# **2025 Expansion**

**Product & Benefits** 



#### PARTNERSHIP SUMMIT 2024



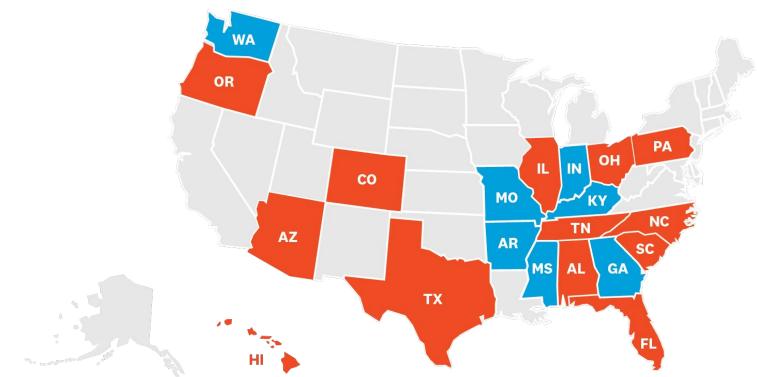
## 2025 launch:

Significant industry changes + massive geographic expansion...

...but our mission remains the same



#### **2025 Devoted Nation**



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#### 2025 by the numbers

		20 States 2024: 13 New: 7 Change: ↑54%		606 Counties 2024: 299 New: 307 Change: +103%		237 PBPs 2024: 145 New: 96 Change: ↑63%				
<b>139</b> HMO 2024: 105 New: 34 Change: +32%	PI 202 Nev	8 PO 4: 40 v: 58 : ↑145%	D-: 202 Nev	0 SNP 24: 23 w: 17 e: ↑74%	Give 202 New	6 eback 4:40 w:26 e: ↑65%	MA-only 202 New	24: 2 w: 10 w: ↑500%	<b>4</b> <b>C-SNP</b> 2024: 4 New: 0 Change: 00	%

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#### 2025 Overview

- Continue to offer industry-leading service and competitive benefits
- Adapt to major industry changes and respond thoughtfully
- Invest in benefits that provide the greatest good for the greatest number of people with benefits that can be delivered with a high level of consistency
- Hyper-focused on quality, usability and flexibility prioritizing investments that provide greater freedom

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#### **2025 Benefit Highlights**

- Strong Part B givebacks
- Dental & Vision Flexibility
- Food, utility, rent, and OTC
- Streamlined PPO designs

#### Generous Part B givebacks

• Focus on the Part B giveback value itself over other benefits

#### Expansion of Food and Home Card

- Over half of all Devoted plans will offer this benefit in 2025
- Dollars can be used for groceries, utility payments, rent, or mortgage payments & OTC
- Generous monthly allowances

#### **PPO experience**

• "Passive" IN/OUT structure

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### 2025 plan flavors

- \$0 HMO
- \$0 PPO
- Part B Giveback HMO
- Part B Giveback PPO
- Premium HMO
- Premium PPO
- Part B Giveback MA only HMO
- Part B Giveback MA only PPO

- Partial Oriented D-SNP HMO
- Full Oriented D-SNP HMO
- \$0 C-SNP HMO
- Premium C-SNP HMO

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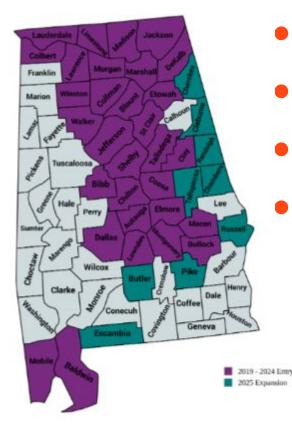
## **Current States**

Select Plan Details





#### Alabama



- \$0 HMO and \$0 PPO
- Giveback MAPD HMO and PPO
- Giveback MA Only PPO
- HMO D-SNP: competitive food, utilities, rent,
  OTC benefit



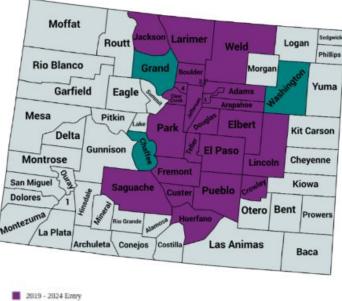
#### Arizona



- \$0 HMO and \$0 PPO
- Giveback MAPD HMO and PPO
- \$0 and Premium C-SNP HMO: Cardiovascular Disorders, Chronic Heart Failure, Diabetes
- Giveback MA Only HMO
- Giveback MA Only PPO
- Premium HMO



