



First Look at Aetna's 2016 Individual Medicare Advantage and Part D Product Offerings

The ONE that brings it all together





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WHAT DOES THIS MEAN?

- You can't share this First Look document with beneficiaries.
- You can't post it on any public websites.
- You can't discuss any information in this document (i.e., 2016 plans or benefits) with beneficiaries until on or after 10/1.
- Information in this document is subject to change until fully approved by CMS.

THANKS FOR YOUR COOPERATION AND COMPLIANCE WITH THIS GUIDANCE.



Now that Aetna and Coventry Health Care have come together as one team, our Individual Medicare Advantage product offering is stronger than ever!

- Aetna Medicare Advantage plans (MA, MAPD) are available in 33 states plus D.C., and our standalone Medicare prescription drug plans (PDP) are in all 50 states.
- We have expanded products to 133 counties, 50 of them will have \$0 premium plans.*
- We have more \$0 premium plans than ever before – 523 out of 742 counties will have \$0 premium plan options.
- Coverage for a free membership to a fitness facility is included for most plans.

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Mid-America

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Mid-America

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Great Lakes Market



Number of Medicare eligibles*

IL Chicago	768,603
IL Northern	666,133
IL Central	164,208
IN Fort Wayne	58,974
Indiana	1,076,601
Michigan	1,875,556
Minnesota	899,618
Wisconsin	1,035,375
Total	6,545,068

Service Area: IL: Adams, Boone, Brown, Bureau, Carroll, Cass, Champaign, Christian, Coles, Cook, Crawford, Cumberland, Dekalb, Dewitt, Douglas, Effingham, Fayette, Ford, Fulton, Hancock, Henderson, Henry, Jasper, Jo Daviess, Kendall, Lee, Logan, Macon, Macoupin, Marshall, Mason, Mclean, Menard, Mercer, Montgomery, Morgan, Moultrie, Ogle, Peoria, Piatt, Pike, Rock Island, Sangamon, Scott, Shelby, Stark, Stephenson, Tazewell, Vermilion, Warren, Winnebago, Woodford
IN: Allen

*MA State/County Penetration – May 2015, CMS.gov

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Great Lakes Market

Market Highlights

- Three \$0 premium plans
- Five additional plans under \$30 available
- All plans offer low copays through large preferred pharmacy network with option to go to larger non-preferred network.
- Free fitness membership included in all plans
- \$0 Copay for two preventive dental visits / year on most plans
- \$0 hearing and vision screenings
- Seven new counties for 2016
- Options and benefit packages to fit multiple types of consumers
- Advantra PPO plan offers the same in-network and out-of-network MOOP giving members the exceptional network flexibility

Strong Network

- SwedishAmerican Hospital
- UnityPoint Health-Methodist & Proctor
- Loyola University
- Kindred Hospital
- St. John's Hospital
- Advocate
- Carle Hospital
- Decatur Memorial Hospital
- Springfield Clinic
- Mercy Hospital & Medical Center
- Parkview Hospital (IN)
- St. Joseph Medical Center (IN)

Great Lakes Market

Illinois/ Boone, Winnebago

Coventry Total Care (HMO)	
Why You Should Sell This Plan	Total Care is a 4.5 Star rated plan and partnered with SwedishAmerican Hospital to provide collaborative care to your clients. Add to this a \$0 premium and \$0 Tier 1 Rx with a low MOOP and this plan offers high value with a goal of providing high quality outcomes for members
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$575 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$4,950 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Great Lakes Market

Illinois / Cook

	Aetna Medicare Value Plan (HMO)	Aetna Medicare Standard Plan (PPO)	Aetna Medicare Value Plan (PPO)
Why You Should Sell This Plan	Why You Should Buy (first plan): Change to, 4-Star rated HMO with large network — including the ability to see providers in collar counties — low Tier 1 Rx and local broker support and service	Why You Should Buy (second plan): Change to, 4.5 Star-rated PPO with a large network, local broker support and one of the lowest MOOPs available	Why You Should Buy (third plan): Change to, 4.5 Star-rated PPO, \$0 plan premium, local broker support and large network that includes the ability to see providers in collar counties
Monthly Premium	\$14	\$69	\$0
PCP In-Network	\$10	\$5	\$20
Specialist In-Network	\$50	\$50	\$50
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90	\$260 per day, days 1-7; \$0 per day, days 8-90	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,950 In-Network	\$2,800 In-Network / \$5,100 Combined	\$4,800 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$7 copay	\$2/\$10 copay	\$4/\$10 copay
Tier 2 - Generic	\$7/\$12 copay	\$10/\$20 copay	\$10/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance	33% coinsurance

Great Lakes Market

Illinois / Peoria, Tazewell

Coventry Total Care (HMO)	
Why You Should Sell This Plan	Total Care is a 4.5 Star rated plan and partnered with UnityPoint Health Methodist Proctor to provide collaborative care to your clients. Add to this a \$0 premium and \$0 Tier 1 Rx with a low MOOP and this plan offers high value with a goal of providing high quality outcomes for members
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$325 per day, days 1-5, \$0 per day, days 6-90
Out-of-pocket Maximum	\$4,200 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Great Lakes Market

Illinois / Adams, Brown, Cass, Champaign, Christian, Coles, Crawford, Cumberland, De Witt, Douglas, Effingham, Fayette, Ford, Fulton, Jasper, Logan, Macon, Macoupin, Marshall, Mason, McLean, Menard, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Sangamon, Scott, Shelby, Stark, Tazewell, Vermilion, Woodford

Advantra Value (PPO)

Why You Should Sell This Plan

4.5 Star-rated PPO — one of IL's highest rated plans — with a large network, affordable Rx and local customer service and support

Monthly Premium	\$14
PCP In-Network	\$15
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$295 per day, days 1-6, \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$7 copay
Tier 2 - Generic	\$7/\$12 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Great Lakes Market

Illinois / Boone, Bureau, Carroll, DeKalb, Hancock, Henderson, Henry, Jo Daviess, Kendall, Lee, Mercer, Ogle, Rock Island, Stephenson, Warren, Winnebago

Advantra Value (PPO)	
Why You Should Sell This Plan	4.5 Star-rated PPO — one of IL’s highest rated plans — large network, affordable Rx, added benefits and local customer service and support
Monthly Premium	\$14
PCP In-Network	\$15
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$375 per day, days 1-2; \$225 per day, days 3-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$5,400 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Great Lakes Market

Illinois / Adams, Boone, Brown, Bureau, Carroll, Cass, Champaign, Christian, Coles, Crawford, Cumberland, De Witt, DeKalb, Douglas, Effingham, Fayette, Ford, Fulton, Hancock, Henderson, Henry, Jasper, Jo Daviess, Kendall, Lee, Logan, Macon, Macoupin, Marshall, Mason, McLean, Menard, Mercer, Montgomery, Morgan, Moultrie, Ogle, Peoria, Piatt, Pike, Rock Island, Sangamon, Scott, Shelby, Stark, Stephenson, Tazewell, Vermilion, Warren, Winnebago, Woodford

Advantra (PPO)	
Why You Should Sell This Plan	Advantra (PPO) is one of IL's highest rated plans at 4.5 Stars, offers a large network of providers including the ability to see regional provider networks in IA and MO as well border providers in WI and IN. Advantra offers affordable Rx, added benefits every client wants and local broker service
Monthly Premium	\$29
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$345 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$4,200 In-Network / \$4,200 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$10 copay
Tier 2 - Generics	\$10/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Great Lakes Market

Indiana / Fort Wayne

Aetna Medicare Value Plan (PPO)	
Why You Should Sell This Plan	High rated 4.5 PPO offering excellent value at \$19 premium with a large network of local support
Monthly Premium	\$19
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,800 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Mid-America

Great Lakes

Heartland

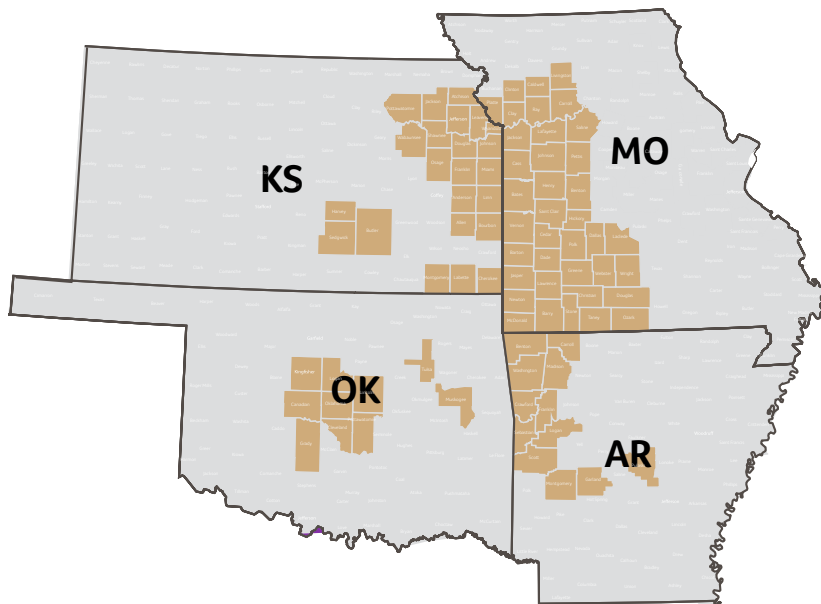
Midlands

Ohio/Kentucky

ShowMe (St. Louis)

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Heartland Market



Number of Medicare eligibles*

AR Arkansas	223,818
KS Topeka	50,441
KS Wichita	95,975
KS/MO Joplin	53,008
KS/MO Kansas City	398,699
MO Southwest	169,863
OK Oklahoma City	210,935
OK Tulsa	114,856
Arkansas	365,580
Kansas	164,902
Missouri (W)	36,854
Oklahoma	344,328
Total	2,229,259

Service Area: **AR:** Benton, Carroll, Crawford, Franklin, Garland, Logan, Madison, Montgomery, Pulaski, Scott, Sebastian, Washington
KS: Allen, Anderson, Atchison, Bourbon, Butler, Cherokee, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Osage, Pottawatomie, Sedgwick, Shawnee, Wabaunsee, Wyandotte **MO:** Barry, Barton, Bates, Benton, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Dallas, Douglas, Greene, Henry, Hickory, Jackson, Jasper, Johnson, Laclede, Lafayette, Lawrence, Livingston, McDonald, Newton, Ozark, Pettis, Phelps, Platte, Polk, Pulaski, Ray, St. Clair, Saline, Stone, Taney, Vernon, Webster, Wright
OK: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, Muskogee, Oklahoma, Pottawatomie, Tulsa

*MA State/County Penetration – May 2015, CMS.gov

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Heartland Market

Market Highlights

- \$0 HMO and PPO plan options
- \$0 Tier 1 at retail for 30 or 90 day supply (select plans)
- Free health club membership with Silver Sneakers
- Dental (preventive) at no additional cost (select plans)
- Optional Dental and Vision (select plans)
- Extensive provider options

Strong Network

- Seamless multi-state network: Members from MO, KS, AR and OK may use providers in the service area covering the four states

KS/MO: (All hospitals are in network in this service area)

- Includes University of Kansas Medical Center, St Lukes Hospitals, North Kansas City Hospital, Centerpoint, Stormont Vail, Via Christi and Shawnee Mission Medical Center

SWMO:

- Includes Freeman Health System, Mercy (PPO and HMO), Cox Health Systems, Citizens Memorial Hospital, Sac-Osage Hospital and Barton County Memorial Hospital

AR:

- Includes St. Vincents, Mercy, Washington Regional Medical Center, Physicians Specialty Hospital, Northwest Medical Center, Baptist Health Medical Center and Ozark Community Hospital of Gravette

OK:

- Includes Integris (PPO only), Muskogee, OSU Medical, Hillcrest, Oklahoma Surgical and Oklahoma Heart

Heartland Market

Kansas / Bourbon, Douglas, Johnson, Leavenworth, Linn, Miami Missouri / Bates, Benton, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Livingston, Pettis, Platte, Ray, Saline, Vernon

Advantra Freedom (PPO)	
Why You Should Sell This Plan	Large provider network with freedom to choose any provider, Silver Sneakers gym access , Low Tier 1 and Tier 2 retail pharmacy copays
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Anderson, Atchison, Bourbon, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Linn, Miami, Shawnee Missouri / Bates, Benton, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Livingston, Pettis, Platte, Ray, Saline, Vernon

Advantra Freedom Plus (PPO)

Why You Should Sell This Plan

Low PCP copay and MOOP with large provider network with freedom to choose any provider, Dental Allowance, Silver Sneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays

Monthly Premium	\$49
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$4,900 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$7/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Allen, Cherokee, Labette, Montgomery Missouri / Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Jasper, Laclede, Lawrence, McDonald, Newton, Ozark, Phelps, Polk, Pulaski, St. Clair, Stone, Taney, Webster, Wright

Advantra Freedom (PPO)

Why You Should Sell This Plan

Low PCP copay and MOOP with large provider network with freedom to choose any provider, Dental Allowance for preventive dental services, Silver Sneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays

Monthly Premium	\$29
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$340 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,500 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

**Arkansas / Benton, Carroll, Crawford, Franklin, Garland, Logan, Madison, Montgomery, Pulaski, Scott, Sebastian, Washington
Oklahoma / Canadian, Cleveland, Grady, Lincoln, Logan, Muskogee, Oklahoma, Pottawatomie, Tulsa**

