

MILLIMAN REPORT

# An Analysis of Supplemental Benefit Prevalence in Medicare Advantage Plans

With a focus on home-delivered meals

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*Commissioned by Purfoods LLC (dba Mom's Meals)*



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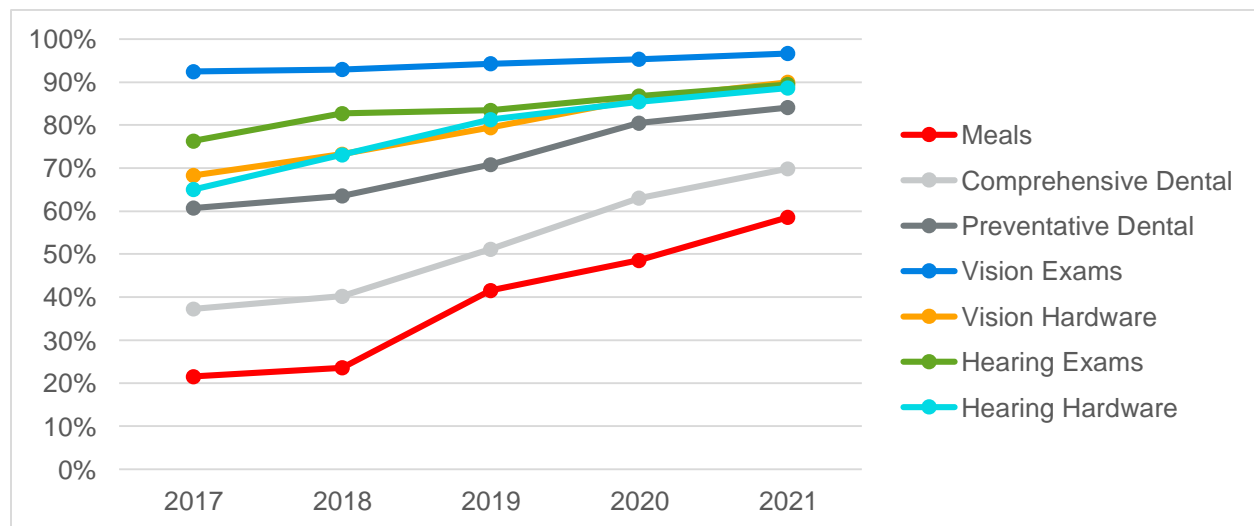
## I. RESULTS

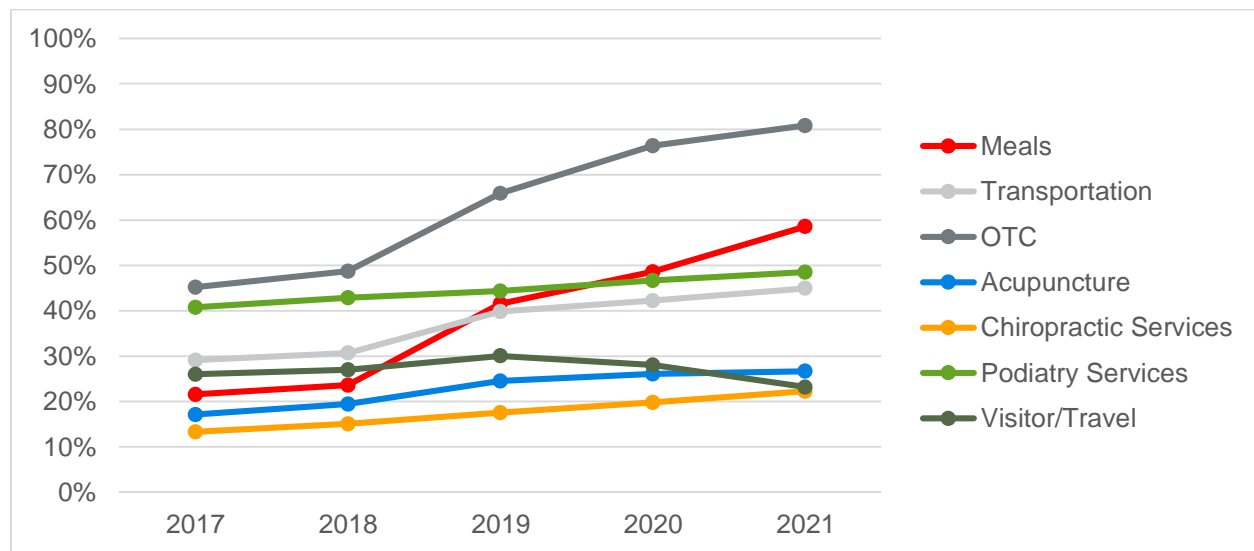
Medicare Advantage (MA) plan supplemental benefits have significantly increased in prevalence between 2017 and 2021. Some of the benefits that have been common for many years, such as dental, vision, and hearing, are nearing 80% to 90% prevalence and are almost ubiquitous in the market. A number of other benefits, such as home-delivered meals, which have only recently been introduced, have significantly increased in prevalence. Meal benefit prevalence amongst all enrollees has increased by 10% from 2020 to 2021. Mom's Meals, a vendor providing home-delivered meals as a service for Medicare Advantage plans, engaged Milliman to conduct this analysis.

Using the 2021 Milliman Medicare Advantage Competitive Value Added Tool (Milliman MACVAT®), we conducted an analysis of supplemental benefit offerings by year. The results of that analysis are presented as line graphs showing the percentage of MA beneficiaries who are enrolled in plans that offer select supplemental benefits.

We divided the benefits in this analysis into multiple charts to enhance readability. Figure 1 shows the prevalence of meals, dental, vision, and hearing benefits. Figure 2 shows the prevalence of meals, non-emergency medical transportation, over-the-counter (OTC) benefit, acupuncture, chiropractic services, podiatry services, and visitor / travel benefits. These charts represent the nationwide MA individual market, excluding the Program of All-Inclusive Care for the Elderly (PACE), Medicare-Medicaid plans, Medical Savings Account (MSA) plans, and Cost plans.

**Figure 1: Prevalence of Select Benefits**



**Figure 2: Prevalence of Select Benefits**

Meal benefit prevalence increased significantly in 2019 and continues to grow in 2021, nationwide. While dental, vision, and hearing benefits remain very popular, meals saw the largest increase of any benefit from 2020 to 2021 in the number of members in a plan with the benefit. Other recently increasing benefits in popularity include comprehensive dental and OTC benefits. Over the last five years, only meals, OTC benefits, and comprehensive dental have seen year-over-year double-digit increases in the percentage of members enrolled in plans with coverage.

We also provide a series of attached charts in the Appendix that show the same information by plan cohorts, plan type, plan size, state, Medicare star rating, and for-profit status. Generally, the trends across cohorts are similar to the nationwide results, though some groups of plans have greater or lesser overall prevalence of supplemental benefits. For some cohorts (such as plans with a 5.0 Medicare star rating), there is a large change in the hearing exam benefit, which is driven by a change in the composition of the cohort for that year.

## II. METHODOLOGY

In performing this analysis, we relied on the 2021 Milliman MACVAT. The MACVAT contains comprehensive MA plan details and benefit offerings for 2017 through 2021. The MACVAT uses publicly available data released by the Centers for Medicare and Medicaid Services (CMS) that is summarized into a user-friendly format. We used the February membership from each applicable year (2017 through 2020), with the exception of 2021, for which we used the September 2020 membership, cross-walked to the 2021 plans.

Figures 1 and 2 are contained in the Appendix, along with additional charts with different population and plan data underlying the charts. These population / plan splits include the following groupings:

- All plans (as displayed above)
- Split by plan type: Non-special needs plan (SNP) health maintenance organization (HMO), non-SNP preferred provider organization (PPO), non-SNP private fee-for-service (PFFS), and SNP
- Split by plan size:
  - Small (up to 20,000 members)
  - Medium (above 20,000 members, but below 250,000 members)
  - Large (above 250,000 members)
- Split by state (excluding Alaska, including the District of Columbia and Puerto Rico)
- Split by Medicare star rating
  - Below 2.5
  - 3.0 to 5.0, by 0.5 increments
  - Low enrollment and new contract
- Split by business model (for profit and nonprofit)

Each cohort is independent of the others. For example, the split by plan size includes all plan types.

