefit is limited to specific CPT codes associated with diabetes management. Not available in Massachusetts plans. H SA plans only offer pharmacy-provided supplies and oral medications diabetes management benefits.*
[2] *Supplies covered under medical benefit is subject to diabetic cost share*
[3] *Formulary medications on the $0 Cost-Share Preventative Tier only. Certain manufacturers, strengths, or dosage forms are not $0*

Product Incentives

$250 in Product Incentives[1]

$150 for PCP Visit

PCP incentive is increasing from $100 to **$150** to further incentivize members to complete an annual exam

$50 for Account Related Actions[2]

- Create a **myUHC account**
- Turn on **autopay**
- Sign up for **all text message communications**
- Sign up for all **paperless communications**

$50 for Health Risk Assessment[3]

NEW! Health Risk Assessment (HRA) survey data can help identify members' needs and be used to connect them to services including care management.

$100
more available to members

[1] *Excludes Massachusetts plans and members under 18.*
[2] *Excludes New Jersey plans*
[3] *Excludes Kelsey-Seybold plans*

Vision Benefit Overview

Pediatric vision coverage
Offered in all states on all plans, as required by the ACA

Adult vision coverage
Offered in all states on select plans except in CO, WA, NJ, NM

Coverage	Pediatric Vision	Adult Vision[1]
Age Requirement	Under 19 years of age	19 years of age or older
Routine Vision Exam	No charge	No charge
Lenses (Includes standard scratch + polycarbonate lens option)	Deductible + coinsurance	$25 Copay
Frames	Deductible + coinsurance	Covered up to **$150**
Contact Lenses – Formulary[2] (Includes fit & evaluation)	Deductible + coinsurance	$25 Copay
Contact Lenses – Non-Formulary[2] (Materials copay doesn't apply)	N/A	Covered up to **$105**
Low Vision Testing	No charge	N/A
Low Vision Therapy	Deductible + 75% coinsurance	N/A

[1] Benefits do not apply towards annual OOPM. Offered on all Product Families at all metal levels, indicated in plan name with "+" sign.
[2] Contact lenses are in lieu of lenses/frames.

Dental Benefit Overview

Pediatric dental coverage
Offered in all states except WA

Adult dental coverage
Offered in all states except CO, WA, NJ, NM

Coverage	Pediatric Dental[1]	Adult Dental[2]
Age Requirement	Under 19 years of age	19 years of age or older
Annual Benefit Maximum	N/A	**$1,000** per covered person per calendar year
Class 1: Preventative and 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

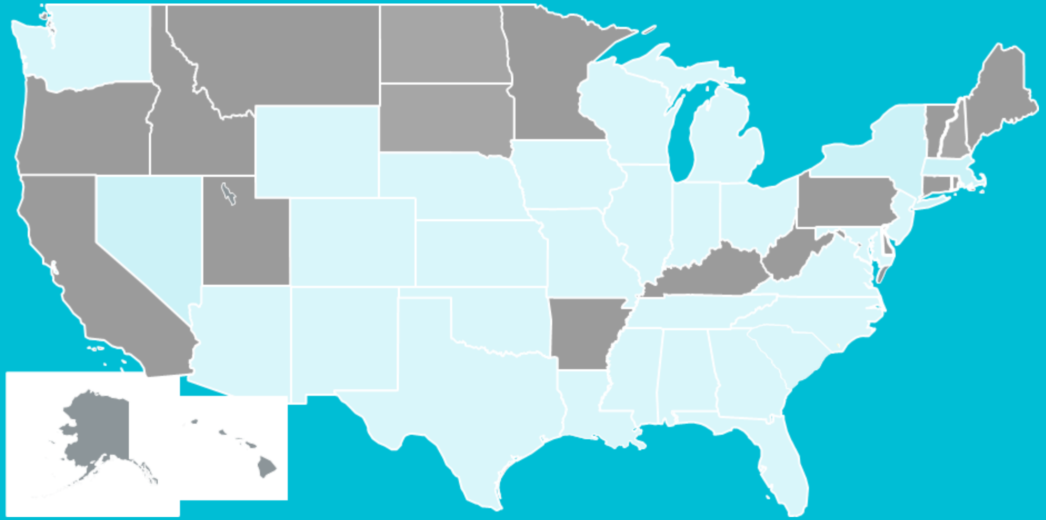
[1]Benefits apply to the medical deductible and OOPM; pediatric cost shares differ in CO. Offered on all Product Families at all metal levels, indicated in plan name with "+" sign.
[2]Benefits do not apply towards annual OOPM.
[3]Medically necessary orthodontia only; some states (MI, MS, CO) exclude coverage for orthodontia.