Advantra Freedom (PPO)	
Why You Should Sell This Plan	Low PCP copay and MOOP with large provider network with freedom to choose any provider, Dental Allowance for preventive dental services, Silver Sneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays
Monthly Premium	\$15
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,900 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Jackson, Jefferson, Osage, Pottawatomie, Shawnee, Wabaunsee

Coventry Total Care (PPO)	
Why You Should Sell This Plan	Low PCP copay with PCP coordinated care treatment plans, Dental Allowance for preventive dental services, Silver Sneakers gym access, Low Generic Tier 1 copay with coverage in the gap
Monthly Premium	\$25
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$330 per day, days 1-4; \$0 per day, days 5-90
Out-of-pocket Maximum	\$5,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$1/\$10 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

Heartland Market

Missouri / Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Jasper, Laclede, Lawrence, Newton, Phelps, Polk, Pulaski, Stone, Taney, Webster, Wright

	Coventry Advantage (HMO)	Coventry Advantage (no drug) (HMO)	Coventry Advantage Plus (HMO-POS)
Why You Should Sell This Plan	Low PCP copay, large HMO network, low Tier 1 and Tier 2 retail pharmacy copay and Silver Sneakers	\$0 plan premium, low PCP copay, large network and Silver Sneakers	HMO-POS with \$0 plan premium that includes out of network flexibility, low PCP copay in Tier 1 and Tier 2 retail pharmacy copay, large network and Silver Sneakers
Monthly Premium	\$23	\$0	\$0
PCP In-Network	\$5	\$5	\$5
Specialist In-Network	\$45	\$40	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90	\$200 per day, days 1-5; \$0 per day, days 6-90	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,900 In-Network	\$3,600 In-Network	\$6,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	N/A	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay	N/A	\$0/\$5 copay
Tier 2 - Generic	\$5/\$10 copay	N/A	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay	N/A	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	N/A	\$100 copay
Tier 5 - Specialty	33% coinsurance	N/A	33% coinsurance

Heartland Market

Oklahoma / Canadian, Kingfisher, Logan, Oklahoma

	Coventry Total Care (HMO)	Coventry Total Care (no drug) (HMO)
Why You Should Sell This Plan	\$0 plan premium, low PCP copay and MOOP, low Tier 1 and Tier 2 copay, dental allowance for preventive services, Silver Sneakers and access to Mercy Health System providers	\$0 plan premium, low PCP copay and MOOP, dental allowance for preventive services, Silver Sneakers and access to Mercy Health System providers
Monthly Premium	\$0	\$0
PCP In-Network	\$5	\$5
Specialist In-Network	\$45	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90	\$200 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,900 In-Network	\$3,600 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	N/A
Tier 1 - Preferred Generic	\$0/\$5 copay	N/A
Tier 2 - Generic	\$5/\$10 copay	N/A
Tier 3 - Preferred Brand	\$47 copay	N/A
Tier 4 - Non-Preferred Brand	\$100 copay	N/A
Tier 5 - Specialty	33% coinsurance	N/A

Heartland Market

Kansas / Wyandotte

Advantra Advantage (HMO)

Why You Should Sell This Plan

\$0 premium, regional HMO network, low Tier 1 and Tier 2 copay and Silver Sneakers

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Butler, Harvey, Sedgwick

	Coventry Medicare Advantage Total Care (HMO)	Coventry Medicare Advantage (PPO)
Why You Should Sell This Plan	\$0 plan premium, low PCP copay with PCP coordinated care treatment plans, low Tier 1 and Tier 2 copay, dental allowance for preventive services, Silver Sneakers and regional HMO network	\$0 plan premium, low PCP copay, low Tier 1 and Tier 2 copay and Silver Sneakers
Monthly Premium	\$0	\$0
PCP In-Network	\$5	\$10
Specialist In-Network	\$45	\$50
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,900 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance

Heartland Market

Arkansas / Benton, Carroll, Crawford, Franklin, Logan, Scott, Sebastian, Washington

Advantra Total Care (HMO)

Why You Should Sell This Plan

\$0 plan premium, low PCP copay and MOOP, low Tier 1 and Tier 2 copay, Silver Sneakers and regional HMO network

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,100 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$9 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Butler, Harvey, Johnson, Miami, Sedgwick, Wyandotte - Missouri / Bates, Cass, Clay, Jackson, Platte

Coventry Select (no drug) (HMO)	
Why You Should Sell This Plan	\$0 plan premium, low PCP copay and MOOP, dental allowance for preventive dental services, Silver Sneakers and regional HMO network
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$20
Inpatient Hospital In-Network	\$250 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	N/A
Tier 1 - Preferred Generic	N/A
Tier 2 - Generic	N/A
Tier 3 - Preferred Brand	N/A
Tier 4 - Non-Preferred Brand	N/A
Tier 5 - Specialty	N/A

Heartland Market

Kansas / Johnson, Miami - Missouri / Bates, Cass, Clay, Jackson, Platte

Advantra Advantage (HMO)	
Why You Should Sell This Plan	\$0 premium, low PCP copays with regional HMO network of providers, low Tier 1 and Tier 2 retail pharmacy copays and Silver Sneakers gym access
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generics	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



Mid-America

Great Lakes

Heartland

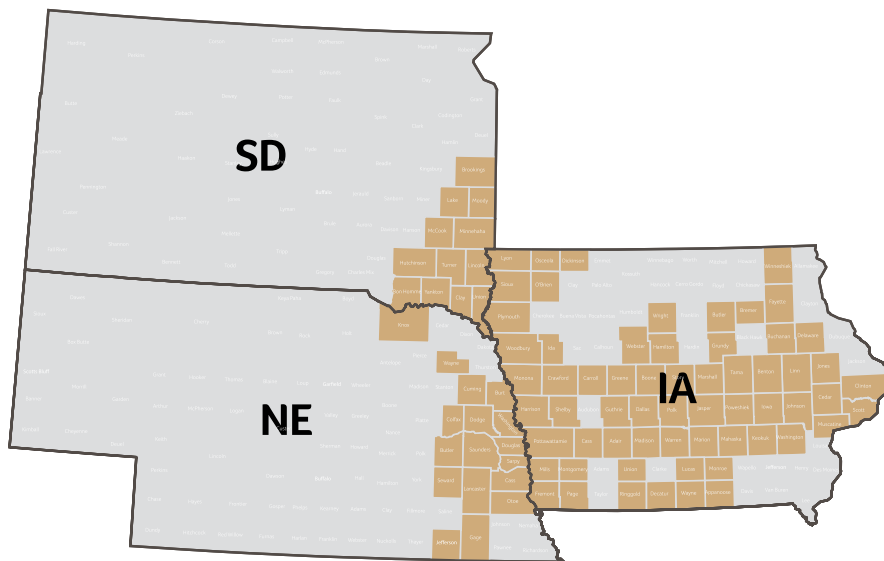
Midlands

Ohio/Kentucky

ShowMe (St. Louis)

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Midlands Market



Number of Medicare eligibles*

IA Cedar Rapids	153,385
IA Council Bluffs	41,349
IA Des Moines	171,776
IA Sioux City	42,384
NE Nebraska	182,690
SD South Dakota	59,336
Total	640,926

Service Area: IA: Adair, Appanoose, Benton, Boone, Bremer, Buchanan, Butler, Carroll, Cass, Cedar, Clinton, Crawford, Dallas, Decatur, Delaware, Dickinson, Fayette, Fremont, Greene, Grundy, Guthrie, Hamilton, Harrison, Ida, Iowa, Jasper, Johnson, Jones, Keokuk, Linn, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, Obrien, Osceola, Page, Plymouth, Polk, Pottawattamie, Poweshiek, Ringgold, Scott, Shelby, Sioux, Story, Tama, Union, Warren, Washington, Wayne, Webster, Winneshiek, Woodbury, Wright **NE:** Burt, Butler, Cass, Colfax, Cuming, Dodge, Douglas, Gage, Jefferson, Knox, Lancaster, Otoe, Sarpy, Saunders, Seward, Washington, Wayne **SD:** Bon Homme, Brookings, Clay, Hutchinson, Lake, Lincoln, Mccook, Minnehaha, Moody, Turner, Union, Yankton

*MA State/County Penetration – May 2015, CMS.gov

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Midlands Market

Market Highlights

- Low office visit copays
- Low prescription drug copays
- Local agent training and support
- Superior care from local clinical staff that includes nurses, doctors and pharmacists

Strong Network

IA:

- Includes UnityPoint Health, Genesis Health System, Physician's Clinic of Iowa, P.C., The Iowa Clinic and Mercy Medical Centers

NE:

- Includes major Nebraska health systems such as UHMC, Methodist, Alegent Creighton and BryanLGH

SD:

- Avera Health System

Midlands Market

Iowa /Adair, Appanoose, Benton, Boone, Bremer, Buchanan, Butler, Carroll, Cass, Cedar, Clinton, Crawford, Dallas, Decatur, Delaware, Dickinson, Fayette, Fremont, Greene, Grundy, Guthrie, Hamilton, Harrison, Ida, Iowa, Jasper, Johnson, Jones, Keokuk, Linn, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, O'Brien, Osceola, Page, Plymouth, Polk, Pottawattamie, Poweshiek, Ringgold, Scott, Shelby, Sioux, Story, Tama, Union, Warren, Washington, Wayne, Webster, Winneshiek, Woodbury, Wright **South Dakota /** Bon Homme, Brookings, Clay, Hutchinson, Lake, Lincoln, McCook, Minnehaha, Moody, Turner, Union, Yankton

Coventry Advantra Platinum (PPO)	
Why You Should Sell This Plan	4.5 star PPO, \$0 plan premium, flexibility of receiving services both in- and out-of-network, vision coverage and free health club membership
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$400 per day, days 1-4; \$0 per day, days 5-90
Out-of-pocket Maximum	\$4,700 In-Network / \$7,500 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$15 copay
Tier 2 - Generic	\$8/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Midlands Market

South Dakota / Lincoln, McCook, Minnehaha

Coventry Total Care (PPO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 in-network PCP copay, coordinated care program through a partnership with Avera Health, vision and dental coverage and a free health club membership
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,200 In-Network / \$5,100 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Midlands Market

Iowa / Marshall, Story

Coventry Total Care (PPO)	
Why You Should Sell This Plan	A \$0 plan premium, \$0 in-network PCP copay, coordinated care program through a partnership with McFarland Clinic, vision and dental coverage and a free health club membership
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,200 In-Network / \$5,100 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Midlands Market

Iowa / Ida, Monona, Plymouth, Woodbury

Coventry Total Care (PPO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 in-network PCP copay, coordinated care program through a partnership with Siouxland Medical Doctors Inc. (known as Patient Preferred), vision and dental coverage and a free health club membership
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,200 In-Network / \$5,100 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Midlands Market

Nebraska / Butler, Colfax, Cuming, Douglas, Gage, Jefferson, Knox, Lancaster, Washington, Wayne

Coventry Advantra Platinum (PPO)

Why You Should Sell This Plan

Low monthly plan premium, wide selection of providers, vision and dental coverage and free health club membership

Monthly Premium	\$20
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$400 per day, days 1-4; \$0 per day, days 5-90
Out-of-pocket Maximum	\$5,700 In-Network / \$7,500 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$15 copay
Tier 2 - Generic	\$8/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	30% coinsurance

Midlands Market

Nebraska / Burt, Butler, Cass, Colfax, Cuming, Dodge, Douglas, Gage, Jefferson, Lancaster, Otoe, Sarpy, Saunders, Seward, Washington, Wayne

Coventry Advantra Silver (HMO)

Why You Should Sell This Plan

4.0 Star-rated HMO, \$0 plan premium, Part D coverage, vision coverage and a free fitness club membership

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,200 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$10 copay
Tier 2 - Generic	\$8/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	30% coinsurance

Midlands Market

Iowa / Adair, Appanoose, Benton, Boone, Bremer, Buchanan, Butler, Carroll, Cass, Cedar, Crawford, Dallas, Decatur, Delaware, Fayette, Fremont, Greene, Grundy, Guthrie, Hamilton, Harrison, Ida, Iowa, Jasper, Johnson, Jones, Keokuk, Linn, Lucas, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, Page, Plymouth, Polk, Pottawattamie, Poweshiek, Ringgold, Scott, Shelby, Story, Tama, Union, Warren, Washington, Wayne, Webster, Winneshiek, Woodbury, Wright

Coventry Advantra Silver (HMO)

Why You Should Sell This Plan 4.5 Star-rated HMO, \$0 plan premium, Part D coverage, vision coverage and a free fitness club membership

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$4,200 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$15 copay
Tier 2 - Generic	\$8/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Midlands Market

Iowa / Dallas, Polk, Warren

Coventry Total Care (HMO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 in-network PCP copay, coordinated care program through a partnership with Mercy Medical Center Des Moines, vision and dental coverage and a free fitness club membership
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,200 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Midlands Market

Iowa / Pottawattamie

Coventry Total Care (HMO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 in-network PCP copay, coordinated care program through a partnership with Alegend Creighton Health, vision and dental coverage and a free fitness club membership
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$25
Inpatient Hospital In-Network	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$2,500 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Midlands Market