### III. CAVEATS AND LIMITATIONS

This report was prepared on behalf of Purfoods LLC (dba Mom's Meals). The information in this report is designed to provide insights in supplemental benefit prevalence to benchmark meal benefits against other supplemental benefits in the Medicare Advantage market. It may not be appropriate, and should not be used, for other purposes.

In completing this analysis, we relied on published information from CMS. We did not audit this information, but we did review this information for general reasonableness.

The material in this report represents the opinion of the author and is not representative of the views of Milliman. As such, Milliman is not advocating for, or endorsing, any specific views in this report related to meal benefits or other supplemental benefits.

Guidelines issued by the American Academy of Actuaries require actuaries to include their professional qualifications in all actuarial communications. Adam Barnhart is a Consulting Actuary for Milliman. He is a member of the American Academy of Actuaries, and meets the Qualification Standards to render the actuarial opinion contained herein.

## APPENDIX

**Percent of Members Enrolled in Plans Offering Select Supplemental Benefits**  
By Plan Type and Organization Size

**All Enrollees**

	2017	2018	2019	2020	2021
Comprehensive Dental	37%	40%	51%	63%	70%
Preventative Dental	61%	64%	71%	80%	84%
Vision Exams	92%	93%	94%	95%	97%
Vision Hardware	68%	73%	79%	86%	90%
Hearing Exams	76%	83%	83%	87%	89%
Hearing Hardware	65%	73%	81%	85%	89%
Meals	22%	24%	42%	49%	59%
Transportation	29%	31%	40%	42%	45%
OTC	45%	49%	66%	76%	81%
Acupuncture	17%	19%	24%	26%	27%
Chiropractic Services	13%	15%	18%	20%	22%
Podiatry Services	41%	43%	44%	47%	48%
Visitor / Travel	26%	27%	30%	28%	23%

**Non-SNP HMO Enrollees**

	2017	2018	2019	2020	2021
Comprehensive Dental	28%	32%	45%	58%	66%
Preventative Dental	57%	60%	68%	79%	84%
Vision Exams	95%	95%	97%	98%	99%
Vision Hardware	71%	76%	83%	90%	93%
Hearing Exams	83%	88%	86%	88%	90%
Hearing Hardware	66%	73%	82%	87%	88%
Meals	17%	19%	34%	40%	54%
Transportation	27%	28%	39%	44%	46%
OTC	41%	44%	65%	77%	83%
Acupuncture	19%	21%	26%	30%	29%
Chiropractic Services	13%	14%	16%	17%	20%
Podiatry Services	40%	42%	44%	46%	48%
Visitor / Travel	15%	18%	19%	19%	10%

**Non-SNP PPO Enrollees**

	2017	2018	2019	2020	2021
Comprehensive Dental	28%	27%	44%	56%	63%
Preventative Dental	57%	60%	72%	79%	84%
Vision Exams	91%	91%	93%	94%	96%
Vision Hardware	48%	54%	65%	73%	79%
Hearing Exams	58%	71%	80%	86%	92%
Hearing Hardware	54%	68%	80%	83%	90%
Meals	31%	29%	48%	51%	60%
Transportation	4%	5%	11%	9%	12%
OTC	37%	38%	50%	62%	66%
Acupuncture	2%	2%	7%	8%	13%
Chiropractic Services	6%	6%	8%	9%	10%
Podiatry Services	30%	31%	28%	29%	31%
Visitor / Travel	73%	72%	79%	65%	68%

**Non-SNP PFFS Enrollees**

	2017	2018	2019	2020	2021
Comprehensive Dental	20%	14%	14%	8%	42%
Preventative Dental	23%	18%	18%	27%	54%
Vision Exams	61%	58%	56%	53%	50%
Vision Hardware	1%	1%	0%	0%	18%
Hearing Exams	46%	54%	62%	72%	72%
Hearing Hardware	13%	21%	31%	42%	61%
Meals	61%	60%	62%	63%	67%
Transportation	0%	0%	0%	0%	15%
OTC	58%	36%	36%	37%	57%
Acupuncture	0%	0%	0%	0%	0%
Chiropractic Services	0%	0%	0%	0%	0%
Podiatry Services	16%	17%	15%	16%	12%
Visitor / Travel	0%	0%	0%	0%	0%

**SNP Enrollees**

	2017	2018	2019	2020	2021
Comprehensive Dental	88%	89%	84%	90%	90%
Preventative Dental	85%	85%	82%	89%	87%
Vision Exams	89%	89%	88%	89%	90%
Vision Hardware	92%	94%	93%	94%	95%
Hearing Exams	81%	83%	82%	85%	86%
Hearing Hardware	81%	83%	84%	87%	88%
Meals	24%	32%	59%	71%	72%
Transportation	75%	80%	86%	85%	87%
OTC	74%	83%	92%	95%	96%
Acupuncture	31%	38%	43%	41%	39%
Chiropractic Services	25%	33%	37%	45%	47%
Podiatry Services	60%	65%	71%	74%	74%
Visitor / Travel	0%	0%	0%	3%	1%

**Small Parent Organizations**

	2017	2018	2019	2020	2021
Comprehensive Dental	37%	41%	49%	58%	60%
Preventative Dental	58%	59%	66%	78%	80%
Vision Exams	78%	75%	77%	81%	81%
Vision Hardware	79%	78%	88%	91%	90%
Hearing Exams	51%	54%	68%	77%	78%
Hearing Hardware	44%	49%	68%	76%	77%
Meals	8%	9%	16%	37%	42%
Transportation	28%	31%	39%	48%	47%
OTC	34%	39%	46%	72%	80%
Acupuncture	20%	25%	30%	41%	39%
Chiropractic Services	12%	12%	20%	27%	28%
Podiatry Services	23%	24%	25%	29%	34%
Visitor / Travel	2%	2%	6%	6%	8%

**Medium Parent Organizations**

	2017	2018	2019	2020	2021
Comprehensive Dental	30%	36%	44%	55%	67%
Preventative Dental	62%	65%	74%	81%	86%
Vision Exams	83%	86%	90%	93%	95%
Vision Hardware	71%	75%	77%	86%	92%
Hearing Exams	68%	72%	76%	82%	88%
Hearing Hardware	56%	65%	72%	85%	91%
Meals	6%	7%	14%	25%	41%
Transportation	31%	32%	35%	42%	46%
OTC	22%	27%	40%	62%	71%
Acupuncture	22%	25%	29%	35%	45%
Chiropractic Services	27%	30%	32%	34%	37%
Podiatry Services	30%	31%	35%	35%	36%
Visitor / Travel	22%	22%	24%	28%	29%

**Large Parent Organizations**

	2017	2018	2019	2020	2021
Comprehensive Dental	40%	42%	54%	66%	71%
Preventative Dental	60%	63%	70%	80%	84%
Vision Exams	97%	97%	97%	97%	98%
Vision Hardware	67%	72%	80%	86%	88%
Hearing Exams	81%	88%	87%	89%	90%
Hearing Hardware	70%	78%	85%	86%	88%
Meals	29%	31%	53%	57%	65%
Transportation	28%	30%	42%	42%	45%
OTC	56%	58%	76%	82%	84%
Acupuncture	15%	17%	23%	22%	20%
Chiropractic Services	8%	9%	12%	14%	17%
Podiatry Services	46%	48%	49%	51%	53%
Visitor / Travel	29%	30%	33%	29%	22%