#### Colorado



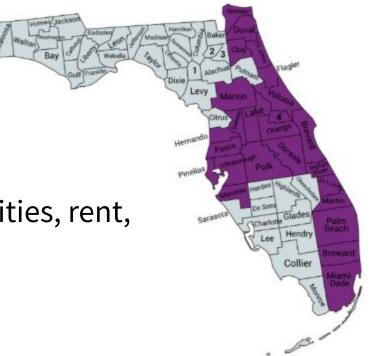
<sup>2025</sup> Expansion

- \$0 HMO and \$0 PPO
- Giveback MAPD HMO and PPO
- Giveback MA Only PPO:
- HMO D-SNP: competitive food,

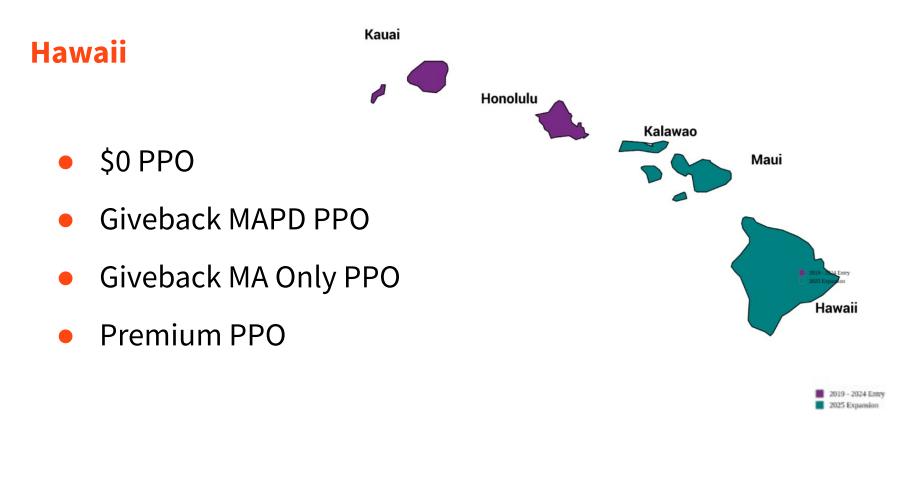


#### Florida

- \$0 HMO and \$0 PPO
- Giveback MAPD HMO and PPO
- Giveback MA Only PPO
- HMO D-SNP: competitive food, utilities, rent,
  OTC benefit
- Premium HMO



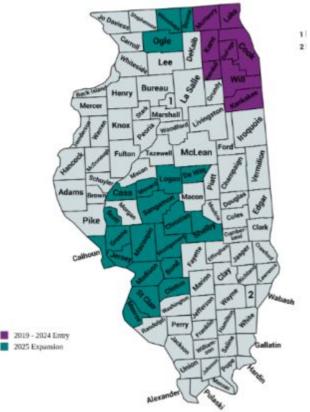




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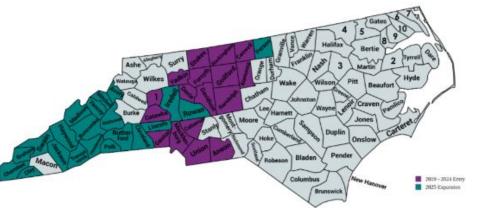
### Illinois



- \$0 HMO and \$0 PPO
- Giveback MAPD HMO and PPO



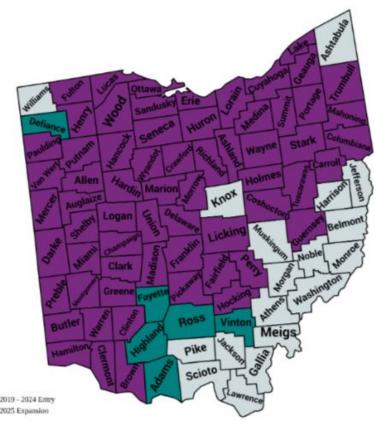
#### **North Carolina**



- \$0 HMO and \$0 PPO
- Premium HMO
  - Giveback MAPD HMO and PPO
- Giveback MA Only PPO
- HMO D-SNP: competitive food,



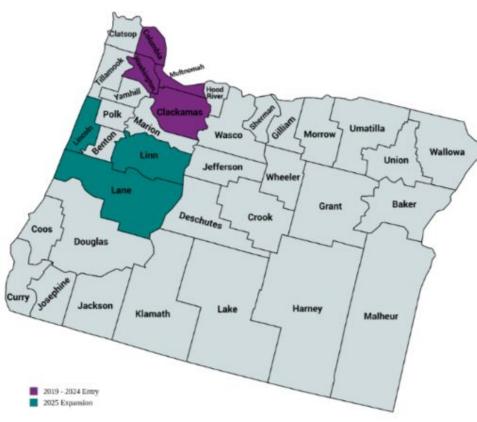
#### Ohio



- \$0 HMO and \$0 PPO
  - Giveback MAPD HMO
- Giveback MA Only PPO
- Premium HMO
- HMO D-SNP: competitive food,