Nebraska / Douglas, Sarpy

Coventry Total Care (HMO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 in-network PCP copay, coordinated care program through a partnership with Alegend Creighton Health, vision and dental coverage and a free fitness club membership
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$25
Inpatient Hospital In-Network	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Mid-America

Great Lakes

Heartland

Midlands

Ohio/Kentucky

ShowMe (St. Louis)

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Ohio/Kentucky Market



Number of Medicare eligibles*

Northern KY	58,449
OH Cincinnati	453,279
OH Cleveland	772,394
OH Columbus	283,070
OH Toledo	124,499
Total	1,691,691

Service Area: KY: Boone, Campbell, Kenton **OH:** Ashland, Belmont, Brown, Butler, Clark, Clermont, Columbiana, Cuyahoga, Delaware, Fairfield, Franklin, Geauga, Greene, Hamilton, Hancock, Harrison, Jefferson, Lake, Licking, Lorain, Lucas, Mahoning, Marion, Medina, Miami, Montgomery, Muskingum, Portage, Seneca, Stark, Summit, Trumbull, Union, Warren, Wood

*MA State/County Penetration – May 2015, CMS.gov

Ohio/Kentucky Market

Market Highlights

- Total footprint of 38 counties around 8 cities and 1.7M eligible
- \$0 premium Value PPO option
- \$0 copay on tier 1 drugs
- MAPD formularies cover 95% of the top 200 drugs
- No cost fitness facility membership available on all plans
- In network coverage that travels with the member
- World wide coverage for Emergency and urgent Care
- Comprehensive annual physical exam
- 4+ STAR Rated plans in all markets

Strong Network

- The OH/KY 38 county service area includes the majority of acute care Hospitals
- OH:**
- Unique collaborative relationships with Cleveland Clinic (Cuyahoga county), Central primary Care Physicians (Franklin/Delaware counties), ProMedica, Toledo Clinic and Oregon Clinic (Lucas County)
 - Excellent network in the Cleveland/Akron/Canton/Youngstown market: Cleveland Clinic, University Hospital, Metro, Akron General, Akron General, St Elizabeth, St Joseph, Mercy, Alliance , Affinity; Columbus market: Ohio Health, OSU, Mt Carmel; Toledo Market: Mercy, ProMedica, UT Medical Center; Cincinnati market: Christ Hospital, Bethesda, Good Samaritan, Mercy, University; Dayton market: Premier Health Partners; Northern KY market: St. Elizabeth Healthcare

Ohio/Kentucky Market

Ohio / Belmont, Columbiana, Cuyahoga, Geauga, Harrison, Jefferson, Lake, Mahoning, Medina, Trumbull

	Advantra Silver (PPO)	Advantra Gold (PPO)
Why You Should Sell This Plan	\$0 plan premium PPO, low PCP copay, \$0 Tier 1 preferred generic and in-network access to providers in the Tri-State area of OH, PA, WV	In-Network access to providers in the Tri-State area of OH, PA, WV. Lower than average co-pays, Embedded dental, vision & hearing benefits included, \$0 Tier 1 Generics
Monthly Premium	\$0	\$59
PCP In-Network	\$10	\$5
Specialist In-Network	\$40	\$25
Inpatient Hospital In-Network	\$500 per day, days 1-2; \$350 per day, days 3-4; \$0 per day, days 5-90	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,700 In-Network / \$10,000 Combined	\$4,300 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay	\$0 /\$10 copay
Tier 2 - Generic	\$10/\$20 copay	\$10 /\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	\$100 copay
Tier 5 - Specialty	28% coinsurance	28% coinsurance

Ohio/Kentucky Market

Kentucky / Boone, Campbell, Kenton

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Value Plan (PPO)
Why You Should Sell This Plan	Low monthly plan premium, strong provider network, \$0 copay on Tier 1 Rx, no cost fitness membership through Silver & Fit and worldwide emergency and urgent care coverage	\$0 plan premium, \$0 copay on Tier 1 Rx, no cost fitness membership through Silver & Fit and worldwide emergency and urgent care coverage
Monthly Premium	\$19	\$0
PCP In-Network	\$20	\$20
Specialist In-Network	\$45	\$50
Inpatient Hospital In-Network	\$450 per day, days 1-3; \$0 per day, days 4-90	\$260 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$5,600 In-Network	\$6,000 In-Network / \$7,500 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay	\$0 /\$5 copay
Tier 2 - Generic	\$10/\$15 copay	\$12 /\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	29% coinsurance	29% coinsurance

Ohio/Kentucky Market

Ohio / Ashland, Cuyahoga, Geauga, Lake, Lorain, Mahoning, Medina, Portage, Stark, Summit, Trumbull

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	\$0 plan premium, large provider network, \$0 Tier 1 preferred generic, access to the National Medicare Provider Network for Travelers
Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$450 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$5,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$10/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance

Ohio/Kentucky Market

Ohio / Delaware, Fairfield, Franklin, Licking, Marion, Muskingum, Union

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

Low PCP copay, \$0 Tier 1 preferred generic copay, wider PDP formulary and strong provider network with Travel Advantage benefits

Monthly Premium	\$24
PCP In-Network	\$15
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$500 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$5,600 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$11 copay
Tier 2 - Generic	\$12/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	27% coinsurance

Ohio/Kentucky Market

Ohio / Delaware, Fairfield, Franklin, Licking, Marion, Muskingum

Aetna Medicare Value Plan (PPO)	
Why You Should Sell This Plan	4.0 Star-rated PPO, \$0 plan premium, no referrals required, \$0 Tier 1 preferred generic, wider PDP formulary, and access to Aetna's Medicare national network
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$465 per day, days 1-2; \$200 per day, days 3-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,100 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$7 copay
Tier 2 - Generic	\$12/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	28% coinsurance

Ohio/Kentucky Market

Ohio / Butler, Clermont, Hamilton, Hancock, Lucas, Seneca, Warren, Wood

Aetna Medicare Select Plan (HMO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 copay on Tier 1 preferred generic, no cost fitness membership through Silver & Fit and strong provider network with worldwide emergency and urgent care coverage
Monthly Premium	\$29
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$450 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$5,500 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$10/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	28% coinsurance

Ohio/Kentucky Market

Ohio / Clark, Greene, Miami, Montgomery

Aetna Medicare Select Plan (HMO)	
Why You Should Sell This Plan	\$0 copay on Tier 1 preferred generic, no cost fitness membership through Silver & Fit and strong provider network with worldwide emergency and urgent care coverage
Monthly Premium	\$36
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$500 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$5,600 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$11/\$16 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	27% coinsurance

Ohio/Kentucky Market

Kentucky / Boone, Campbell, Kenton Ohio / Ashland, Brown, Butler, Clark, Clermont, Columbiana, Cuyahoga, Delaware, Fairfield, Franklin, Geauga, Hamilton, Hancock, Lake, Licking, Lucas, Mahoning, Marion, Medina, Miami, Muskingum, Portage, Seneca, Stark, Summit, Trumbull, Wood

Aetna Medicare Standard Plan (PPO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 copay on Tier 1 preferred generic, no cost fitness membership through Silver & Fit and strong provider network with worldwide emergency and urgent care coverage
Monthly Premium	\$115
PCP In-Network	\$15
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$275 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$5,000 In-Network / \$7,500 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$7/\$12 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance

Ohio/Kentucky Market

Ohio / Brown, Butler, Clermont, Hamilton

Aetna Medicare Value Plan (PPO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 copay on Tier 1 preferred generic, no cost fitness membership through Silver & Fit and strong provider network with worldwide emergency and urgent care coverage
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$500 per day, days 1-2; \$225 per day, days 3-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,100 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$10/\$16 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	29% coinsurance

Ohio/Kentucky Market

Ohio / Hancock, Lucas, Seneca, Stark , Wood

Aetna Medicare Value Plan (PPO)	
Why You Should Sell This Plan	\$0 plan premium, \$10 in-network PCP copay, \$0 copay on Tier 1 preferred generic, \$0 copay for preventative services and out of network benefits with worldwide emergency and urgent care coverage
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$500 per day, days 1-2; \$225 per day, days 3-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,100 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$9/\$14 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	29% coinsurance

Ohio/Kentucky Market

Ohio / Clark, Miami

Aetna Medicare Value Plan (PPO)	
Why You Should Sell This Plan	\$0 plan premium, \$10 in-network PCP copay, \$0 copay on Tier 1 preferred generic, no cost fitness membership through Silver & Fit and out of network benefits with worldwide emergency and urgent care coverage
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$485 per day, days 1-2; \$200 per day, days 3-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,100 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$12/\$17 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance



Mid-America

Great Lakes

Heartland

Midlands

Ohio/Kentucky

ShowMe (St. Louis)

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ShowMe (St. Louis) Market



Number of Medicare eligibles*

IL Southern	129,159
MO Central	84,233
MO Saint Louis	384,798
Missouri (E)	164,926
Total	763,116

Service Area: IL: Bond, Calhoun, Clinton, Greene, Jersey, Madison, Monroe, Randolph, St. Clair, Washington **MO:** Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lincoln, Maries, Miller, Moniteau, Montgomery, Osage, Perry, Pike, Randolph, Shelby, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

*MA State/County Penetration – May 2015, CMS.gov

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ShowMe (St. Louis) Market

Market Highlights

- Five plans offering a variety of network choices with monthly premiums as low as \$0
- Larger selection of Tier 1 generic available in 2016
- NO Deductibles
- Copays as low as \$0 for preferred generic - in select plans
- Allowance for Preventive Dental providing the ability to see any licensed dentist
- Routine eye exams plus and Eyeglass allowance on most plans
- No-cost Healthways SilverSneakers® Fitness Program
- Offering one of the largest networks available in our service area compared to the competition

Strong Network

Includes:

- BJC Health Care
- Capital Region Medical Center
- HSHS St. Elizabeth's Hospital
- Mercy
- Memorial Hospital
- SSM Health
- St. Anthony's Medical Center
- St. Louis University Hospital
- St. Luke's
- University of MO
- Washington University Physicians

ShowMe (St. Louis) Market

Missouri / Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lincoln, Maries, Miller, Moniteau, Montgomery, Osage, Perry, Pike, Randolph, Shelby, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington Illinois / Bond, Calhoun, Clinton, Greene, Jersey, Madison, Monroe, Randolph, St. Clair, Washington

	Advantra (PPO)	Advantra Option 2 (HMO)	Advantra Option 1 (HMO-POS)
Why You Should Sell This Plan	4.5 Star-rated HMO-POS, reasonable monthly plan premium, large regional network offering the ability to see providers in other service area, low Rx copays and the freedom to use providers outside of the network	4.5 Star-rated HMO, large regional network offering the ability to see providers in other service areas, low PCP copay and one of the lowest MOOPs in the market	4.5 Star-rated HMO-POS, reasonable monthly plan premium, large network and the freedom to use providers outside of the network
Monthly Premium	\$49	\$85	\$39
PCP In-Network	\$20	\$10	\$25
Specialist In-Network	\$45	\$40	\$50
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90	\$285 per day, days 1-6, \$0 per day, days 7-90	\$350 per day, days 1-5, \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined	\$2,430 In-Network	\$6,350 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$7 copay	\$2/\$7 copay	\$2/\$7 copay
Tier 2 - Generic	\$8/\$13 copay	\$7/\$12 copay	\$7/\$12 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance	33% coinsurance

ShowMe (St. Louis) Market

Missouri / Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren Illinois / Madison, Monroe, St. Clair

Gold Advantage (HMO)	
Why You Should Sell This Plan	\$0 plan premium, large network, modest PCP copay, and low MOOP — a popular plan with a long history of client satisfaction
Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$500 per day, days 1-4, \$0 per day, days 5-90
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$7 copay
Tier 2 - Generic	\$7/\$12 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

ShowMe (St. Louis) Market

Missouri / Franklin, Jefferson, St. Charles, St. Louis, St. Louis City

Coventry Total Care (HMO-POS)	
Why You Should Sell This Plan	\$0 plan premium, low in-network copays, \$0 copay on Tier 1 preferred generic and a POS feature that allows the flexibility to see providers outside of the network
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$365 per day, days 1-6, \$0 per day, days 7-90
Out-of-pocket Maximum	\$3,300 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$5/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Northeast

Keystone

New England

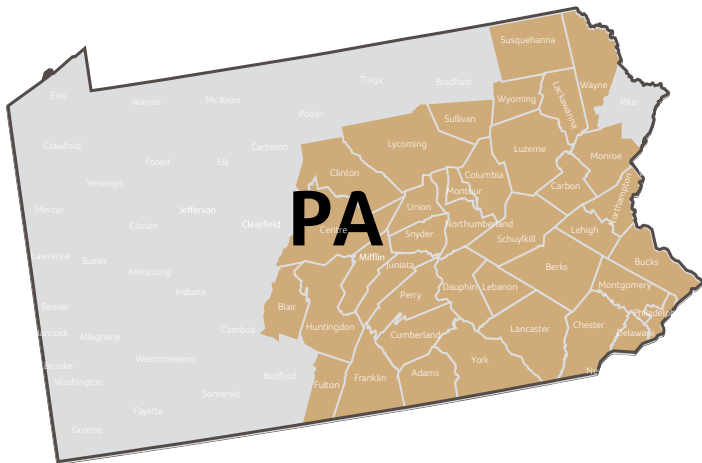
New Jersey

New York

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Keystone Market (Southeast PA, Central PA)