**Percent of Members Enrolled in Plans Offering Select Supplemental Benefits**  
By Star Rating and Profit Status

**2.5 or Lower Star Rating Plans**

	2017	2018	2019	2020	2021
Comprehensive Dental	92%	96%	53%	50%	78%
Preventative Dental	99%	93%	80%	59%	100%
Vision Exams	93%	95%	82%	62%	100%
Vision Hardware	93%	95%	83%	54%	100%
Hearing Exams	74%	85%	92%	57%	100%
Hearing Hardware	85%	92%	92%	63%	100%
Meals	0%	13%	25%	43%	67%
Transportation	42%	61%	33%	39%	23%
OTC	80%	92%	54%	83%	100%
Acupuncture	0%	27%	30%	17%	11%
Chiropractic Services	0%	34%	15%	8%	0%
Podiatry Services	0%	14%	32%	69%	0%
Visitor / Travel	0%	0%	5%	6%	0%

**3.0 Star Rating Plans**

	2017	2018	2019	2020	2021
Comprehensive Dental	56%	69%	48%	47%	61%
Preventative Dental	78%	74%	75%	82%	83%
Vision Exams	87%	92%	92%	93%	89%
Vision Hardware	75%	81%	75%	74%	78%
Hearing Exams	79%	70%	80%	85%	82%
Hearing Hardware	78%	69%	79%	83%	80%
Meals	4%	6%	47%	33%	39%
Transportation	39%	48%	44%	33%	38%
OTC	39%	59%	57%	57%	68%
Acupuncture	19%	25%	15%	23%	17%
Chiropractic Services	21%	20%	7%	7%	11%
Podiatry Services	52%	23%	27%	46%	44%
Visitor / Travel	20%	14%	20%	35%	9%

**3.5 Star Rating Plans**

	2017	2018	2019	2020	2021
Comprehensive Dental	47%	38%	52%	57%	63%
Preventative Dental	69%	59%	68%	81%	81%
Vision Exams	94%	87%	94%	94%	96%
Vision Hardware	62%	57%	68%	82%	75%
Hearing Exams	74%	80%	87%	89%	92%
Hearing Hardware	71%	72%	83%	87%	92%
Meals	27%	31%	41%	55%	51%
Transportation	27%	25%	40%	45%	39%
OTC	56%	49%	59%	73%	72%
Acupuncture	17%	8%	28%	27%	22%
Chiropractic Services	12%	10%	14%	21%	16%
Podiatry Services	41%	39%	51%	60%	53%
Visitor / Travel	35%	33%	35%	24%	16%

**4.0 Star Rating Plans**

	2017	2018	2019	2020	2021
Comprehensive Dental	46%	50%	56%	67%	70%
Preventative Dental	58%	71%	79%	83%	87%
Vision Exams	92%	93%	95%	95%	97%
Vision Hardware	69%	79%	83%	85%	93%
Hearing Exams	75%	84%	87%	90%	95%
Hearing Hardware	66%	81%	86%	90%	94%
Meals	30%	35%	51%	55%	57%
Transportation	34%	34%	39%	35%	48%
OTC	53%	57%	69%	79%	83%
Acupuncture	15%	20%	15%	16%	24%
Chiropractic Services	10%	16%	17%	15%	25%
Podiatry Services	42%	43%	47%	45%	50%
Visitor / Travel	25%	27%	41%	43%	30%

**4.5 Star Rating Plans**

	2017	2018	2019	2020	2021
Comprehensive Dental	20%	26%	51%	68%	80%
Preventative Dental	63%	63%	69%	86%	90%
Vision Exams	92%	96%	92%	96%	97%
Vision Hardware	63%	69%	79%	90%	92%
Hearing Exams	75%	81%	88%	95%	93%
Hearing Hardware	68%	73%	86%	95%	95%
Meals	17%	10%	32%	42%	67%
Transportation	27%	31%	53%	63%	49%
OTC	41%	42%	65%	77%	82%
Acupuncture	5%	9%	31%	30%	23%
Chiropractic Services	18%	18%	24%	30%	22%
Podiatry Services	48%	61%	50%	49%	51%
Visitor / Travel	33%	35%	12%	15%	25%

**5.0 Star Rating Plans**

	2017	2018	2019	2020	2021
Comprehensive Dental	11%	14%	17%	43%	53%
Preventative Dental	20%	22%	25%	44%	55%
Vision Exams	100%	99%	100%	99%	100%
Vision Hardware	84%	87%	89%	95%	97%
Hearing Exams	96%	99%	36%	39%	52%
Hearing Hardware	18%	32%	35%	41%	49%
Meals	0%	3%	8%	24%	64%
Transportation	6%	12%	11%	31%	35%
OTC	0%	11%	70%	84%	89%
Acupuncture	75%	71%	68%	69%	62%
Chiropractic Services	13%	8%	12%	20%	24%
Podiatry Services	8%	7%	8%	16%	34%
Visitor / Travel	0%	3%	1%	0%	5%

**New Contracts (No Star Rating)**

	2017	2018	2019	2020	2021
Comprehensive Dental	27%	42%	57%	85%	78%
Preventative Dental	70%	77%	87%	97%	99%
Vision Exams	96%	91%	90%	96%	99%
Vision Hardware	83%	78%	86%	95%	99%
Hearing Exams	59%	74%	94%	97%	93%
Hearing Hardware	50%	66%	93%	79%	80%
Meals	23%	18%	43%	53%	49%
Transportation	22%	26%	32%	37%	38%
OTC	30%	48%	66%	79%	80%
Acupuncture	8%	17%	17%	18%	18%
Chiropractic Services	6%	17%	20%	25%	18%
Podiatry Services	23%	46%	40%	46%	36%
Visitor / Travel	4%	10%	38%	15%	29%

**Low Enrollment Plans (No Star Rating)**

	2017	2018	2019	2020	2021
Comprehensive Dental	31%	39%	55%	62%	83%
Preventative Dental	81%	78%	59%	67%	84%
Vision Exams	88%	86%	85%	89%	93%
Vision Hardware	72%	63%	86%	96%	93%
Hearing Exams	70%	69%	58%	68%	89%
Hearing Hardware	73%	74%	62%	68%	89%
Meals	17%	19%	48%	42%	58%
Transportation	28%	41%	33%	32%	70%
OTC	48%	52%	54%	66%	93%
Acupuncture	5%	26%	22%	26%	36%
Chiropractic Services	2%	11%	22%	33%	51%
Podiatry Services	16%	42%	14%	19%	30%
Visitor / Travel	21%	18%	0%	3%	0%

**For Profit Enrollees**

	2017	2018	2019	2020	2021
Comprehensive Dental	43%	46%	58%	70%	75%
Preventative Dental	65%	68%	74%	85%	87%
Vision Exams	93%	94%	95%	95%	96%
Vision Hardware	66%	72%	79%	85%	89%
Hearing Exams	76%	84%	90%	92%	95%
Hearing Hardware	72%	81%	89%	91%	94%
Meals	27%	30%	52%	58%	60%
Transportation	30%	33%	45%	46%	48%
OTC	56%	60%	73%	81%	83%
Acupuncture	12%	14%	21%	20%	19%
Chiropractic Services	13%	14%	17%	19%	21%
Podiatry Services	48%	50%	50%	53%	55%
Visitor / Travel	29%	31%	34%	30%	23%

**Non-Profit Enrollees**

	2017	2018	2019	2020	2021
Comprehensive Dental	20%	24%	31%	42%	53%
Preventative Dental	50%	51%	61%	67%	73%
Vision Exams	90%	91%	93%	96%	97%
Vision Hardware	74%	76%	79%	88%	93%
Hearing Exams	78%	79%	64%	70%	72%
Hearing Hardware	47%	51%	58%	69%	72%
Meals	6%	6%	11%	19%	53%
Transportation	25%	25%	24%	31%	36%
OTC	15%	16%	43%	62%	72%
Acupuncture	30%	34%	36%	44%	51%
Chiropractic Services	15%	18%	18%	22%	25%
Podiatry Services	22%	23%	26%	27%	29%
Visitor / Travel	17%	16%	18%	23%	25%

