

**UNITEDHEALTH GROUP****Medicare Advantage - National PPO****Group name: Oklahoma Higher Education (OKHEEIG)****Final Rates for 1/1/2021 - 12/31/2021****Rates are Per Member Per Month (PMPM)****Option 1**

Quoted Service Area	Quoted Membership	Rate Components	Medical: Custom Pharmacy: Custom
National	1159	Net Premium ACA Insurer Fee Total Premium	\$368.51 \$0.00 \$368.51

**Stipulations National PPO**

- This is a final quote effective 1/1/2021 - 12/31/2021. The situs state is Oklahoma.
- These rates are quoted on a full replacement basis.
- This quote assumes that the employer pays 0% 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 the submitted census, we reserve the right to adjust the rates.
- Please note the following with regard to the drug coverage on these MA-PD products:
  - We reserve the right to change our Part D formulary for calendar year 2021. We also reserve the right to change our pharmacy benefit manager and/or our pharmacy network for calendar year 2021.
  - There is a specific, Part D drug formulary that applies to all of our MA-PD plan offerings.
  - All Part D prescription drug coverage is considered to be creditable, therefore Creditable Coverage Notices are not required.
- United reserves the right to modify its 2021 rates in the event of changes to existing laws, regulations, or any new legislation, assessments, taxes, and/or marketplace changes to the Medicare Advantage and Part D programs that will have an impact to the program costs or revenue, including but not limited to: (i) the proposed changes to the Part D program (e.g. point-of-sale rebates); (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 \$0.00 PMPM commission level.
- 13 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 prior to the month for which the premium applies.