Number of Medicare eligibles*

CPA

Harrisburg	408,391
Lehigh Valley	249,709
Northeastern	237,113
State College	76,973
Total	972,186

SEPA

Philadelphia	693,264
Total (CPA & SEPA)	1,665,450

Service Area: SEPA: Bucks, Chester, Delaware, Montgomery, Philadelphia **CPA:** Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York

*MA State/County Penetration – May 2015, CMS.gov

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Keystone Market

Market Highlights

PA:

- \$0 Premium Plans in all Counties
- Free fitness & gym membership in partnership with Silver & Fit - including multi-facility usage
- Strong network access
- Dual Eligible Special Needs Plans available in both CPA and SEPA
- Part D Rx coverage with low copays
- No referrals needed for specialists on Coventry Advantra plans
- No In-Network Deductibles on any plans in this area of the Keystone Market
- 4.5 star CMS Star Rating for Coventry Advantra HMO and PPO plans
- 4.0 star CMS Star Rating for Aetna Medicare Advantage HMO and PPO plans
- Two High Value Network Plans available for 2016. Partnering with Pinnacle Health System in Central PA and MainLine Health System in Philadelphia Region to bring A high quality benefit proposition with a low premium. Focused on local convenience, quality and collaboration for better health outcomes

Strong Network

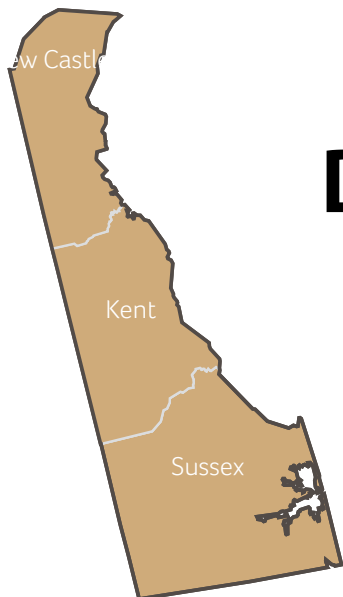
PA:

- **Central PA (CPA):** Includes Lancaster General Hospital, Wellspan, Pinnacle Health System, Summit Health System, Lehigh Valley Health System, Reading Hospital, and Hershey Medical Center
- **Southeast PA (SEPA):** Includes Hospital of the University of Pennsylvania, Main Line Health System, Jefferson University Hospital, Crozer-Keystone Health System, Aria Health System, Saint Mary Medical Center, Abington Memorial Hospital, Doylestown Hospital, Chester County Hospital, and Einstein Medical Center

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Keystone Market

(DE)



DE

Number of Medicare eligibles*

DE Delaware	177,031
Total	177,031

Service Area: DE: Kent, New Castle, Sussex

*MA State/County Penetration – May 2015, CMS.gov

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Keystone Market

Market Highlights

DE:

- \$0 premium plan being introduced in 2016
- Free fitness & gym membership in partnership with Silver & Fit - including multi-facility usage.
- Seamless multistate network access
Strong network access in the State of Delaware
- Expansion for 2016 - Sussex County
- Optional dental benefits

Strong Network

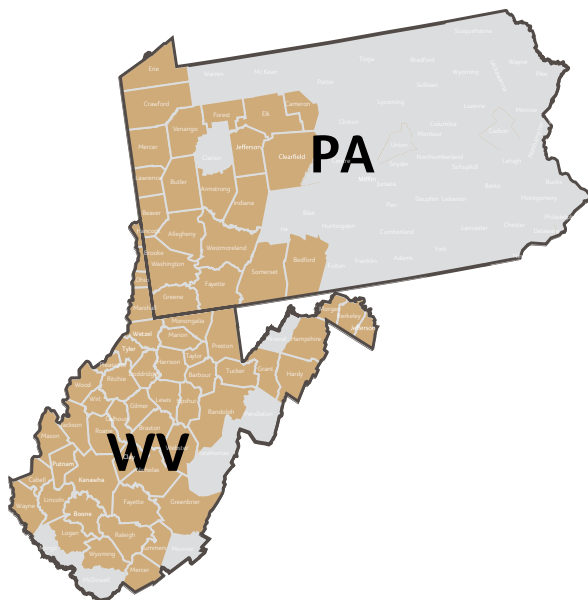
DE:

- St. Francis Hospital-Wilmington, Christiana Hospital and Alfred I. Dupont Hospital

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Keystone Market

(Western PA and WV)



Number of Medicare eligibles*

PA Pittsburgh	724,836
PA Erie	55,647
WV Charleston	230,017
WV Highlands	155,918
Total	1,166,768

Service Area: WPA: WPA: Allegheny, Armstrong, Beaver, Bedford, Butler, Cambria, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, Washington, Warren Westmoreland **WV:** Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, Mercer, Monongalia, Morgan, Nicholas, Ohio, Pleasants, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming

*MA State/County Penetration – May 2015, CMS.gov

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Keystone Market

Market Highlights

WPA:

- 2 New Counties in WPA: Cambria (Johnstown) and Warren
- \$0 premium plans with prescription coverage for the 11th consecutive year
- New High Deductible \$0 premium HMO in Allegheny County
- 4.5 star CMS Star Rating for HMO and PPO plans
- Highest-rated Medicare Advantage plan in WPA—24th nationally by Consumer Reports, November 2014
- \$0 fitness club membership with multi-facility access
- Value-added benefits including vision, hearing and dental on most plans
- Great selection of low cost, high value health plans
- New HMO Prime Plan in Fayette County
- Access to a large provider network including all UPMC Health System and Allegheny Health Network locations
- Dual Eligible Special Needs Plan available in Erie and Fayette Counties

WV:

- 7 New Counties
- \$0 premium HMO or High Deductible HMO plan with prescription coverage
- No specialist referrals required
- 4 star CMS Star Rating for PPO plan
- \$0 fitness club membership with multi-facility access
- Full access to all Coventry participating hospitals in West Virginia, Ohio and Pennsylvania including Cleveland Clinic, Allegheny Health Network and all UPMC Health System locations
- Robust hospital network including CAMC and WVU
- \$0 annual vision and hearing exam

Strong Network

WPA:

- All UPMC Health System locations, Allegheny Health Network, Butler Memorial Hospital, Cleveland Clinic and University Health System Excelsa Health System, Heritage Valley Health System, Jefferson Regional, Ohio Valley, Penn Highlands, St. Clair Hospital, St. Vincent Hospital, Uniontown and Washington Hospitals.
- Seamless three-state network: Pennsylvania members may use providers in Ohio and West Virginia as long as they are in our Coventry Medicare network

WV:

- Beckley ARH Hospital, Bluefield Regional Medical Center, Cabell Huntington Hospital, Camden-Clark Memorial Hospital, Charleston Area Medical Center, Davis Memorial, Fairmont General, Greenbrier Valley, Ohio Valley Medical Center, Raleigh General, Weirton Medical Center, West Virginia University Hospitals
- Seamless three-state network: West Virginia members may use providers in Ohio and Pennsylvania as long as they are in our Coventry Medicare network

Keystone Market

Delaware / New Castle, Kent

	Aetna Medicare Standard Plan (HMO)	Aetna Medicare Choice Plan (HMO)
Why You Should Sell This Plan	Low in-network PCP copay, low copay on Tier 1 preferred generic and seamless multi-state network — our top selling plan in Delaware	This plan deserves to be noticed. Our newly introduced \$0 premium plan in Delaware. Robust network with strong benefit proposition.
Monthly Premium	\$79	\$0
PCP In-Network	\$10	\$10
Specialist In-Network	\$50	\$35
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90	\$550 per stay
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$12 copay	\$4/\$15 copay
Tier 2 - Generic	\$9/\$17 copay	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

This plan has a \$1000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.

Keystone Market

Delaware / New Castle, Sussex

Aetna Medicare Premier Plan (PPO)

Why You Should Sell This Plan

Seamless multi-state network, flexibility to see out-of-network providers, vision, hearing and fitness coverage — new to Sussex County for 2016!

Monthly Premium	\$150
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$250 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$11 copay
Tier 2 - Generic	\$14/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Bucks, Chester, Montgomery

	Advantra Silver (HMO)
Why You Should Sell This Plan	\$0 plan premium, no deductible — one of the last remaining \$0 premium plans in the region
Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$12 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

	Advantra Gold (PPO)
Why You Should Sell This Plan	Low copay, freedom to choose providers — one of the best PPOs in the area based on price, benefits and access to providers at low copays
Monthly Premium	\$124
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$600 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$2/\$20 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Bucks

Aetna Medicare Basic Plan (HMO)	
Why You Should Sell This Plan	Large network, medical only benefits, and may be a good choice for VA and PACE eligibles
Monthly Premium	\$42
PCP In-Network	\$35
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$279 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	N/A
Tier 1 - Preferred Generic	N/A
Tier 2 - Generic	N/A
Tier 3 - Preferred Brand	N/A
Tier 4 - Non-Preferred Brand	N/A
Tier 5 - Specialty	N/A

Keystone Market

Pennsylvania / Philadelphia

Aetna Medicare Standard Plan (HMO)

Why You Should Sell This Plan

Strong network, competitive premiums, \$0 copay on Tier 1 preferred generic and a high quality benefit proposition

Monthly Premium	\$99
PCP In-Network	\$35
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$12/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Bucks, Chester and Delaware

	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Standard Plan (HMO)
Why You Should Sell This Plan	Strong network, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, low inpatient hospital costs and dental and vision coverage	Strong network, \$2 copay on Tier 1 Preferred generic and affordable combination of costs and benefits
Monthly Premium	\$178	\$79
PCP In-Network	\$10	\$35
Specialist In-Network	\$30	\$50
Inpatient Hospital In-Network	\$220 per day, days 1-6; \$0 per day, days 7-90	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$8 copay	\$2/\$8 copay
Tier 2 - Generic	\$12/\$17 copay	\$12/\$17 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	29% coinsurance
This plan includes a \$150 Rx deductible for Tiers 1-5.		

Keystone Market

Pennsylvania / Montgomery

	Aetna Medicare Standard (HMO)	Aetna Medicare Premier Plan (HMO)
Why You Should Sell This Plan	Strong network, competitive premium for the region and an affordable combination of costs and benefits	Strong network, \$0 PCP copay, \$2 copay on Tier 1 preferred generic, low inpatient hospital costs, and dental and vision coverage
Monthly Premium	\$138	\$234
PCP In-Network	\$35	\$0
Specialist In-Network	\$50	\$40
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90	\$225 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$1/\$7 copay	\$2/\$10 copay
Tier 2 - Generic	\$7/\$15 copay	\$14/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	26% coinsurance	33% coinsurance
This plan includes a \$295 Rx deductible for Tiers 3-5.		

Keystone Market

Pennsylvania / Chester, Delaware, Montgomery

Aetna Medicare Main Line Prime Health Plan (HMO)

Why You Should Sell This Plan

New for 2016. Product tied to MainLine Health System with a focus on local convenience, quality and collaboration for better health outcomes. Low premium and strong benefits

Monthly Premium	\$12
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$215 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$12 copay
Tier 2 - Generic	\$11/\$17 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Philadelphia, Delaware

	Advantra Silver (HMO)	Advantra Gold (PPO)
Why You Should Sell This Plan	Our top selling plan in the Philadelphia Region! One of the last remaining \$0 premium plans in this region. No deductible and no referrals needed for specialists	Low copay, freedom to choose providers — one of the best PPOs in the area based on price, benefits and access to providers at low copays
Monthly Premium	\$0	\$125
PCP In-Network	\$15	\$15
Specialist In-Network	\$50	\$45
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90	\$150 day for days 1-5; \$0 day for 6-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$12 copay	\$5/\$19 copay
Tier 2 - Generic	\$15/\$20 copay	\$11/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	50% coinsurance
Tier 5 - Specialty	29% coinsurance	33% coinsurance
	This plan includes a \$185 Rx deductible for Tiers 3-5.	

Keystone Market

Pennsylvania / Bucks, Delaware, Montgomery, Philadelphia

Advantra Cares (HMO SNP)	
Why You Should Sell This Plan	\$0 premium dual eligible special needs plan, \$25 over-the-counter (OTC) Rx card, dental, vision transportation and free fitness benefits
Monthly Premium	\$0-\$5.80
PCP In-Network	0-20% coinsurance
Specialist In-Network	0-20% coinsurance
Inpatient Hospital In-Network	\$0 per day, days 1-60; \$289 per day, days 61-90; \$578 per day, days 91-150
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	up to 25% coinsurance
Tier 2 - Generic	up to 25% coinsurance
Tier 3 - Preferred Brand	up to 25% coinsurance
Tier 4 - Non-Preferred Brand	up to 25% coinsurance
Premiums and copays vary depending on dual eligible status.	