**Percent of Members Enrolled in Plans Offering Select Supplemental Benefits**  
By State

**Alabama**

	2017	2018	2019	2020	2021
Comprehensive Dental	45%	64%	59%	71%	97%
Preventative Dental	57%	66%	92%	96%	97%
Vision Exams	100%	100%	100%	99%	99%
Vision Hardware	62%	85%	95%	94%	94%
Hearing Exams	79%	85%	95%	95%	96%
Hearing Hardware	61%	68%	78%	81%	82%
Meals	21%	20%	34%	35%	35%
Transportation	19%	21%	45%	47%	45%
OTC	45%	56%	75%	74%	75%
Acupuncture	0%	0%	0%	0%	0%
Chiropractic Services	0%	0%	0%	0%	0%
Podiatry Services	17%	22%	25%	27%	27%
Visitor / Travel	48%	50%	51%	51%	35%

**Arizona**

	2017	2018	2019	2020	2021
Comprehensive Dental	27%	29%	33%	35%	56%
Preventative Dental	40%	45%	50%	87%	89%
Vision Exams	79%	85%	97%	98%	100%
Vision Hardware	56%	67%	75%	84%	95%
Hearing Exams	76%	95%	93%	95%	98%
Hearing Hardware	66%	85%	84%	85%	87%
Meals	15%	23%	55%	58%	58%
Transportation	22%	27%	25%	41%	56%
OTC	60%	50%	75%	86%	86%
Acupuncture	0%	3%	13%	14%	12%
Chiropractic Services	27%	32%	30%	31%	29%
Podiatry Services	61%	64%	61%	64%	82%
Visitor / Travel	34%	34%	35%	33%	33%

**Arkansas**

	2017	2018	2019	2020	2021
Comprehensive Dental	48%	53%	66%	73%	76%
Preventative Dental	79%	83%	88%	97%	98%
Vision Exams	84%	87%	90%	92%	92%
Vision Hardware	48%	61%	82%	87%	92%
Hearing Exams	75%	76%	82%	93%	99%
Hearing Hardware	75%	76%	82%	93%	99%
Meals	33%	32%	57%	59%	59%
Transportation	17%	20%	35%	26%	27%
OTC	56%	56%	65%	74%	76%
Acupuncture	16%	0%	9%	9%	8%
Chiropractic Services	0%	0%	1%	2%	4%
Podiatry Services	32%	34%	36%	39%	47%
Visitor / Travel	9%	9%	12%	16%	7%

**California**

	2017	2018	2019	2020	2021
Comprehensive Dental	26%	27%	34%	39%	40%
Preventative Dental	28%	30%	36%	46%	46%
Vision Exams	99%	99%	99%	99%	99%
Vision Hardware	91%	94%	95%	98%	98%
Hearing Exams	97%	97%	59%	60%	60%
Hearing Hardware	52%	52%	57%	59%	59%
Meals	9%	9%	10%	13%	55%
Transportation	38%	39%	43%	43%	44%
OTC	18%	19%	74%	80%	84%
Acupuncture	58%	71%	76%	75%	77%
Chiropractic Services	10%	18%	25%	26%	31%
Podiatry Services	24%	26%	34%	36%	36%
Visitor / Travel	0%	0%	1%	1%	1%

**Colorado**

	2017	2018	2019	2020	2021
Comprehensive Dental	8%	7%	11%	42%	83%
Preventative Dental	28%	27%	26%	59%	90%
Vision Exams	98%	98%	100%	100%	100%
Vision Hardware	82%	82%	84%	97%	99%
Hearing Exams	91%	97%	99%	100%	100%
Hearing Hardware	91%	97%	99%	97%	96%
Meals	15%	17%	19%	22%	22%
Transportation	9%	9%	14%	15%	17%
OTC	53%	34%	38%	41%	98%
Acupuncture	0%	1%	5%	2%	2%
Chiropractic Services	0%	0%	9%	14%	15%
Podiatry Services	68%	68%	65%	64%	94%
Visitor / Travel	5%	6%	7%	9%	9%

**Connecticut**

	2017	2018	2019	2020	2021
Comprehensive Dental	4%	15%	58%	42%	46%
Preventative Dental	59%	68%	67%	83%	79%
Vision Exams	100%	100%	92%	96%	97%
Vision Hardware	51%	74%	74%	92%	94%
Hearing Exams	96%	97%	90%	94%	96%
Hearing Hardware	67%	79%	77%	79%	81%
Meals	11%	12%	28%	31%	29%
Transportation	6%	6%	12%	19%	21%
OTC	26%	37%	71%	71%	81%
Acupuncture	0%	0%	0%	2%	1%
Chiropractic Services	0%	0%	0%	1%	1%
Podiatry Services	33%	33%	36%	40%	40%
Visitor / Travel	32%	40%	49%	44%	20%

**Delaware**

	2017	2018	2019	2020	2021
Comprehensive Dental	8%	45%	76%	87%	91%
Preventative Dental	66%	75%	79%	91%	92%
Vision Exams	100%	79%	94%	96%	96%
Vision Hardware	100%	79%	83%	76%	71%
Hearing Exams	81%	75%	98%	99%	99%
Hearing Hardware	81%	75%	98%	99%	99%
Meals	15%	21%	87%	98%	98%
Transportation	15%	17%	14%	32%	33%
OTC	22%	68%	95%	93%	96%
Acupuncture	0%	0%	0%	2%	3%
Chiropractic Services	0%	0%	11%	14%	15%
Podiatry Services	13%	17%	28%	38%	40%
Visitor / Travel	10%	46%	45%	43%	41%

**Washington D.C.**

	2017	2018	2019	2020	2021
Comprehensive Dental	73%	82%	90%	92%	100%
Preventative Dental	88%	91%	91%	93%	100%
Vision Exams	100%	100%	100%	100%	100%
Vision Hardware	90%	91%	93%	93%	97%
Hearing Exams	20%	16%	12%	12%	79%
Hearing Hardware	20%	16%	12%	12%	79%
Meals	0%	0%	5%	71%	73%
Transportation	79%	81%	63%	93%	94%
OTC	73%	81%	65%	70%	94%
Acupuncture	0%	0%	0%	0%	0%
Chiropractic Services	0%	0%	0%	0%	0%
Podiatry Services	77%	79%	65%	67%	68%
Visitor / Travel	0%	4%	3%	3%	6%

**Florida**

	2017	2018	2019	2020	2021
Comprehensive Dental	69%	73%	74%	80%	81%
Preventative Dental	79%	81%	86%	91%	92%
Vision Exams	97%	100%	99%	97%	97%
Vision Hardware	79%	80%	81%	82%	84%
Hearing Exams	82%	85%	90%	92%	94%
Hearing Hardware	82%	85%	90%	93%	95%
Meals	38%	36%	45%	47%	50%
Transportation	52%	56%	58%	61%	62%
OTC	63%	74%	80%	88%	87%
Acupuncture	9%	16%	21%	24%	30%
Chiropractic Services	20%	25%	24%	26%	30%
Podiatry Services	57%	57%	57%	64%	65%
Visitor / Travel	28%	30%	31%	21%	23%

**Georgia**

	2017	2018	2019	2020	2021
Comprehensive Dental	58%	62%	64%	86%	85%
Preventative Dental	81%	81%	85%	89%	86%
Vision Exams	91%	93%	95%	98%	98%
Vision Hardware	84%	81%	90%	93%	86%
Hearing Exams	81%	100%	100%	100%	100%
Hearing Hardware	75%	94%	95%	87%	94%
Meals	27%	25%	64%	83%	84%
Transportation	31%	40%	47%	54%	60%
OTC	53%	50%	73%	80%	80%
Acupuncture	1%	1%	10%	10%	9%
Chiropractic Services	0%	0%	5%	6%	13%
Podiatry Services	29%	36%	36%	36%	37%
Visitor / Travel	19%	18%	36%	39%	36%

