

Total Premium*	Quote Name	Product Combination	Quoted Membership	UHC Rate ID	Quoted Service Area
\$458.44	Fire & Police Pension Association	MAPD	13	RP-33121	Colorado

Stipulations

- This is a Final quote effective 1/1/2024 - 12/31/2024. The situs state is Colorado.
- If competing plans are offered to the retirees alongside our plan, the following predications apply: (i) All competing carriers must be offering a Rx benefit with coverage in gap as comprehensive as or better than UnitedHealth Group.(ii) Premium cost for each retiree must be equal to or lower for our plan than for any other plan. (iii) Our rates and/or plan design may be subject to change pending our final review of all competing carrier offerings.
- Please note the following with regard to the drug coverage on these MAPD products: (i) We reserve the right to change our Part D formulary for calendar year 2024 . We also reserve the right to change our pharmacy benefit manager and/or our pharmacy network for calendar year 2024. (ii) There is a specific, Part D drug formulary that applies to all of our MAPD plan offerings. (iii) All Part D prescription drug coverage is considered to be creditable, therefore Creditable Coverage Notices are not required.
- 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.
- 0 Pre-65 Medicare eligible retirees are included.
- Quote assumes \$15.00 PMPM commission level.
- If the enrollment were to change by more than +/- 10% from current enrollment, we reserve the right to adjust the rates.
- United reserves the right to modify its 2024 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) any changes to the Part D program including, but not limited to, any current proposals or legislation that have not yet been finalized (Please note that this proposal does account for the portions of the Inflation Reduction Act that are effective 1/1/2023 and 1/1/2024 but does not account for any impacts due to the portions of the Inflation Reduction Act that are scheduled to become effective 1/1/2025 and forward); (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. This quote assumes that the Point-of Sale (POS) Rebate Rule will not be effective as of January 1, 2024. If the POS Rebate Rule becomes effective as of January 1, 2024, United will modify the 2024 rates accordingly.
- 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.
- These rates are quoted assuming our offering is alongside of another offering/another carrier.
- This quote assumes that the employer pays 100% of the premium.

\* Premium Rates are Per Member Per Month (PMPM)