Keystone Market

Pennsylvania / Berks, Carbon, Cumberland, Dauphin, Lancaster, Lebanon, Lehigh, Monroe, Northampton, Schuylkill

Aetna Medicare Standard Plan (HMO)

Why You Should Sell This Plan

Strong network, \$2 copay on Tier 1 preferred generic and affordable benefits for the region

Monthly Premium	\$69
PCP In-Network	\$25
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$17 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$46 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Berks, Carbon, Lancaster, Lebanon, Lehigh, Monroe, Northampton, Schuylkill

Aetna Medicare Premier Plan (PPO)	
Why You Should Sell This Plan	Strong network, \$5 PCP copay and a quality benefit proposition
Monthly Premium	\$124
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$7/\$12 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Cumberland, Dauphin

Aetna Medicare PinnacleHealth Prime Plan (HMO)

Why You Should Sell This Plan

This plan is #1 on CMS.Gov Plan Finder for Cumberland and Dauphin Counties. \$0 premium plan, \$0 PCP Copay, no deductible and a network that includes one of the premier hospital systems in Central Pennsylvania - Pinnacle Health System

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$200 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Blair, Carbon, Centre, Clinton, Columbia, Huntingdon, Juniata, Lackawanna, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northumberland, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming

Advantra Northern Pennsylvania Gold (HMO)

Why You Should Sell This Plan

Our top selling plan in the northern tier counties of Central Pennsylvania! \$0 plan premium, low PCP copay and a high quality benefit proposition

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$190 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$10/\$15 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	\$100 copay
Tier 4 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York

Advantra Gold (PPO)	
Why You Should Sell This Plan	One of the best-selling plans in Central Pennsylvania at this price point - \$0 PCP copay, strong network, low per stay inpatient hospital, dental, vision and a free fitness membership
Monthly Premium	\$126
PCP In-Network	\$0
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$10/\$18 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, York

Advantra Silver Plus (HMO)

Why You Should Sell This Plan

This was a new plan for 2015 and was popular with our beneficiaries - Low PCP copay, low copay on Tier 1 preferred generic and a competitive premium with these benefits being offered

Monthly Premium	\$55
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$450 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$15 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Berks, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Mifflin, Perry, Snyder, Susquehanna, Wayne, Wyoming, York

Advantra Silver Plus (PPO)

Why You Should Sell This Plan	One of the best PPO values in Central Pennsylvania - low PCP copay, low copay on Tier 1 preferred generic Rx, a per stay inpatient hospital benefit and 2016 PDP enhancements
Monthly Premium	\$84
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$450 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$4/\$20 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	\$100 copay
Tier 4 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York

Advantra Silver (PPO)	
Why You Should Sell This Plan	The top selling plan in Central Pennsylvania that delivers consistency for the 9th year in a row - \$0 plan premium, low PCP copay, strongest network in area
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$9/\$15 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Butler, Cambria, Cameron, Carbon, Centre, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

	Advantra Basic Medical (HMO)	Advantra One (PPO)
Why You Should Sell This Plan	Medical coverage only; may be beneficial for VA and PACE eligibles	Niche product with monthly Part B premium giveback of \$45
Monthly Premium	\$19	\$24
PCP In-Network	\$10	\$35
Specialist In-Network	\$50	\$50
Inpatient Hospital In-Network	\$225 per day, days 1-7; \$0 per day, days 8-90	\$540 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	N/A	\$8/\$15 copay
Tier 2 - Generic	N/A	\$15/\$20 copay
Tier 3 - Preferred Brand	N/A	\$47 copay
Tier 4 - Non-Preferred Brand	N/A	\$100 copay
Tier 5 - Specialty	N/A	33% coinsurance

Available in 4 new counties for 2016:
Chester, Delaware, Montgomery, Philadelphia

Keystone Market

Pennsylvania / Berks, Erie, Fayette, Lehigh, Northampton

Advantra Cares (HMO SNP)

Why You Should Sell This Plan

\$0 premium dual eligible special needs plan with a strong provider network, \$25 over-the-counter (OTC) Rx card, dental, vision transportation and free fitness benefits

Monthly Premium	\$0-\$11.50
PCP In-Network	0-20% coinsurance
Specialist In-Network	0-20% coinsurance
Inpatient Hospital In-Network	\$0 per day, days 1-60; \$289 per day, days 61-90; \$578 per day, days 91-150
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	up to 25% coinsurance
Tier 2 - Generic	up to 25% coinsurance
Tier 3 - Preferred Brand	up to 25% coinsurance
Tier 4 - Non-Preferred Brand	up to 25% coinsurance

Premiums and copays vary depending on dual eligible status.

Keystone Market

Pennsylvania / Allegheny

	Advantra Gold (HMO)	Advantra Silver (HMO)
Why You Should Sell This Plan	Popular HMO product with Tier 1 generic prescription gap coverage; \$5 PCP copay; dental and vision benefits	Great HMO plan with a strong value proposition for the premium; priced lower than competitors and a strong hospital network
Monthly Premium	\$119	\$30
PCP In-Network	\$5	\$15
Specialist In-Network	\$40	\$40
Inpatient Hospital In-Network	\$400 per stay	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$12 copay	Tier 1 - Generic \$7/\$20 copay
Tier 2 - Generic	\$9/\$19 copay	Tier 2 - Preferred Brand \$47 copay
Tier 3 - Preferred Brand	\$47 copay	Tier 3 - Non-Preferred Brand 50% coinsurance
Tier 4 - Non-Preferred Brand	\$100 copay	Tier 4 - Specialty 30% coinsurance
Tier 5 - Specialty	33% coinsurance	

This plan includes a \$140 Rx deductible for Tiers 2-4.

Keystone Market

Pennsylvania / Allegheny

	Advantra Gold (PPO)
Why You Should Sell This Plan	High option PPO with no in-network deductible; lower copays and strong network access
Monthly Premium	\$139
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$450 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$5/\$15 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

	Advantra Silver (PPO)
Why You Should Sell This Plan	Mid point PPO option with no in-network deductible and strong network access
Monthly Premium	\$82
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$150 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$9/\$16 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Allegheny

Advantra Choice Plan (HMO)

Why You Should Sell This Plan

NEW \$0 premium high deductible HMO plan. Deductible only applies to limited number of benefits

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$550 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$15 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

This plan has a \$1,000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.

Keystone Market

Pennsylvania / Fayette

Advantra Fayette Prime (HMO)

Why You Should Sell This Plan

High Value Network; built in partnership with Fayette Regional Health System with great benefits; low monthly premium and PCP copays. Focused on local convenience, quality and collaboration, for better health outcomes

Monthly Premium	\$29
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$400 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$8/\$14 copay
Tier 2 - Generic	\$15 /\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Armstrong, Beaver, Bedford, Butler, Cambria, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland

	Advantra Gold (HMO)	Advantra Silver (PPO)
Why You Should Sell This Plan	Lower copays for frequently used services; Tier 1 generic drug gap coverage; \$5 PCP copay; inpatient hospital copay per stay	Excellent value PPO product in the market with lower Tier 1 and 2 copays
Monthly Premium	\$130	\$76
PCP In-Network	\$5	\$10
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$290 per stay	\$500 per stay
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$12 copay	\$5/\$17 copay
Tier 2 - Generic	\$12/\$17 copay	\$10 /\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

Keystone Market

Pennsylvania / Cameron, Crawford, Elk, Erie, Forest, Mercer, Venango, Warren

Advantra Silver Plus (HMO)	
Why You Should Sell This Plan	Excellent value; best selling HMO product; better price than competitors; hospital copay per stay
Monthly Premium	\$49
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$460 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$10/\$15 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

Keystone Market

Pennsylvania / Adams, Armstrong, Beaver, Bedford, Berks, Blair, Butler, Cambria, Cameron, Carbon, Centre, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

Advantra Silver (HMO)

Why You Should Sell This Plan

Lead HMO product with a \$0 premium for the 11th consecutive year, includes Part D coverage

Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$215 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$10/\$19 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Keystone Market

West Virginia / Berkeley, Brooke, Doddridge, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Monongalia, Morgan, Ohio, Preston, Randolph, Taylor, Tucker, Upshur, Wetzel

Advantra Gold (PPO)

Why You Should Sell This Plan

One of the best PPO plans in the area with a lower premium; no in-network deductible and strong provider access

Monthly Premium	\$76
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$475 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$2/\$20 copay
Tier 2 - Preferred Brand	\$45 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	30% coinsurance

This plan includes a \$140 Rx deductible for Tiers 2-4.

Keystone Market

West Virginia / Boone, Braxton, Cabell, Clay, Fayette, Gilmer, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, Mercer, Nicholas, Putnam, Raleigh, Ritchie, Wayne, Wirt, Wood, Wyoming

Advantra Gold (PPO)

Why You Should Sell This Plan

Great value PPO plan with a low premium; no in-network deductible and strong network access.

Monthly Premium	\$75
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$475 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$9/\$14 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	\$100 copay
Tier 4 - Specialty	33% coinsurance

Keystone Market

West Virginia / Boone, Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, Mercer, Nicholas, Pleasants, Putnam, Raleigh, Ritchie, Roane, Summers, Wayne, Webster, Wirt, Wood, Wyoming

Advantra Silver (HMO)	
Why You Should Sell This Plan	Great value HMO with low premium that includes Part D, no referrals to specialists; better hospital network than competitors
Monthly Premium	\$20
PCP In-Network	\$15
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$2/\$20 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

Advantra Choice (HMO)	
Why You Should Sell This Plan	NEW \$0 premium high deductible HMO plan. Deductible only applies to limited number of benefits
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$485 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$18 copay
Tier 2 - Generic	\$17/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

This plan has a \$975 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.

Keystone Market

West Virginia / Barbour, Berkeley, Brooke, Doddridge, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Monongalia, Morgan, Ohio, Preston, Randolph, Taylor, Tucker, Tyler, Upshur, Wetzel

Advantra Choice (HMO)

Why You Should Sell This Plan

NEW \$0 premium high deductible HMO plan. Deductible only applies to limited number of benefits

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$485 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$16 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

This plan has a \$1000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.



Northeast

Keystone

New England

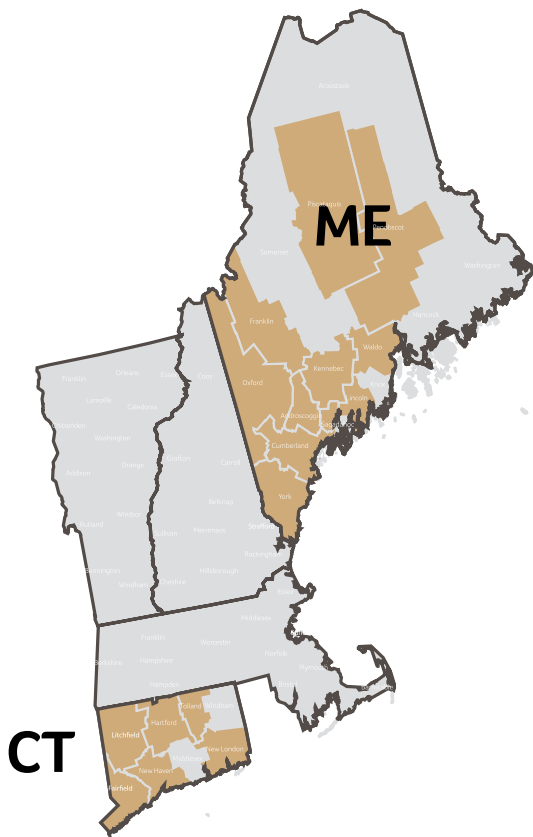
New Jersey

New York

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New England Market



Number of Medicare eligibles*

CT Inland	222,589
CT Shoreline	348,591
ME Northern	52,363
ME Southern	109,072
ME Mid	52,285
ME Expansion (additional)	26,105
Total	811,005

Service Area: CT: Fairfield, Hartford, Litchfield, New Haven, New London, Tolland
ME: Androscoggin, Cumberland, Franklin, Kennebec, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Waldo, York

*MA State/County Penetration – May 2015, CMS.gov

New England Market

Market Highlights

CT:

- \$0 Premium Plans available in all CT Counties
- 2016 Expansion into New London County
- Open Access Plans available in All Counties
- Access to Aetna’s National Medicare Network
- Free Gym Membership at participating facilities
- Plans that include reimbursement for Eye Glasses and Hearing Aids
- Dental reimbursement embedded

ME:

- 2016 Expansion into Franklin, Lincoln and Waldo Counties
- \$0 Premium Plans available in Southern Maine Counties
- Open Access Plans available in Southern Maine Counties
- Competitive Plan Premium in Northern Maine Counties
- Access to Aetna’s National Medicare Network, including Greater Boston Facilities and Physicians
- Free Gym Membership at participating facilities
- Dental reimbursement embedded

Strong Network

CT:

- Includes Yale New Haven Hospital, Hartford Healthcare Partners, ProHealth Physicians, PriMed, CT State Medical Society, and Eastern CT PHO

ME:

- Includes Intermed, Maine Medical Center PHO, Central and Western Maine PHO, Primecare Physician Associates, Kennebec Health Alliance, Eastern Maine Medical, and Martin’s Point Physicians

New England Market

Maine / Cumberland, York, Sagadahoc

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$5 PCP copay, \$0 copay on Tier 1 preferred generic, \$150 annual preventive dental allowance and open-access to any in-network provider within Aetna's national network of care providers

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Includes an annual preventive dental allowance of \$150.

New England Market

Maine / Androscoggin, Kennebec

Aetna Medicare Elite Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$5 PCP copay, \$0 copay on Tier 1 preferred generic, a \$150 annual preventive dental allowance — this plan does have a \$1,000 plan deductible on some services

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$600 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

This plan has a \$1,000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services. Includes an annual preventive dental allowance of \$150.