**Percent of Members Enrolled in Plans Offering Select Supplemental Benefits**  
By State

**Hawaii**

	2017	2018	2019	2020	2021
Comprehensive Dental	39%	24%	38%	39%	55%
Preventative Dental	41%	30%	43%	40%	57%
Vision Exams	77%	76%	77%	62%	66%
Vision Hardware	51%	41%	55%	41%	44%
Hearing Exams	42%	44%	52%	53%	57%
Hearing Hardware	24%	27%	35%	36%	41%
Meals	18%	18%	19%	25%	25%
Transportation	16%	0%	14%	24%	20%
OTC	47%	56%	43%	43%	44%
Acupuncture	55%	57%	58%	60%	76%
Chiropractic Services	29%	31%	32%	33%	49%
Podiatry Services	32%	37%	52%	69%	70%
Visitor / Travel	51%	52%	52%	51%	50%

**Idaho**

	2017	2018	2019	2020	2021
Comprehensive Dental	2%	3%	3%	31%	60%
Preventative Dental	14%	17%	34%	58%	70%
Vision Exams	82%	97%	98%	99%	100%
Vision Hardware	58%	80%	83%	88%	93%
Hearing Exams	48%	74%	80%	89%	92%
Hearing Hardware	67%	91%	94%	100%	100%
Meals	7%	7%	7%	19%	43%
Transportation	0%	1%	28%	34%	36%
OTC	25%	30%	74%	83%	86%
Acupuncture	2%	7%	19%	19%	22%
Chiropractic Services	0%	0%	13%	18%	19%
Podiatry Services	19%	26%	33%	38%	37%
Visitor / Travel	52%	59%	63%	15%	13%

**Illinois**

	2017	2018	2019	2020	2021
Comprehensive Dental	53%	53%	66%	88%	91%
Preventative Dental	81%	83%	90%	95%	96%
Vision Exams	81%	83%	97%	99%	99%
Vision Hardware	40%	60%	78%	81%	91%
Hearing Exams	75%	84%	89%	92%	96%
Hearing Hardware	56%	67%	81%	89%	92%
Meals	37%	37%	69%	70%	74%
Transportation	42%	38%	50%	51%	55%
OTC	64%	76%	79%	88%	91%
Acupuncture	0%	0%	7%	7%	5%
Chiropractic Services	0%	0%	1%	1%	28%
Podiatry Services	51%	53%	57%	58%	59%
Visitor / Travel	36%	37%	40%	33%	28%

**Indiana**

	2017	2018	2019	2020	2021
Comprehensive Dental	39%	36%	38%	72%	80%
Preventative Dental	84%	84%	83%	92%	100%
Vision Exams	99%	96%	99%	100%	100%
Vision Hardware	33%	55%	69%	86%	92%
Hearing Exams	79%	89%	99%	99%	100%
Hearing Hardware	79%	89%	99%	99%	98%
Meals	33%	40%	49%	54%	55%
Transportation	2%	4%	28%	36%	38%
OTC	75%	82%	87%	92%	97%
Acupuncture	0%	0%	21%	24%	10%
Chiropractic Services	1%	2%	14%	13%	13%
Podiatry Services	55%	58%	58%	62%	63%
Visitor / Travel	75%	72%	71%	42%	28%

**Iowa**

	2017	2018	2019	2020	2021
Comprehensive Dental	12%	20%	57%	96%	96%
Preventative Dental	33%	74%	67%	96%	96%
Vision Exams	87%	89%	83%	84%	85%
Vision Hardware	17%	35%	78%	84%	84%
Hearing Exams	28%	44%	94%	96%	96%
Hearing Hardware	28%	43%	93%	96%	96%
Meals	22%	20%	60%	71%	70%
Transportation	0%	0%	0%	14%	15%
OTC	49%	95%	98%	99%	99%
Acupuncture	0%	0%	28%	0%	0%
Chiropractic Services	0%	0%	28%	28%	29%
Podiatry Services	27%	33%	39%	39%	42%
Visitor / Travel	39%	41%	35%	29%	45%

**Kansas**

	2017	2018	2019	2020	2021
Comprehensive Dental	11%	11%	57%	58%	69%
Preventative Dental	43%	44%	88%	92%	97%
Vision Exams	87%	89%	91%	95%	99%
Vision Hardware	24%	35%	83%	89%	97%
Hearing Exams	31%	57%	60%	69%	98%
Hearing Hardware	30%	55%	58%	68%	97%
Meals	82%	76%	84%	86%	81%
Transportation	46%	45%	55%	15%	16%
OTC	50%	46%	51%	64%	70%
Acupuncture	14%	3%	53%	52%	51%
Chiropractic Services	0%	4%	5%	7%	7%
Podiatry Services	9%	13%	17%	21%	28%
Visitor / Travel	15%	16%	19%	24%	15%

**Kentucky**

	2017	2018	2019	2020	2021
Comprehensive Dental	59%	39%	48%	59%	87%
Preventative Dental	90%	68%	75%	87%	97%
Vision Exams	98%	97%	95%	95%	99%
Vision Hardware	69%	77%	68%	79%	76%
Hearing Exams	68%	93%	95%	90%	89%
Hearing Hardware	67%	93%	96%	90%	90%
Meals	60%	67%	80%	84%	87%
Transportation	5%	3%	32%	49%	53%
OTC	70%	79%	90%	93%	99%
Acupuncture	0%	0%	15%	23%	0%
Chiropractic Services	1%	1%	1%	2%	7%
Podiatry Services	33%	34%	35%	41%	45%
Visitor / Travel	63%	61%	56%	47%	41%

**Louisiana**

	2017	2018	2019	2020	2021
Comprehensive Dental	55%	63%	95%	99%	100%
Preventative Dental	56%	97%	98%	99%	100%
Vision Exams	100%	100%	100%	100%	100%
Vision Hardware	87%	88%	93%	95%	98%
Hearing Exams	73%	77%	100%	100%	100%
Hearing Hardware	74%	80%	96%	96%	97%
Meals	61%	60%	90%	95%	95%
Transportation	57%	45%	40%	32%	33%
OTC	73%	70%	94%	98%	98%
Acupuncture	0%	0%	0%	0%	1%
Chiropractic Services	5%	6%	8%	11%	14%
Podiatry Services	6%	7%	9%	12%	14%
Visitor / Travel	10%	9%	10%	10%	11%

**Maine**

	2017	2018	2019	2020	2021
Comprehensive Dental	52%	50%	63%	72%	77%
Preventative Dental	72%	72%	72%	76%	79%
Vision Exams	100%	100%	100%	99%	100%
Vision Hardware	19%	21%	33%	96%	98%
Hearing Exams	44%	46%	51%	55%	56%
Hearing Hardware	36%	38%	95%	97%	99%
Meals	7%	6%	26%	33%	38%
Transportation	8%	8%	12%	20%	28%
OTC	24%	34%	42%	80%	81%
Acupuncture	53%	51%	48%	47%	44%
Chiropractic Services	0%	0%	2%	15%	3%
Podiatry Services	17%	20%	20%	19%	20%
Visitor / Travel	19%	30%	31%	13%	14%

**Maryland**

	2017	2018	2019	2020	2021
Comprehensive Dental	14%	47%	57%	61%	66%
Preventative Dental	90%	97%	84%	91%	92%
Vision Exams	100%	97%	88%	89%	90%
Vision Hardware	94%	89%	82%	85%	84%
Hearing Exams	46%	76%	55%	54%	54%
Hearing Hardware	46%	76%	55%	54%	54%
Meals	3%	8%	31%	36%	30%
Transportation	35%	27%	12%	60%	70%
OTC	16%	32%	16%	16%	64%
Acupuncture	13%	13%	8%	6%	6%
Chiropractic Services	0%	13%	14%	13%	6%
Podiatry Services	33%	61%	41%	43%	42%
Visitor / Travel	3%	6%	5%	6%	5%

**Percent of Members Enrolled in Plans Offering Select Supplemental Benefits**  
By State

**Massachusetts**

	2017	2018	2019	2020	2021
Comprehensive Dental	12%	10%	11%	37%	36%
Preventative Dental	34%	35%	56%	63%	62%
Vision Exams	79%	76%	82%	81%	86%
Vision Hardware	80%	81%	90%	93%	98%
Hearing Exams	85%	83%	82%	81%	86%
Hearing Hardware	47%	49%	62%	74%	79%
Meals	0%	0%	1%	7%	28%
Transportation	3%	8%	10%	44%	39%
OTC	19%	19%	21%	39%	47%
Acupuncture	46%	49%	47%	44%	45%
Chiropractic Services	37%	35%	33%	30%	32%
Podiatry Services	13%	15%	15%	17%	15%
Visitor / Travel	27%	29%	30%	26%	20%