Network Updates

New partner Introductions

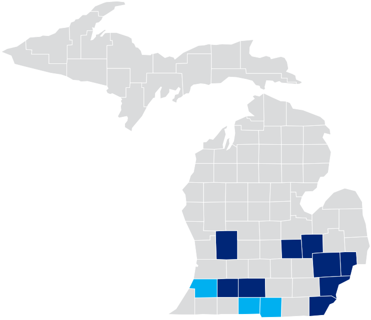
Scan QR code for state specific Network Maps

Network subject to change



Provider network is subject to change

2026 Individual Exchange
Michigan



Market Area	County	Hospitals and Employed Providers
Detroit	Macomb, Monroe, Oakland, Wayne	**Tenet Healthcare:** Children's Hospital of Michigan, Detroit Receiving Hospital, Harper-Hutzel Hospital, Huron Valley Sinai Hospital, Rehabilitation Institute of Michigan, Sinai Grace Hospital **Beaumont Hospitals**: Beaumont Hospital Dearborn, Beaumont Hospital Farmington Hills, Beaumont Hospital Grosse Pointe, Beaumont Hospital Royal Oak, Beaumont Hospital Taylor, Beaumont Hospital Trenton, Beaumont Hospital Troy, Beaumont Hospital Wayne
Flint	Genesee, Shiawassee	Hurley Medical Ctr, Memorial Healthcare
Grand Rapids	Kent	**University of Michigan**: Metro Health Hospital (U of M - West); Mary Free Bed Rehab Hospital and physicians
Kalamazoo / SW Michigan	**Branch,** Calhoun, **Hillsdale,** Kalamazoo, **Van Buren**	**Bronson Health System:** Bronson Battle Creek Hospital, Bronson Lakeview Hospital, Bronson Methodist Hospital, Bronson South Haven Hospital, West Michigan Cancer Ctr physicians; Coldwater Regional Medical Ctr, Hillsdale Hospital, Paragon Clinic

Quick State Facts

- Added 3 counties for a total of 12 counties
- Non-Gated HMO plans
- Cross-border Coverage into Lucas County OH (Bon Secours Mercy Health System, University of Toledo Medical Ctr - UTMC)

Network Changes from 2025 to 2026

- Coldwater Regional Medical Ctr 5/1/25

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

FQHC and other Essential Community Providers:

Advantage Health Centers, Baldwin Family Healthcare, Branch Hillsdale St Joseph Community Health, Bronson Lakeview Family Care - Bangor, Bronson Lakeview Family Care - Blue Star, Bronson Lakeview Family Care - Decatur, Bronson Lakeview Family Care - Paw Paw Rhc, Calhoun County Health Department, Catherines Health Center, Cedar Community Health Center, Center For Family Health, Charles R Barker Jr Do Family Practice, Cherry Street Health Services Inc, Community Health And Social Services Center, County Of Ingham, County Of Monroe, Covenant Community Care, Covenant Community Care Inc, Covered Bridge Healthcare - St Joseph, Detroit Central City Health Center, Detroit Community Health Connection, Downriver Community Services, Family Health Center, Family Medical Center Of Michigan, Genesee Community Health Center, Genesee County Health Department, Grace Health, Great Lakes Bay Health Centers, Hamilton Community Health Network, Hamtramck Health Center, Health Centers Detroit Medical Group, Hillsdale Community Health Center, Institute For Population Health, Isabella Citizen For Health, Kalkaska Memorial Health Center (RHC), Little River Medical Center, Mycare Health Center, Northwest Michigan Health Services, Oakland Integrated Healthcare Network, Planned Parenthood Of Michigan, Randall Street Medical Pc, Sterling Area Health Center, Traverse Health Clinic And Coalition, Wayne County Department Of Public Health, Wellness Plan, Western Wayne Family Health Centers, White Pine Family Medicine (RHC)