New England Market

Maine / Franklin, Lincoln, Waldo

Aetna Medicare Elite Plan (HMO)

Why You Should Sell This Plan

Low PCP copay, low copay on many routine services, low copay on Tier 1 preferred generic, a \$150 annual preventive dental allowance — this plan does have a \$1,000 deductible on some services

Monthly Premium	\$35
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$600 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$15 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

This plan has a \$1,000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services. Includes an annual preventive dental allowance of \$150.

New England Market

Maine / Oxford, Penobscot, Piscataquis

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Elite Plan (HMO)
Why You Should Sell This Plan	No plan deductible and low copay on Tier 1 preferred generic	Low PCP copay, reasonable plan premium, low copay on many routine services, a \$150 annual preventive dental allowance — this plan does have a \$1,000 plan deductible on some services
Monthly Premium	\$79	\$35
PCP In-Network	\$15	\$5
Specialist In-Network	\$45	\$35
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90	\$600 per stay
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$15 copay	\$0/\$10 copay
Tier 2 - Generic	\$15/\$20 copay	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

This plan has a \$1,000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services. Includes an annual preventive dental allowance of \$150.

New England Market

Connecticut / Fairfield, Hartford, Litchfield, New Haven, Tolland

Aetna Medicare Standard Plan (PPO)

Why You Should Sell This Plan

\$5 copay on Tier 1 preferred generic, competitive in-network costs and benefits, the freedom to seek care at out-of-network providers and an annual dental allowance of \$150

Monthly Premium	\$99
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$240 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$12 copay
Tier 2 - Generic	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Includes an annual preventive dental allowance of \$150.

New England Market

Connecticut / Fairfield, Hartford, Litchfield, New Haven, New London, Tolland

Aetna Medicare Standard Plan (HMO)

Why You Should Sell This Plan

\$6 copay on Tier 1 preferred generic, low PCP copay, competitive in-network costs and benefits and an annual dental allowance of \$150

Monthly Premium	\$129
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,500 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$15 copay
Tier 2 - Generic	\$14/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Includes an annual preventive dental allowance of \$150.

New England Market

Connecticut / Hartford, Litchfield, Tolland

	Aetna Medicare Value Plan (HMO)	Aetna Medicare Elite Plan (HMO)
Why You Should Sell This Plan	\$4 copay on Tier 1 preferred generic, reasonable plan premium, a \$150 annual dental allowance and an open-access feature allowing members to go to any in-network provider within Aetna's national network of care providers	\$0 plan premium, low PCP copay, low copays on many routine services, \$5 copay on Tier 1 preferred generic, a \$150 annual preventive dental allowance and open-access to any in-network provider within Aetna's national network of care providers — this plan does have a \$1,000 plan deductible on some services
Monthly Premium	\$39	\$0
PCP In-Network	\$30	\$10
Specialist In-Network	\$50	\$35
Inpatient Hospital In-Network	\$395 per day, days 1-4; \$0 per day, days 5-90	\$600 per stay
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$15 copay	\$5/\$14 copay
Tier 2 - Generic	\$12/\$20 copay	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance
	Includes an annual preventive dental allowance of \$150.	This plan has a \$1,000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services. Includes an annual preventive dental allowance of \$150.

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New England Market

Connecticut / Fairfield, New Haven, New London

Aetna Medicare Elite Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, low PCP copay, low copays on many routine services, \$5 copay in Tier 1 preferred generic, a \$150 annual preventive dental allowance and open-access to any in-network provider within Aetna’s national network of care providers — it does have a \$1,000 plan deductible on some services

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$600 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$14 copay
Tier 2 - Generic	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

This plan has a \$1,000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services. Includes an annual preventive dental allowance of \$150.



Northeast

Keystone

New England

New Jersey

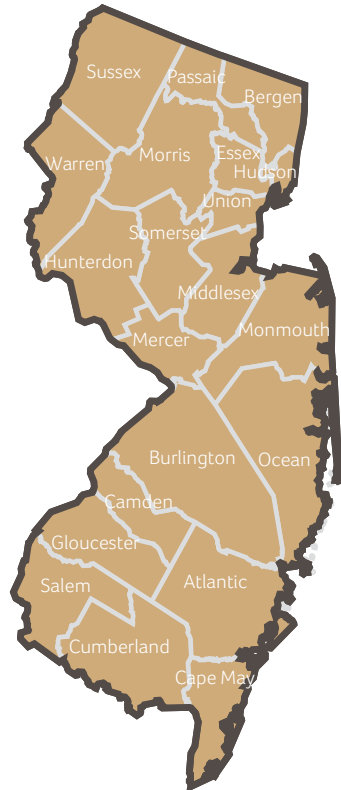
New York

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New Jersey Market

New Jersey / NJ



NJ

Number of Medicare eligibles*

NJ Northern	1,081,643
NJ Southern	397,018
Total	1,478,661

Service Area: NJ: Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren

*MA State/County Penetration – May 2015, CMS.gov

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New Jersey Market

Market Highlights

NNJ:

- New for 2016 Elite \$0 premium HMO open access plan in Ocean and Monmouth Counties \$0 PCP, \$20 Spec, \$600 flat rate hospital copay
- New for 2016 \$0 Labs on all plans
- Expanding Standard PPO \$69 plan into 6 new Counties
- 10 County Premier HMO plan open access in 10 Counties
- 4 STAR rated HMO plans
- Addition of Silver Sneakers Gym network

SNJ:

- Renewing current 6 SNJ County \$65 HMO plan
- No RX deductible on 3 county plans in SNJ plans
- Addition of Silver Sneakers gym network
- Travel Advantage on all plans to use out of state Aetna networks

Strong Network

NNJ:

- ACO agreement with three strategically located hospital systems (Atlantic Health, Hackensack and Hunterdon) will result in extremely strong market advantage; systems include Morristown Memorial, Chilton Med Ctr, Newton Medical Ctr, Overlook Hospital, Hunterdon Medical and Hackensack Hospital
- Other key hospitals include Meridian Health Systems (comprised of Jersey Shore University, Ocean Medical Center, Riverview Medical, Southern Ocean and Bayshore Community) and St Joseph's Hospital in Passaic county

SNJ:

- Includes Deborah Heart and Lung Center, Cooper Hospital, Virtua Health System, RWJ University Hospital at Hamilton and AtlantiCare Regional Medical Center

NJ:

- Seamless multi-state network for non-High Value Network members: non-High Value network NJ members may use network providers in NY/NJ/PA and any U.S. state that has an Aetna Medicare network

New Jersey Market

New Jersey / Atlantic, Burlington, Camden, Cumberland, Gloucester, Salem

Aetna Medicare Standard Plan (HMO)

Why You Should Sell This Plan

4 Star-rated HMO, no deductible, comprehensive network, \$0 copay on Tier 1 preferred generic, broad Rx formulary, \$250 brand-only deductible (tiers 3-5), Silver Sneakers and Travel Advantage included for Aetna networks out of state

Monthly Premium	\$65
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$285 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$15 copay
Tier 2 - Generic	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	27% coinsurance

This plan includes a \$250 Rx deductible for Tiers 3-5

New Jersey Market

New Jersey / Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Sussex, Union

	Aetna Medicare Basic Plan (HMO)	Aetna Medicare Premier Plan (HMO)
Why You Should Sell This Plan	\$0 premium, no deductibles/coinsurance, \$0 PCP copay, open access and gym benefit	\$15 PCP copay, no deductibles/coinsurance, multi-state comprehensive network access, \$0 copay on Tier 1 preferred generic and gym benefit
Monthly Premium	\$0	\$151
PCP In-Network	\$0	\$15
Specialist In-Network	\$50	\$35
Inpatient Hospital In-Network	\$275 per day, days 1-5; \$0 per day, days 6-90	\$225 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	N/A	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	N/A	\$0/\$17 copay
Tier 2 - Generic	N/A	\$9/\$20 copay
Tier 3 - Preferred Brand	N/A	\$47 copay
Tier 4 - Non-Preferred Brand	N/A	\$100 copay
Tier 5 - Specialty	N/A	29% coinsurance

This plan includes a \$170 Rx deductible for Tiers 3-5

New Jersey Market

New Jersey / Bergen, Essex, Hudson, Hunterdon, Morris, Passaic, Somerset, Sussex, Union, Warren

Aetna Medicare NNJ Prime Plan (HMO)

Why You Should Sell This Plan

4 Star-rated HMO, \$0 premium, no deductibles/coinsurance, \$0 PCP and \$0 lab copays, \$0 copay on Tier 1 preferred generic, gym membership and 10 County comprehensive network

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$290 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$9/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

New Jersey Market

New Jersey / Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union, Warren

Aetna Medicare Standard Plan (PPO)

Why You Should Sell This Plan

\$15 PCP, \$0 copay on Tier 1 preferred generic, no referrals required, gym membership, open access network — one of the only PPO's left in the state

Monthly Premium	\$69
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$250 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$9/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

New Jersey Market

New Jersey / Ocean

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

4 STAR-rated HMO, no deductibles/coinsurance, PDP included, gym membership, network includes Meridian 5 Hospital system and access to in-state and out-of-state Aetna network providers

Monthly Premium	\$49
PCP In-Network	\$25
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$335 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$9/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

New Jersey Market

New Jersey / Camden, Gloucester, Mercer

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

4 Star-rated HMO, low plan premium, \$10 PCP copay, \$0 copay on Tier 1 preferred generic, gym membership included and network includes access to in-state and out-of-state Aetna network providers

Monthly Premium	\$38
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$8/\$18 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

New Jersey Market

New Jersey / Ocean, Monmouth

Aetna Medicare Elite Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay on Tier 1 preferred generic, flat \$600 hospital copay for stay, gym membership included, network includes Meridian 5 Hospital system and access to in-state and out-of-state Aetna network providers — new for 2016!

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$20
Inpatient Hospital In-Network	\$600 per stay•
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$9/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

This plan has a \$1,000 deductible, which applies to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.



Northeast

Keystone

New England

New Jersey

New York

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New York Market



Number of Medicare eligibles*

NY Albany	139,498
NY Binghamton	71,859
NY Hudson Valley	288,642
NY Nassau	244,348
NY Metro New York	1,198,054
NY Rochester	217,975
NY Syracuse	134,034
Total	2,294,410

Service Area: NY Albany, Bronx, Broome, Cayuga, Chemung, Columbia, Cortland, Greene, Kings, Livingston, Monroe, Nassau, New York, Onondaga, Ontario, Orange, Orleans, Oswego, Queens, Rensselaer, Richmond, Rockland, Schenectady, Seneca, Sullivan, Tioga, Wayne, Westchester, Yates

*MA State/County Penetration – May 2015, CMS.gov

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New York Market

Market Highlights

NY:

- 2016 Expansion into Nassau, Chemung, Cortland and Capital District area including : Albany, Columbia, Greene, Rensselaer & Schenectady.
- \$0 Premium Plan Options
- No referrals needed
- In-Network coverage that travels with the member.
- \$0 Lab plan options
- Free Gym Membership at participating facilities.
- Eye Glass and Hearing Aid reimbursements available.
- Open Access Plans available in all approved counties
- 4.0 Star Rating on Aetna PPO Plans

Strong Network

- Seamless multi-state network that includes most major medical systems
- ***New York members may use providers in any U.S. state as long as they are in our Aetna Medicare Network

New York Market

New York / Bronx, Kings, Richmond

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Value Plan (HMO)
Why You Should Sell This Plan	\$0 plan premium, \$0 labs, \$3 copay on Tier 1 preferred generic, no referrals, eye wear allowance, free fitness programs and gym membership	Low PCP copay, \$0 labs, \$2 copay on Tier 1 preferred generic, no referrals, preventative and comprehensive dental, eye wear allowance and free fitness programs and gym membership
Monthly Premium	\$0	\$69
PCP In-Network	\$20	\$10
Specialist In-Network	\$45	\$40
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$17 copay	\$2/\$12 copay
Tier 2 - Generic	\$10/\$20 copay	\$9/\$17 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	28% coinsurance	28% coinsurance

New York Market

New York / Rockland, Westchester

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	\$0 labs, large comprehensive network, no referrals and free fitness programs and gym membership
Monthly Premium	\$101
PCP In-Network	\$25
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$9 copay
Tier 2 - Generic	\$8/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance

New York Market

New York / Broome, Cayuga, Onondaga, Oswego, Tioga

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

Low plan premium, \$0 lab copay, no referrals, hearing aid allowance and free fitness programs and gym membership

Monthly Premium	\$29
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$345 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$14 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	30% coinsurance

New York Market

New York / New York, Queens

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	\$0 plan premium, \$0 labs, no referrals, low copay for out patient surgery and free fitness programs and gym membership
Monthly Premium	\$0
PCP In-Network	\$30
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$11 copay
Tier 2 - Generic	\$10/\$18 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance

New York Market

New York / New York, Queens, Richmond

Aetna Medicare Standard Plan (PPO)

Why You Should Sell This Plan

Low PCP copay, \$0 labs, \$1 copay on Tier 1 preferred generic, no referrals, hearing aid allowance and free fitness programs and gym membership, out of network coverage for added flexibility

Monthly Premium	\$97
PCP In-Network	\$15
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$1/\$19 copay
Tier 2 - Generic	\$9/\$20 copay
Tier 3 - Preferred Brand	\$40 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance

New York Market

New York / Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Yates

Aetna Medicare Premier Plan (PPO)

Why You Should Sell This Plan

\$0 plan premium, low PCP copay, \$0 labs, no referrals, eye wear & hearing aid allowance and free fitness programs and gym membership, out of network coverage for added flexibility