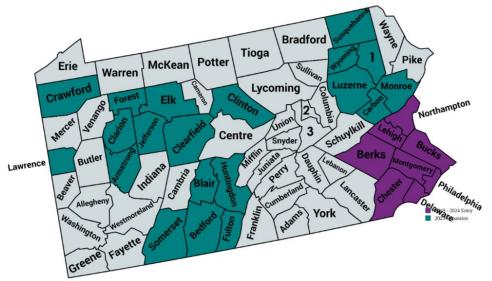




- \$0 HMO and \$0 PPO
  - Giveback MAPD HMO
- Premium HMO and PPO



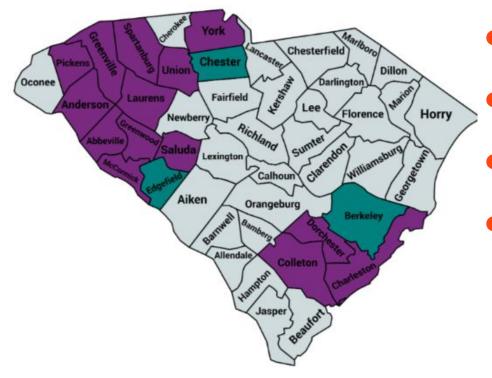
#### Pennsylvania



- \$0 HMO and \$0 PPO
- Giveback MAPD HMO and PPO
- Premium PPO
- HMO D-SNP: competitive food,



#### **South Carolina**



- \$0 HMO and \$0 PPO
  - Giveback MAPD PPO
- Giveback MA Only PPO

### • Premium HMO





- \$0 HMO and \$0 PPO
  Giveback MAPD HMO
- Premium C-SNP HMO: Diabetes
  Giveback MAPD PPO







- \$0 HMO and \$0 PPO
- \$0 C-SNP HMO: Diabetes
- Giveback MAPD HMO and PPO
- Giveback MA Only HMO
- Giveback MA Only PPO
- Premium HMO

2019 - 2024 Entry 2025 Expansion • HMO D-SNP: competitive food, utilities, rent, OTC benefit



# **Expansion States**

Select Plan Details





#### Arkansas



- \$0 PPO
- Giveback MAPD PPO
- PPO D-SNP: competitive food,



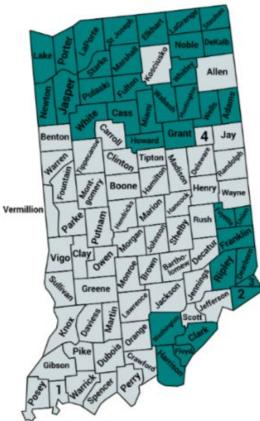




- \$0 PPO
- Giveback MAPD PPO
- Giveback MA Only PPO
- PPO D-SNP: competitive food,



#### Indiana

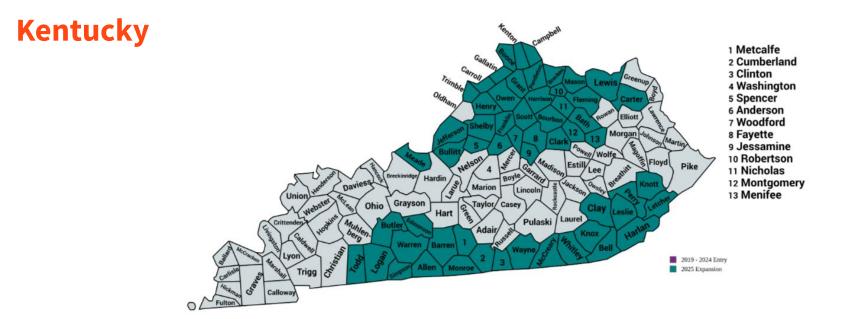


1 Vanderburgh 2 Switzerland 3 Ohio 4 Blackford



- Premium PPO
- Giveback MAPD PPO





#### • \$0 PPO

• Giveback MAPD PPO



## Mississippi

- \$0 PPO
- Giveback MAPD PPO
- PPO D-SNP: competitive food, utilities, rent, OTC benefit



#### Missouri



- \$0 HMO
- Giveback MAPD HMO
- HMO D-SNP: competitive

food, utilities, rent, OTC

### benefit



#### Washington



\$0 PPO

Giveback MAPD PPO



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#### **Questions?**



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