**Michigan**

	2017	2018	2019	2020	2021
Comprehensive Dental	18%	14%	20%	55%	62%
Preventative Dental	83%	81%	93%	92%	100%
Vision Exams	68%	67%	66%	96%	100%
Vision Hardware	40%	39%	50%	82%	99%
Hearing Exams	39%	39%	46%	83%	99%
Hearing Hardware	30%	30%	46%	83%	99%
Meals	18%	17%	24%	38%	69%
Transportation	19%	7%	11%	15%	33%
OTC	18%	19%	28%	80%	88%
Acupuncture	0%	0%	0%	3%	31%
Chiropractic Services	39%	38%	35%	46%	48%
Podiatry Services	4%	5%	5%	7%	8%
Visitor / Travel	35%	33%	36%	71%	71%

**Minnesota**

	2017	2018	2019	2020	2021
Comprehensive Dental	41%	65%	58%	78%	93%
Preventative Dental	93%	90%	88%	90%	97%
Vision Exams	71%	68%	85%	86%	86%
Vision Hardware	42%	52%	77%	83%	95%
Hearing Exams	57%	68%	85%	86%	86%
Hearing Hardware	32%	21%	54%	86%	86%
Meals	28%	31%	28%	31%	54%
Transportation	8%	15%	24%	11%	12%
OTC	76%	77%	69%	94%	95%
Acupuncture	0%	0%	7%	8%	32%
Chiropractic Services	0%	1%	3%	5%	5%
Podiatry Services	15%	15%	11%	12%	13%
Visitor / Travel	20%	23%	53%	58%	62%

**Mississippi**

	2017	2018	2019	2020	2021
Comprehensive Dental	45%	63%	78%	93%	99%
Preventative Dental	65%	76%	88%	93%	99%
Vision Exams	100%	100%	100%	100%	100%
Vision Hardware	63%	68%	72%	77%	90%
Hearing Exams	77%	93%	98%	98%	99%
Hearing Hardware	77%	93%	98%	98%	99%
Meals	36%	46%	99%	97%	100%
Transportation	16%	18%	23%	28%	35%
OTC	90%	97%	100%	100%	100%
Acupuncture	0%	0%	0%	0%	0%
Chiropractic Services	14%	17%	18%	20%	21%
Podiatry Services	14%	17%	18%	20%	21%
Visitor / Travel	43%	39%	39%	38%	38%

**Missouri**

	2017	2018	2019	2020	2021
Comprehensive Dental	16%	16%	61%	73%	74%
Preventative Dental	78%	81%	98%	98%	100%
Vision Exams	99%	99%	99%	100%	100%
Vision Hardware	61%	78%	97%	98%	100%
Hearing Exams	72%	89%	91%	93%	100%
Hearing Hardware	46%	73%	76%	91%	98%
Meals	27%	28%	50%	54%	53%
Transportation	39%	30%	57%	44%	49%
OTC	47%	60%	80%	85%	86%
Acupuncture	10%	0%	30%	26%	17%
Chiropractic Services	1%	1%	1%	4%	2%
Podiatry Services	47%	49%	51%	54%	57%
Visitor / Travel	23%	25%	27%	26%	6%

**Montana**

	2017	2018	2019	2020	2021
Comprehensive Dental	41%	36%	54%	56%	70%
Preventative Dental	91%	38%	79%	56%	70%
Vision Exams	92%	39%	80%	85%	85%
Vision Hardware	90%	39%	54%	57%	58%
Hearing Exams	83%	37%	48%	52%	59%
Hearing Hardware	82%	37%	47%	51%	58%
Meals	17%	50%	66%	66%	99%
Transportation	0%	1%	2%	0%	0%
OTC	61%	38%	64%	92%	99%
Acupuncture	0%	0%	0%	0%	0%
Chiropractic Services	0%	0%	0%	0%	0%
Podiatry Services	1%	1%	1%	1%	1%
Visitor / Travel	88%	62%	53%	51%	50%

**Nebraska**

	2017	2018	2019	2020	2021
Comprehensive Dental	8%	17%	86%	93%	95%
Preventative Dental	61%	79%	89%	93%	95%
Vision Exams	93%	95%	99%	99%	99%
Vision Hardware	59%	68%	79%	93%	95%
Hearing Exams	55%	71%	99%	99%	99%
Hearing Hardware	40%	58%	89%	93%	95%
Meals	15%	14%	46%	46%	47%
Transportation	0%	1%	1%	2%	3%
OTC	45%	77%	86%	93%	95%
Acupuncture	0%	5%	52%	0%	0%
Chiropractic Services	0%	3%	54%	58%	61%
Podiatry Services	54%	59%	62%	61%	61%
Visitor / Travel	39%	41%	41%	41%	27%

**Nevada**

	2017	2018	2019	2020	2021
Comprehensive Dental	33%	29%	35%	49%	85%
Preventative Dental	80%	77%	81%	89%	98%
Vision Exams	100%	97%	100%	100%	100%
Vision Hardware	80%	90%	95%	95%	96%
Hearing Exams	95%	100%	94%	98%	98%
Hearing Hardware	95%	97%	94%	98%	98%
Meals	33%	31%	43%	45%	88%
Transportation	84%	84%	83%	85%	87%
OTC	78%	76%	82%	90%	97%
Acupuncture	45%	3%	5%	7%	2%
Chiropractic Services	43%	3%	7%	9%	4%
Podiatry Services	74%	73%	72%	70%	71%
Visitor / Travel	5%	9%	12%	11%	12%

**New Hampshire**

	2017	2018	2019	2020	2021
Comprehensive Dental	7%	8%	13%	43%	53%
Preventative Dental	44%	52%	56%	63%	58%
Vision Exams	100%	99%	99%	96%	100%
Vision Hardware	26%	41%	51%	71%	73%
Hearing Exams	73%	76%	82%	83%	83%
Hearing Hardware	61%	73%	85%	91%	91%
Meals	17%	16%	18%	23%	24%
Transportation	3%	5%	28%	39%	42%
OTC	25%	39%	40%	51%	56%
Acupuncture	5%	4%	25%	27%	26%
Chiropractic Services	0%	0%	0%	1%	19%
Podiatry Services	48%	47%	47%	43%	43%
Visitor / Travel	56%	64%	61%	43%	20%

**New Jersey**

	2017	2018	2019	2020	2021
Comprehensive Dental	14%	10%	28%	44%	40%
Preventative Dental	42%	53%	77%	77%	79%
Vision Exams	90%	86%	83%	83%	82%
Vision Hardware	78%	74%	77%	78%	80%
Hearing Exams	76%	86%	83%	83%	82%
Hearing Hardware	76%	86%	83%	83%	82%
Meals	4%	12%	36%	35%	40%
Transportation	2%	2%	2%	5%	4%
OTC	38%	16%	67%	50%	49%
Acupuncture	0%	0%	8%	10%	3%
Chiropractic Services	0%	0%	0%	0%	0%
Podiatry Services	42%	43%	40%	38%	37%
Visitor / Travel	41%	47%	52%	49%	16%

**Percent of Members Enrolled in Plans Offering Select Supplemental Benefits**  
By State

**New Mexico**

	2017	2018	2019	2020	2021
Comprehensive Dental	19%	33%	37%	43%	34%
Preventative Dental	24%	33%	37%	43%	75%
Vision Exams	72%	84%	94%	89%	100%
Vision Hardware	27%	41%	45%	40%	41%
Hearing Exams	67%	82%	86%	90%	89%
Hearing Hardware	30%	47%	83%	87%	86%
Meals	19%	23%	42%	54%	45%
Transportation	37%	45%	44%	43%	33%
OTC	48%	57%	57%	70%	67%
Acupuncture	33%	31%	28%	27%	33%
Chiropractic Services	13%	0%	28%	30%	35%
Podiatry Services	24%	30%	35%	39%	55%
Visitor / Travel	42%	40%	40%	30%	36%