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$345 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$13 copay
Tier 2 - Generic	\$10/\$16 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	30% coinsurance

New York Market

New York / Broome, Cayuga, Chemung, Cortland, Oswego, Tioga

Aetna Medicare Value Plan (PPO)

Why You Should Sell This Plan

\$0 plan premium, low PCP copay, \$0 labs, no referrals, preventive dental and free fitness programs and gym membership, out of network coverage for added flexibility

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$270 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$15 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	30% coinsurance

New York Market

New York / Onondaga

Aetna Medicare Syracuse Prime Plan (PPO)

Why You Should Sell This Plan

\$0 plan premium, low PCP copay, \$0 labs, low out-patient surgery copay, preventive dental and free fitness programs and gym membership, out of network coverage for added flexibility

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$15 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	31% coinsurance

New York Market

New York / Orange, Sullivan

Aetna Medicare Premier Plan (PPO)

Why You Should Sell This Plan

\$0 lab copay, large comprehensive network, no referrals, preventive dental and free fitness programs and gym membership, out of network coverage for added flexibility

Monthly Premium	\$99
PCP In-Network	\$25
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$1/\$15 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	28% coinsurance

New York Market

New York / Nassau

Aetna Medicare Premier Plan (PPO)	
Why You Should Sell This Plan	\$2 copay on Tier 1 preferred generic, no referrals, comprehensive network and free fitness programs and gym membership, out of network coverage for added flexibility
Monthly Premium	\$138
PCP In-Network	\$25
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$8/\$18 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	28% coinsurance

New York Market

New York / Albany, Columbia, Greene, Rensselaer, Schenectady

Aetna Medicare Premier Plan (PPO)

Why You Should Sell This Plan

Competitive premium, low copays, eye wear & hearing aid allowance and free fitness programs and gym membership, out of network coverage for added flexibility

Monthly Premium	\$34
PCP In-Network	\$15
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$8 copay
Tier 2 - Generic	\$8/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	27% coinsurance

New York Market

New York / Kings

Aetna Medicare Premier Plan (PPO)

Why You Should Sell This Plan

\$0 labs, \$1 copay on Tier 1 preferred generic, no referrals, preventive dental, eye wear & hearing aid allowance and free fitness programs and gym membership, out of network coverage for added flexibility

Monthly Premium	\$109
PCP In-Network	\$25
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$1/\$8 copay
Tier 2 - Generic	\$7/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	26% coinsurance



Southeast

Capitol

Deep South

Florida

Mid-South

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Capitol Market



Number of Medicare eligibles*

DC District of Columbia	87,311
VA Danville/Roanoke	99,182
VA Hampton Roads/Newport News	69,017
VA Northern	292,340
VA Richmond	150,241
Total	698,091

Service Area: DC: District of Columbia **VA:** Alexandria City, Arlington, Chesterfield, Danville City, Fairfax, Fairfax City, Falls Church City, Franklin, Franklin City, Fredericksburg City, Gloucester, Hampton City, Hanover, Henrico, Henry, Loudoun, Manassas City, Manassas Park City, Martinsville City, Newport News City, Pittsylvania, Prince William, Richmond City, Roanoke, Roanoke City, Spotsylvania, Stafford, York

*MA State/County Penetration – May 2015, CMS.gov

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Capitol Market

Market Highlights

All plans include:

- 4 Star PPO plan option with flexibility of Out-Of-Network choice
- 4 Star HMO plan with In-network coverage that travels with every member with the Travel Advantage benefit (excludes N. VA HMO)
- National RX coverage
- Access to 24-hour Nurse Hotline

DC:

- \$0 preventive care and \$10 HMO PCP copay and \$15 PPO PCP copay
- Access to Dental, Vision, and Hearing aid benefits at an additional premium
- \$0 Silver&Fit membership

Northern VA:

- Network includes the Inova Hospital System
- \$0 preventive care and \$10 HMO PCP and \$15 PPO PCP copay
- \$0 Routine Vision and Hearing Exams
- \$0 Silver&Fit membership

Richmond VA:

- \$0 monthly premium HMO
- \$0 preventive care and \$5 HMO PCP copay and \$15 PPO PCP copay
- \$0 Silver&Fit membership

Newport News VA:

- \$0 monthly premium HMO
- \$0 preventive care and \$5 HMO PCP copay and \$15 PPO PCP copay
- \$0 Silver&Fit membership

Danville VA:

- Low monthly premium HMO
- \$0 preventive care and \$5 HMO PCP copay and \$15 PPO PCP copay
- \$0 Silver&Fit membership

Roanoke VA:

- New Expansion market includes 3 new counties
- \$0 monthly premium HMO
- \$0 preventive care including \$0 labs
- \$5 PCP copay and \$15 PPO PCP copay
- \$0 Silver&Fit membership

Strong Network

DC:

- Network includes every hospital in the D.C. area

Northern VA:

- Network includes the Inova Hospital System. All five of Inova's hospitals have been recognized by U.S. News & World Report as "Best Hospital" for 2013-14

Richmond VA:

- Network includes both Bons Secours and HCA Hospital Systems

Danville VA:

- Network includes the Life Point Hospitals, the Gateway Health Alliance Providers Group and Carilion Medical Associates

Newport News VA:

- Network includes Riverside Hospital System

Roanoke VA:

- Network includes the Carilion Roanoke Health System and the Lewis-Gale Regional Health System HCA

Capitol Market

District of Columbia / District of Columbia

	Aetna Medicare Standard Plan (HMO)	Aetna Medicare Premier Plan (PPO)
Why You Should Sell This Plan	4 Star-rated HMO, low PCP copay, low specialist copays, \$3 copay on Tier 1 preferred generic, strong network that includes every hospital in D.C. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services	4 Star-rated PPO, \$3 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services
Monthly Premium	\$50	\$89
PCP In-Network	\$10	\$20
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$295 per day, days 1-6	\$285 per day, days 1-6;
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$10 copay	\$3/\$10 copay
Tier 2 - Generic	\$12/\$20 copay	\$12/\$20 copay
Tier 3 - Preferred Brand	\$40/\$43 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	29% coinsurance	33% coinsurance

Capitol Market

Northern Virginia / Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford

	Aetna Medicare Innovation Prime Plan (HMO)	Aetna Medicare Innovation Choice Plan (PPO)
Why You Should Sell This Plan	4 Star-rated HMO, \$4 copay on Tier 1 preferred generic, strong network that includes the Inova Hospital. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services	4 Star-rated PPO, competitive out-of-pocket costs, \$3 copy on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services
Monthly Premium	\$55	\$87
PCP In-Network	\$10	\$15
Specialist In-Network	\$40	\$50
Inpatient Hospital In-Network	\$285 per day, days 1-6	\$295 per day, days 1-5
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay	\$3/\$10 copay
Tier 2 - Generic	\$12/\$20 copay	\$8/\$20 copay
Tier 3 - Preferred Brand	\$43/\$45 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	29% coinsurance	31% coinsurance

Capitol Market

Richmond VA / Chesterfield, Hanover, Henrico, Richmond City

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Essential Plan (PPO)
Why You Should Sell This Plan	4 Star-rated HMO, \$0 plan premium, \$4 copay for Tier 1 preferred generic. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services	4 Star-rated PPO, competitive out-of-pocket costs, \$3 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services
Monthly Premium	\$0	\$55
PCP In-Network	\$5	\$15
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$279 per day, days 1-7	\$279 per day, days 1-7
Out-of-pocket Maximum	\$6,300 In-Network	\$6,450 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay	\$3/\$10 copay
Tier 2 - Generic	\$12/\$20 copay	\$9/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

Capitol Market

Danville VA / Danville City, Franklin City, Henry, Martinsville City, Pittsylvania

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Essential Plan (PPO)
Why You Should Sell This Plan	4 Star-rated HMO, lower copays for frequently used benefits, \$5 PCP copay, \$4 copay on Tier 1 preferred generic, \$0 gym membership, members can focus on preventative care with \$0 services	4 Star-rated PPO, competitive out-of-pocket costs, \$3 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services
Monthly Premium	\$28	\$68
PCP In-Network	\$5	\$15
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$279 per day, days 1-7	\$279 per day, days 1-7
Out-of-pocket Maximum	\$6,300 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay	\$3/\$10 copay
Tier 2 - Generic	\$12/\$20 copay	\$9/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

Capitol Market

Newport News VA / Gloucester, Hampton City, Newport News City, York

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Essential Plan (PPO)
Why You Should Sell This Plan	4 Star-rated HMO, \$0 plan premium, \$5 PCP copay, lower copays for frequently used benefits, \$0 gym membership and members can focus on preventive care with \$0 services	4 Star-rated PPO, competitive out-of-pocket costs, \$3 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services
Monthly Premium	\$0	\$55
PCP In-Network	\$5	\$15
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$295 per day, days 1-6	\$279 per day, days 1-7
Out-of-pocket Maximum	\$6,300 In-Network	\$6,450 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay	\$3/\$10 copay
Tier 2 - Generic	\$12/\$20 copay	\$9/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

Capitol Market

Roanoke VA - NEW MARKET / Franklin, Roanoke, Roanoke City

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Essential Plan (PPO)
Why You Should Sell This Plan	4 Star-rated HMO, \$0 plan premium, \$5 PCP copay, lower copays for frequently used benefits, network includes Carilion Health System and Lewis-Gale Regional Health System HCA, \$4 copay on Tier 1 preferred generic, \$0 gym membership and members can focus on preventive care with \$0 services including labs — new expansion market	4 Star-rated PPO, \$3 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership and members can focus on preventive care with \$0 services— new expansion market
Monthly Premium	\$0	\$55
PCP In-Network	\$5	\$15
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$285 per day, days 1-6	\$270 per day, days 1-7
Out-of-pocket Maximum	\$4,950 In-Network	\$6,450 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay	\$3/\$10 copay
Tier 2 - Generic	\$12/\$20 copay	\$9/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance



Southeast

Capitol

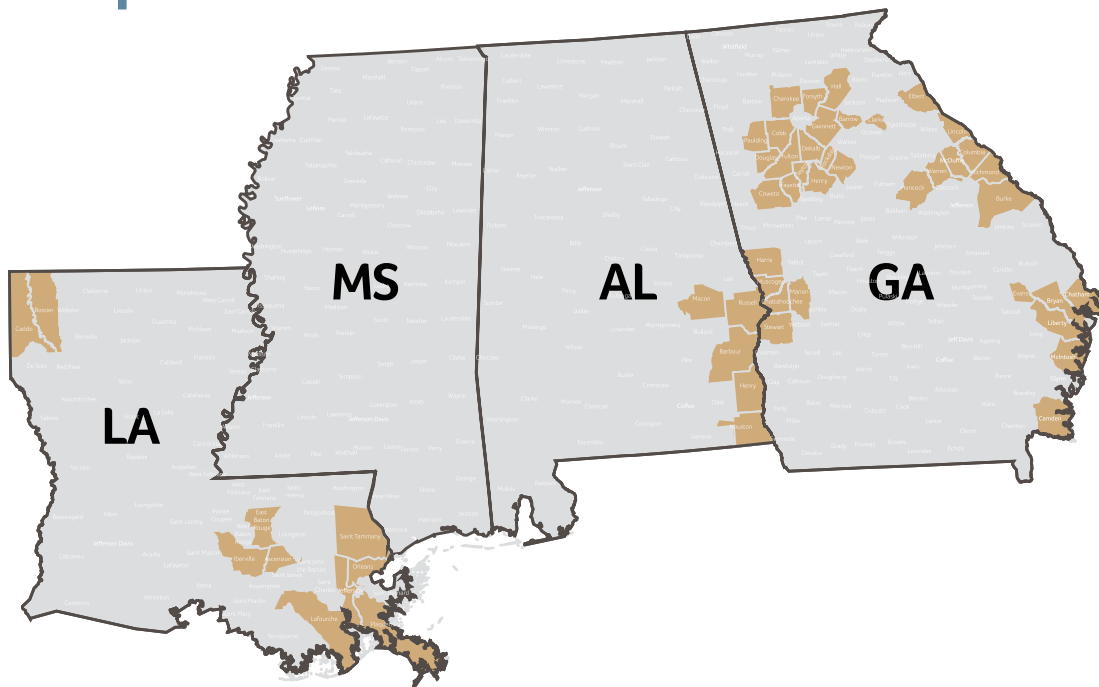
Deep South

Florida

Mid-South

[Return to table of contents](#)

Deep South Market



Number of Medicare eligibles*

AL Alabama	47,067
GA Atlanta	653,412
GA Augusta	70,461
GA Coastal	66,069
GA Columbus	40,356
LA Baton Rouge	87,459
LA New Orleans	197,826
LA Shreveport	64,546
Alabama	908,523
Georgia	666,669
Louisiana	431,730
Mississippi	554,451
Total	3,788,569

Service Area: **AL:** Barbour, Henry, Houston, Macon, Russell **GA:** Barrow, Bryan, Burke, Camden, Chatham, Chattahoochee, Cherokee, Clarke, Clayton, Cobb, Columbia, Coweta, DeKalb, Douglas, Elbert, Evans, Fayette, Forsyth, Fulton, Gwinnett, Hall, Hancock, Harris, Henry, Liberty, Lincoln, Marion, McDuffie, McIntosh, Muscogee, Newton, Paulding, Richmond, Rockdale, Stewart, Warren **LA:** Ascension, Bossier, Caddo, East Baton Rouge, Iberville, Jefferson, Lafourche, Orleans, Plaquemines, Saint Tammany