Note: Information up to date as of 7/32025

Central Region 2026 Footprint Summary

The Central Region is made up of 7 states. IL, WI, MI, TX, IA, KS, MO

No Footprint Changes for 2026

Iowa, Missouri, Wisconsin

Footprint Changes for 2026

Expansions: Illinois, Michigan, Texas

Exit: Kansas (Rating Areas 4-7)

Marketing Strategy and Broker Support

Sales & Marketing

Sales and Marketing Materials Enhanced

- Agile, intuitive agent experience
- Tools and resources organized for when you need them most
- Member videos
- English and Spanish resources
- Old favorites and exciting new assets

Training

- Region specific training calendars
- Enhanced new agent training modules
- NEW Compliant Selling
- NEW ICHRA module
- NEW Race & Ethnicity data collection
- NEW Dual Enrollment

SBCs and COCs

- UHC.com
- Member Communications page

What's NEW for brokers this year?

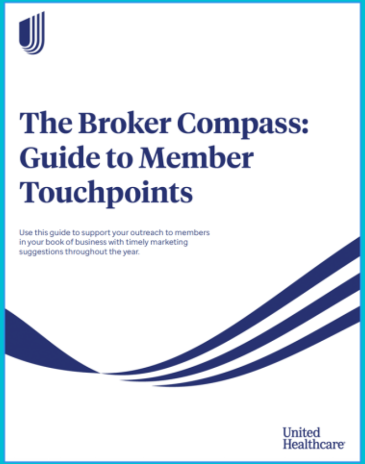
Interactive Benefit Grids

Key information by state

- Plan types
- Deductibles
- Premiums based on family size
- Benefits
- Network

Downloadable for offline access!

Broker Compass



The Broker Compass: Guide to Member Touchpoints

Use this guide to support your outreach to members in your book of business with timely marketing suggestions throughout the year.

United Healthcare

Q1

Onboarding

Description/Call to Action

Drive to portal for registration

Purpose

Welcoming the member and ease of portal use

Suggested Broker touchpoint

Review the registration steps with reminders to register

Available Materials

Video: Account Registration, Finding a PCP, Four simple ways to pay, Terms to know, Accessing Virtual care, Urgent Care vs ER

Content: Welcome, Whats next flyer

PCP update

Description/Call to Action

The importance of choosing the PCP and the ease of selection

Purpose

Members need a PCP on file and take steps to choose them

Suggested Broker touchpoint

Reinforce the PCP selection needs and drive to portal for guidance

Available Materials

Video: How to Portal, What's in my plan, Getting care from a specialist, Staying in network

Content: Member Portal Flyer

3

What's BETTER for brokers this year?

Educational Materials

$0 insulin, $0 screenings and $0 supplies in our plans help make diabetes care affordable*

When you enroll in an ACA Marketplace plan with UnitedHealthcare, you and your family can get the care you need to stay on top of your health and wellness.

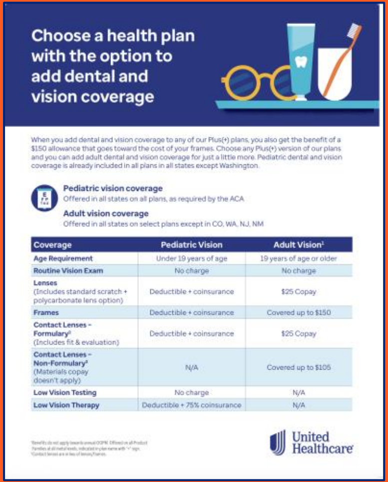
If you or a family member has type 1 or type 2 diabetes, get $0 coverage on 8 diabetes-related lab tests, plus $0 covered insulin. So you can stay on top of your health and keep costs under control. The 8 services include key labs tests and screenings:

1. Routine foot care
2. Nutritional counseling
3. Diabetic retinal eye exam
4. Kidney function test
5. Hemoglobin A1C test
6. Metabolic panel
7. Urinalysis panel
8. Lipid panel

Explore your options

<Agent First Name> <Agent Last Name>
Licensed Independent Sales Agent
<1-888-888-8888>
[<Email Address>]
[<Agent Website>]
[<Sí, hablo tu idioma.>]

United Healthcare



Choose a health plan with the option to add dental and vision coverage

When you add dental and vision coverage to any of our Plus(+) plans, you also get the benefit of a $150 allowance that goes toward the cost of your frames. Choose any Plus(+) version of our plans and you can add adult dental and vision coverage for just a little more. Pediatric dental and vision coverage is already included in all plans in all states except Washington.

Pediatric vision coverage
Offered in all states on all plans, as required by the ACA

Adult vision coverage
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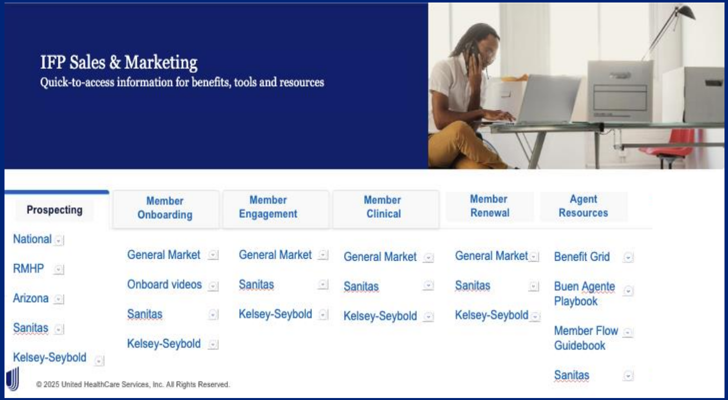
Low Vision Testing	No charge	N/A
Low Vision Therapy	Deductible + 75% coinsurance	N/A

United Healthcare

Jarvis Redesign



2025 Central Region Individual and Family Plans English Training Calendar

You + UnitedHealthcare

Join UnitedHealthcare Individual and Family Plans through the end of the year in our virtual sessions on rotating topics, and further grow your knowledge, and business!

NOVEMBER

Weekly Office Hours
- Tues. Nov 4th at 10:00am CST

[CLICK TO REGISTER]

Weekly Office Hours
- Tues. Nov 11th at 10:00am CST

[CLICK TO REGISTER]

Weekly Office Hours
- Tues. Nov 18th at 10:00am CST

[CLICK TO REGISTER]

Weekly Office Hours
- Tues. Nov 25th at 10:00am CST

[CLICK TO REGISTER]

DECEMBER

Weekly Office Hours
- Tues. Dec 2nd at 10:00am CST

[CLICK TO REGISTER]

Weekly Office Hours
- Tues. Dec 9th at 10:00am CST

[CLICK TO REGISTER]

Weekly Office Hours
- Tues. Dec 16th at 10:00am CST

[CLICK TO REGISTER]

Weekly Office Hours
- Tues. Dec 23rd at 10:00am CST

[CLICK TO REGISTER]

Weekly Office Hours
- Tues. Dec 30th at 10:00am CST

[CLICK TO REGISTER]

BROKER SUPPORT

Producer Help Desk (PHD)
(866)235-4095
ACABrokerSupport@uhc.com

Contracting (ALM)
ExchangesContracting@uhc.com

Retention and Consumer Experience

Accelerating digital engagement to drive REAL value

Empower members to self-serve with plan tools—reducing calls and increasing satisfaction

Enhance mobile app to meet members where they are at

Personalize experiences based on who a members is and what matters most to them

Optimize our core experiences, simplify how members find care, manage Rx, view claims, pay premiums, and track referrals.

Support renewals with a seamless experience that builds trust and loyalty

Mobile App:
A top ranked channel driving member engagement

Mobile App:
A top ranked channel driving member engagement

Thank You!