**New York**

	2017	2018	2019	2020	2021
Comprehensive Dental	38%	39%	42%	45%	49%
Preventative Dental	64%	63%	63%	80%	83%
Vision Exams	98%	98%	96%	97%	98%
Vision Hardware	67%	72%	72%	79%	83%
Hearing Exams	94%	94%	90%	91%	90%
Hearing Hardware	78%	91%	89%	90%	89%
Meals	3%	10%	38%	45%	53%
Transportation	32%	35%	31%	24%	30%
OTC	47%	36%	37%	40%	55%
Acupuncture	35%	35%	36%	46%	47%
Chiropractic Services	5%	4%	3%	11%	11%
Podiatry Services	49%	48%	51%	53%	53%
Visitor / Travel	27%	25%	29%	21%	15%

**North Carolina**

	2017	2018	2019	2020	2021
Comprehensive Dental	23%	14%	47%	70%	72%
Preventative Dental	47%	38%	59%	86%	89%
Vision Exams	91%	91%	90%	91%	93%
Vision Hardware	37%	35%	56%	79%	88%
Hearing Exams	54%	81%	95%	95%	95%
Hearing Hardware	50%	78%	95%	94%	95%
Meals	33%	31%	52%	55%	70%
Transportation	14%	17%	51%	55%	57%
OTC	44%	61%	60%	75%	78%
Acupuncture	1%	1%	0%	0%	3%
Chiropractic Services	1%	1%	2%	8%	9%
Podiatry Services	29%	34%	36%	39%	41%
Visitor / Travel	46%	46%	60%	56%	32%

**North Dakota**

	2017	2018	2019	2020	2021
Comprehensive Dental	84%	48%	84%	91%	92%
Preventative Dental	84%	48%	84%	87%	89%
Vision Exams	84%	48%	84%	91%	92%
Vision Hardware	71%	48%	84%	91%	92%
Hearing Exams	13%	48%	59%	73%	76%
Hearing Hardware	13%	48%	59%	73%	76%
Meals	100%	98%	96%	86%	82%
Transportation	0%	2%	6%	12%	14%
OTC	100%	59%	94%	87%	97%
Acupuncture	0%	0%	0%	0%	0%
Chiropractic Services	0%	0%	0%	2%	3%
Podiatry Services	0%	2%	4%	14%	18%
Visitor / Travel	95%	96%	94%	85%	81%

**Ohio**

	2017	2018	2019	2020	2021
Comprehensive Dental	21%	22%	36%	46%	58%
Preventative Dental	80%	76%	87%	91%	97%
Vision Exams	95%	92%	93%	98%	99%
Vision Hardware	40%	66%	76%	89%	95%
Hearing Exams	80%	87%	96%	98%	99%
Hearing Hardware	71%	85%	97%	98%	98%
Meals	20%	48%	57%	64%	70%
Transportation	3%	5%	26%	57%	62%
OTC	33%	39%	62%	90%	94%
Acupuncture	0%	2%	16%	37%	7%
Chiropractic Services	0%	2%	4%	4%	5%
Podiatry Services	51%	59%	61%	63%	64%
Visitor / Travel	31%	36%	36%	40%	29%

**Oklahoma**

	2017	2018	2019	2020	2021
Comprehensive Dental	4%	14%	57%	61%	79%
Preventative Dental	61%	56%	95%	92%	93%
Vision Exams	90%	80%	99%	99%	99%
Vision Hardware	55%	59%	93%	95%	98%
Hearing Exams	79%	74%	77%	97%	97%
Hearing Hardware	54%	52%	57%	88%	90%
Meals	29%	28%	64%	37%	35%
Transportation	33%	27%	35%	25%	26%
OTC	43%	59%	64%	87%	94%
Acupuncture	17%	1%	14%	0%	0%
Chiropractic Services	0%	1%	3%	6%	7%
Podiatry Services	25%	28%	31%	38%	39%
Visitor / Travel	34%	25%	27%	26%	25%

**Oregon**

	2017	2018	2019	2020	2021
Comprehensive Dental	2%	5%	8%	9%	21%
Preventative Dental	21%	19%	23%	41%	55%
Vision Exams	91%	93%	93%	93%	97%
Vision Hardware	72%	74%	76%	80%	83%
Hearing Exams	38%	50%	70%	84%	90%
Hearing Hardware	38%	50%	70%	84%	89%
Meals	2%	3%	3%	24%	52%
Transportation	0%	0%	2%	7%	4%
OTC	15%	20%	18%	27%	30%
Acupuncture	11%	13%	23%	37%	50%
Chiropractic Services	11%	11%	28%	38%	49%
Podiatry Services	21%	22%	23%	27%	28%
Visitor / Travel	20%	19%	20%	15%	16%

**Pennsylvania**

	2017	2018	2019	2020	2021
Comprehensive Dental	23%	32%	56%	71%	85%
Preventative Dental	73%	75%	83%	88%	97%
Vision Exams	84%	86%	87%	88%	97%
Vision Hardware	73%	77%	77%	79%	88%
Hearing Exams	68%	72%	72%	78%	91%
Hearing Hardware	55%	59%	71%	78%	89%
Meals	14%	14%	40%	61%	72%
Transportation	35%	36%	53%	55%	58%
OTC	18%	29%	57%	79%	81%
Acupuncture	1%	4%	2%	4%	13%
Chiropractic Services	44%	42%	38%	40%	39%
Podiatry Services	77%	76%	78%	76%	76%
Visitor / Travel	29%	31%	36%	35%	30%

**Puerto Rico**

	2017	2018	2019	2020	2021
Comprehensive Dental	94%	95%	100%	100%	100%
Preventative Dental	80%	80%	76%	74%	57%
Vision Exams	79%	80%	76%	74%	75%
Vision Hardware	91%	99%	99%	98%	100%
Hearing Exams	70%	71%	74%	74%	75%
Hearing Hardware	87%	90%	95%	96%	99%
Meals	7%	9%	29%	28%	10%
Transportation	29%	51%	93%	93%	100%
OTC	56%	92%	94%	99%	99%
Acupuncture	76%	74%	84%	84%	86%
Chiropractic Services	78%	78%	90%	93%	93%
Podiatry Services	53%	52%	60%	65%	64%
Visitor / Travel	0%	0%	0%	0%	0%

**Rhode Island**

	2017	2018	2019	2020	2021
Comprehensive Dental	1%	18%	75%	91%	92%
Preventative Dental	14%	18%	87%	92%	93%
Vision Exams	100%	100%	100%	100%	100%
Vision Hardware	45%	48%	75%	100%	100%
Hearing Exams	97%	95%	100%	100%	100%
Hearing Hardware	34%	35%	43%	100%	100%
Meals	0%	0%	2%	70%	70%
Transportation	2%	2%	2%	64%	69%
OTC	14%	31%	97%	99%	99%
Acupuncture	0%	0%	4%	50%	53%
Chiropractic Services	0%	0%	4%	5%	5%
Podiatry Services	100%	100%	98%	97%	97%
Visitor / Travel	25%	28%	29%	27%	3%

**Percent of Members Enrolled in Plans Offering Select Supplemental Benefits**  
By State

**South Carolina**

	2017	2018	2019	2020	2021
Comprehensive Dental	79%	77%	59%	93%	85%
Preventative Dental	85%	87%	91%	94%	86%
Vision Exams	93%	97%	94%	99%	99%
Vision Hardware	83%	84%	97%	99%	90%
Hearing Exams	72%	99%	100%	100%	100%
Hearing Hardware	72%	99%	100%	98%	100%
Meals	42%	37%	54%	80%	80%
Transportation	33%	34%	48%	52%	55%
OTC	63%	61%	59%	66%	70%
Acupuncture	1%	0%	0%	0%	0%
Chiropractic Services	1%	1%	2%	4%	5%
Podiatry Services	42%	52%	46%	42%	45%
Visitor / Travel	24%	23%	32%	47%	28%

**Tennessee**

	2017	2018	2019	2020	2021
Comprehensive Dental	47%	56%	95%	98%	96%
Preventative Dental	77%	95%	97%	98%	98%
Vision Exams	100%	100%	100%	100%	100%
Vision Hardware	70%	70%	74%	90%	97%
Hearing Exams	54%	76%	97%	98%	98%
Hearing Hardware	59%	76%	97%	97%	98%
Meals	30%	31%	89%	100%	99%
Transportation	16%	20%	24%	25%	23%
OTC	56%	58%	61%	61%	61%
Acupuncture	0%	11%	15%	5%	0%
Chiropractic Services	1%	13%	19%	15%	16%
Podiatry Services	23%	25%	28%	30%	31%
Visitor / Travel	37%	39%	41%	41%	29%

**Utah**

	2017	2018	2019	2020	2021
Comprehensive Dental	10%	12%	21%	54%	82%
Preventative Dental	67%	53%	63%	97%	100%
Vision Exams	80%	99%	100%	100%	100%
Vision Hardware	67%	76%	79%	95%	100%
Hearing Exams	68%	71%	73%	87%	87%
Hearing Hardware	77%	85%	87%	99%	100%
Meals	12%	10%	12%	25%	89%
Transportation	5%	6%	60%	40%	41%
OTC	55%	64%	69%	85%	86%
Acupuncture	4%	4%	11%	12%	12%
Chiropractic Services	0%	0%	9%	10%	11%
Podiatry Services	59%	62%	60%	63%	63%
Visitor / Travel	59%	61%	65%	64%	67%

**Virginia**

	2017	2018	2019	2020	2021
Comprehensive Dental	41%	32%	52%	64%	74%
Preventative Dental	48%	41%	56%	67%	75%
Vision Exams	92%	80%	84%	89%	93%
Vision Hardware	52%	40%	46%	73%	87%
Hearing Exams	57%	66%	98%	96%	98%
Hearing Hardware	54%	63%	95%	93%	97%
Meals	72%	67%	74%	76%	73%
Transportation	25%	7%	39%	50%	56%
OTC	81%	77%	84%	88%	94%
Acupuncture	16%	18%	6%	14%	9%
Chiropractic Services	3%	5%	10%	18%	16%
Podiatry Services	20%	24%	33%	38%	42%
Visitor / Travel	42%	43%	42%	40%	22%

**West Virginia**

	2017	2018	2019	2020	2021
Comprehensive Dental	68%	63%	61%	67%	67%
Preventative Dental	81%	83%	79%	80%	80%
Vision Exams	93%	90%	89%	95%	96%
Vision Hardware	86%	79%	76%	78%	74%
Hearing Exams	57%	67%	82%	82%	82%
Hearing Hardware	37%	46%	82%	82%	82%
Meals	63%	60%	80%	77%	79%
Transportation	7%	8%	33%	37%	47%
OTC	64%	60%	81%	88%	93%
Acupuncture	0%	6%	0%	0%	0%
Chiropractic Services	7%	6%	5%	5%	5%
Podiatry Services	37%	40%	44%	48%	49%
Visitor / Travel	61%	61%	59%	52%	51%

**Wyoming**

	2017	2018	2019	2020	2021
Comprehensive Dental	0%	0%	12%	13%	14%
Preventative Dental	0%	0%	12%	13%	14%
Vision Exams	100%	100%	100%	100%	100%
Vision Hardware	0%	0%	12%	13%	14%
Hearing Exams	100%	100%	88%	100%	100%
Hearing Hardware	0%	11%	0%	13%	14%
Meals	0%	0%	0%	13%	14%
Transportation	0%	0%	0%	0%	0%
OTC	0%	0%	0%	0%	0%
Acupuncture	0%	0%	0%	0%	0%
Chiropractic Services	0%	0%	0%	0%	0%
Podiatry Services	89%	89%	88%	87%	86%
Visitor / Travel	0%	0%	0%	2%	14%

**South Dakota**

	2017	2018	2019	2020	2021
Comprehensive Dental	67%	72%	96%	97%	98%
Preventative Dental	82%	96%	96%	97%	98%
Vision Exams	94%	96%	96%	97%	98%
Vision Hardware	72%	84%	96%	97%	98%
Hearing Exams	9%	36%	69%	77%	79%
Hearing Hardware	9%	36%	69%	77%	79%
Meals	73%	75%	98%	89%	86%
Transportation	0%	1%	3%	9%	10%
OTC	73%	75%	97%	98%	98%
Acupuncture	0%	0%	0%	0%	0%
Chiropractic Services	0%	0%	0%	3%	12%
Podiatry Services	0%	1%	2%	11%	14%
Visitor / Travel	68%	69%	71%	65%	76%

**Texas**

	2017	2018	2019	2020	2021
Comprehensive Dental	48%	60%	64%	80%	82%
Preventative Dental	59%	70%	72%	88%	92%
Vision Exams	99%	99%	100%	98%	98%
Vision Hardware	85%	86%	88%	89%	88%
Hearing Exams	78%	79%	88%	90%	97%
Hearing Hardware	76%	78%	87%	83%	90%
Meals	22%	21%	49%	55%	56%
Transportation	49%	51%	50%	50%	50%
OTC	62%	54%	66%	85%	87%
Acupuncture	2%	7%	11%	10%	8%
Chiropractic Services	0%	5%	6%	7%	7%
Podiatry Services	39%	43%	44%	46%	47%
Visitor / Travel	17%	19%	19%	17%	16%

**Vermont**

	2017	2018	2019	2020	2021
Comprehensive Dental	0%	0%	2%	17%	22%
Preventative Dental	4%	7%	66%	76%	79%
Vision Exams	100%	100%	100%	100%	100%
Vision Hardware	58%	52%	44%	61%	64%
Hearing Exams	100%	100%	100%	100%	100%
Hearing Hardware	84%	88%	94%	98%	100%
Meals	0%	0%	0%	17%	18%
Transportation	0%	0%	2%	12%	15%
OTC	17%	24%	29%	6%	11%
Acupuncture	5%	4%	4%	3%	3%
Chiropractic Services	0%	0%	0%	0%	0%
Podiatry Services	88%	88%	84%	83%	82%
Visitor / Travel	71%	76%	76%	40%	0%

**Washington**

	2017	2018	2019	2020	2021
Comprehensive Dental	16%	18%	21%	32%	51%
Preventative Dental	46%	47%	49%	57%	70%
Vision Exams	93%	93%	99%	99%	100%
Vision Hardware	54%	59%	69%	72%	78%
Hearing Exams	84%	85%	88%	95%	96%
Hearing Hardware	67%	67%	77%	90%	94%
Meals	12%	12%	17%	35%	36%
Transportation	23%	23%	33%	34%	34%
OTC	25%	49%	53%	60%	63%
Acupuncture	30%	32%	43%	56%	61%
Chiropractic Services	18%	23%	32%	43%	65%
Podiatry Services	46%	47%	45%	47%	47%
Visitor / Travel	15%	15%	18%	16%	34%

**Wisconsin**

	2017	2018	2019	2020	2021
Comprehensive Dental	23%	22%	35%	52%	65%
Preventative Dental	67%	76%	77%	90%	99%
Vision Exams	79%	80%	97%	97%	97%
Vision Hardware	30%	33%	58%	73%	87%
Hearing Exams	65%	68%	74%	77%	80%
Hearing Hardware	83%	85%	90%	90%	92%
Meals	21%	20%	57%	58%	65%
Transportation	5%	8%	43%	17%	23%
OTC	46%	27%	67%	73%	81%
Acupuncture	0%	7%	10%	12%	13%
Chiropractic Services	18%	24%	25%	25%	23%
Podiatry Services	42%	45%	45%	48%	55%
Visitor / Travel	63%	62%	60%	57%	28%

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