*MA State/County Penetration – May 2015, CMS.gov

Deep South Market

Market Highlights

New Orleans Metro and Baton Rouge Metro

- \$0 monthly premium HMO with \$0 annual deductible
- Specialist Copay \$30
- \$10 PCP Copay
- \$0 copays on Preferred Generic Prescription Drugs at preferred pharmacies
- \$0 Healthways SilverSneakers fitness membership
- \$250 Annual Comprehensive Dental benefit, plus additional preventive dental benefits
- \$100 Vision Allowance

North Louisiana (Bossier and Caddo) and St. Tammany

- Low monthly premium HMO with \$0 annual deductible
- \$5 PCP /\$35 Specialist copay
- Large pharmacy network
- \$0 copays on Preferred Generic Prescription Drugs at preferred pharmacies
- \$0 Healthways SilverSneakers fitness membership
- Preventive Dental Visit
- \$75 Vision allowance

Strong Network

- **New Orleans Metro (St. Tammany / Orleans / Jefferson / Plaquemines)**
LSU Healthcare System, East Jefferson General Hospital, West Jefferson General Hospital, Touro, St. Tammany Parish Hospital, Louisiana Medical Center & Heart Hospital Lacombe, Slidell Memorial Hospital, Fairway Medical Center
- **Baton Rouge Metro (East Baton Rouge / Ascension / Iberville / LaFourche)**
LSU Healthcare System, Baton Rouge General, Our Lady of the Lake, NorthOaks, TGMC, CIS, Thibodaux Regional Medical Center, Prevost Memorial Hospital, St. Elizabeth Hospital, Women’s Hospital
- **Shreveport / NW Louisiana (Bossier & Caddo Parishes)**
LSU Healthcare System, Willis Knighton Health System

Deep South Market

Georgia / Cherokee, DeKalb, Forsyth, Fulton, Gwinnett

Aetna Medicare Select Plan (HMO) (H1109-005)

Why You Should Sell This Plan	\$10 PCP copay, no deductibles, \$4 copay on Tier 1 preferred generic, optional dental add on and Travel Advantage benefit
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$285 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,650 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Deep South Market

Georgia / Barrow, Bryan, Burke, Camden, Chatham, Chattahoochee, Clarke, Clayton, Cobb, Columbia, Coweta, DeKalb, Douglas, Evans, Fayette, Forsyth, Fulton, Gwinnett, Hall, Harris, Liberty, Marion, McDuffie, McIntosh, Muscogee, Newton, Paulding, Richmond, Rockdale

Advantra Preferred (PPO) (H1608-028)

Why You Should Sell This Plan

4.5 Star-rated PPO, \$5 PCP copay, no referrals, \$5 copay on Tier 1 preferred generic, rich formulary, dental and vision allowance and Silver Sneakers membership

Monthly Premium	\$34
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$249 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,650 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$10 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Deep South Market

Louisiana / Ascension, East Baton Rouge, Iberville, Jefferson, Lafourche, Orleans, Plaquemines

Advantra (HMO) (H3928-001)	
Why You Should Sell This Plan	\$0 plan premium, \$5 PCP copay, \$0 copay on Tier 1 preferred generic, dental allowance and an eye wear allowance
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$150 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$5,900 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Deep South Market

Louisiana / Bossier, Caddo, St. Tammany

Advantra (HMO) (H3928-002)

Why You Should Sell This Plan

Low plan premium, \$10 PCP copay, \$0 copay on Tier 1 preferred generic, preventative dental visit and an eye wear allowance

Monthly Premium	\$29
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$175 per day, days 1-10; \$0 per day, days 11-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Deep South Market

Georgia / Bryan, Chatham, Chattahoochee, Cobb, Columbia, DeKalb, Douglas, Evans, Fayette, Forsyth, Fulton, Gwinnett, Harris, Henry, Liberty, Marion, McIntosh, Muscogee, Newton, Paulding, Richmond, and Rockdale

Advantra Platinum (HMO-POS) (H5302-011)

Why You Should Sell This Plan

\$5 PCP copay, no deductibles, out-of-network benefits on most services, \$0 copay on Tier 1 preferred generic, rich formulary, Silver Sneakers membership, vision allowance of \$125 per year on eye wear and \$0 copay on eye exam

Monthly Premium	\$59
PCP In-Network	\$5
Specialist In-Network	\$25
Inpatient Hospital In-Network	\$175 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$4,100 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45/\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Deep South Market

Alabama / Barbour, Henry, Houston, Macon, Russell Georgia / Barrow, Bryan, Chatham, Chattahoochee, Clayton, Columbia, Coweta, DeKalb, Douglas, Elbert, Evans, Fayette, Forsyth, Fulton, Gwinnett, Hall, Hancock, Harris, Lincoln, Marion, McDuffie, McIntosh, Muscogee, Newton, Paulding, Richmond, Rockdale, Stewart, Warren

Aetna Medicare Essential Plan (PPO) (H5521-091)

Why You Should Sell This Plan

4 Star rated PPO that utilizes a National Network with low co-pays and maximum out of pocket. Also includes the following: robust formulary, provider network, SilverSneakers, and a yearly dental and vision allowance.

Monthly Premium	\$0
PCP In-Network	\$7
Specialist In-Network	\$39
Inpatient Hospital In-Network	\$270 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$5,000 In-Network / \$10,000 Combined
Prescription Drugs (One time Annual \$175 Deductible Applies to Tiers 3, 4 and 5)	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Non-Preferred Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance



Southeast

Capitol

Deep South

Florida

Mid-South

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Mid-America

Northeast

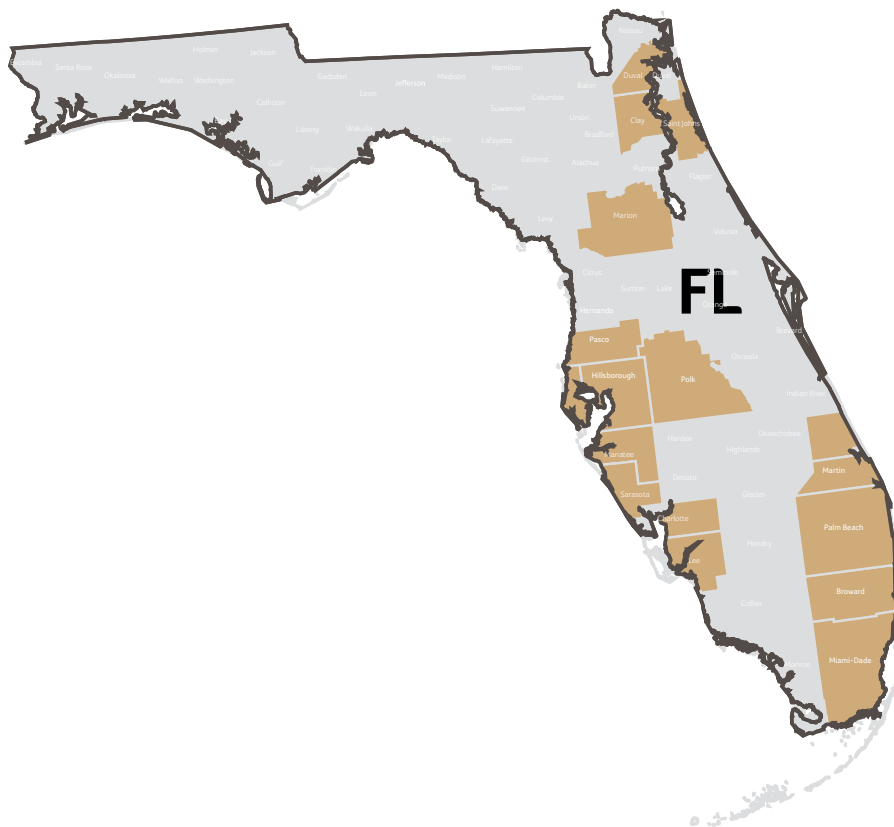
Southeast

West

PDP

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Florida Market



Number of Medicare eligibles*

FL Central	770,633
FL North	217,497
FL South	705,143
FL Southeast	428,451
FL Treasure Coast	396,149
Florida	1,417,708
Total	3,935,581

Service Area: FL: Broward, Charlotte, Clay, Duval, Hillsborough, Lee, Manatee, Marion, Martin, Miami-Dade, Palm Beach, Pasco, Pinellas, Polk, St. Johns, St. Lucie, Sarasota

*MA State/County Penetration – May 2015, CMS.gov

Florida Market

Market Highlights

- HMOs with \$0 monthly premium and no deductibles
- Money credited monthly to a member's Medicare Part B premium
- Large pharmacy network, rich drug formulary and coverage in the gap
- Initial coverage limits for prescription drugs higher than the \$3,310 CMS standard
- Comprehensive dental benefits provided through Delta Dental
- \$0 for a Healthways SilverSneakers® fitness program membership
- Sizeable allowances for over-the-counter products, eyewear and hearing aids
- Special Needs Plans (D-SNPs) for those covered by both Medicare and Medicaid

Strong Network

- Doctors and hospitals including Cleveland Clinic Florida, University of Miami, Baptist Health, BayCare, HCA Healthcare, Sarasota Memorial and Memorial Healthcare Systems

Florida Market

Florida / Duval, St. Johns

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	Blends competitive out-of-pocket costs with a rich Rx formulary and expansive networks (provider and pharmacy)
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90
Outpatient Hospital	\$250
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$45/\$47 copay

Florida Market

Florida / Charlotte, Manatee, Sarasota

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	Blends competitive out-of-pocket costs with a rich Rx formulary and expansive networks (provider and pharmacy)
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90
Outpatient Hospital	\$250
Out-of-pocket Maximum	\$6,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$45/\$47 copay

Florida Market

Florida / Hillsborough, Pinellas

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

Blends competitive out-of-pocket costs with a rich Rx formulary and expansive networks (provider and pharmacy) Medicare including a \$500 Dental allowance and a \$100 Vision allowance. Silver Sneakers is included at \$0. Four Tier Prescription Drugs with hundreds of Generic Rx on T1 for only \$3 (at Preferred Pharmacies). \$0 Rx Deductible on all Tiers

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90
Outpatient Hospital	\$250
Out-of-pocket Maximum	\$6,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$45/\$47 copay

Florida Market

Florida / Clay, Lee, Pinellas

Aetna Medicare Premier Plan (HMO)	
Why You Should Sell This Plan	Blends competitive out-of-pocket costs with a rich Rx formulary and expansive networks (provider and pharmacy)
Monthly Premium	\$29
PCP In-Network	\$0
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90
Outpatient Hospital	\$250
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$8 copay
Tier 2 - Generic	\$8/\$14 copay
Tier 3 - Preferred Brand	\$45/\$47 copay

Florida Market

Florida / Broward, Charlotte, Duval, Hillsborough, Manatee, Miami-Dade, Palm Beach, Pasco, Sarasota, St. Johns

Aetna Medicare Premier Plan (PPO)

Why You Should Sell This Plan

Combines competitive out-of-pocket costs, rich drug formulary and comprehensive dental coverage with large networks (provider and pharmacy) and the freedom to access care in- and out-of-network

Monthly Premium	\$49
PCP In-Network	\$0
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network/ \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$8 copay
Tier 2 - Generic	\$8/\$14 copay
Tier 3 - Preferred Brand	\$45/\$47 copay

Florida Market

Florida / Miami-Dade

	Coventry Summit Ideal (HMO)	Coventry Vista Ideal (HMO)
Why You Should Sell This Plan	Balances savings and security by providing a monthly Part B premium credit, \$0 copays, enhanced ICL, large networks (provider and pharmacy) and highly-valued supplemental benefits	Offers outstanding value through low copays, large networks (provider and pharmacy) and a robust package of supplemental benefits
Monthly Premium	\$0	\$0
PCP In-Network	\$0	\$0
Specialist In-Network	\$0	\$0
Inpatient Hospital In-Network	\$0 per stay	\$0 per stay
Out-of-pocket Maximum	\$3,400 In-Network	\$3,400 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$0/\$5 copay	\$0/\$5 copay
Tier 2 - Preferred Brand	\$3/\$10 copay	\$10/\$20 copay

Florida Market

Florida / Broward

	Coventry Summit Ideal (HMO)	Coventry Vista Ideal (HMO)
Why You Should Sell This Plan	Balances savings and security by offering low copays, large networks (provider and pharmacy) and highly-valued supplemental benefits	Offers outstanding value through low copays, large networks (provider and pharmacy) and a robust package of supplemental benefits
Monthly Premium	\$0	\$0
PCP In-Network	\$0	\$0
Specialist In-Network	\$0	\$10
Inpatient Hospital In-Network	\$95 per day, days 1-7; \$0 per day, days 8-90	\$195 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,400 In-Network	\$5,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$0/\$5 copay	\$0/\$5 copay
Tier 2 - Preferred Brand	\$15/\$25 copay	\$30/\$40 copay

Florida Market

Florida / Duval, Hillsborough, Marion, Martin, Palm Beach, Pinellas, Polk, St. Johns, St. Lucie

Coventry Summit Ideal (HMO)	
Why You Should Sell This Plan	Balances savings and security by offering low copays, large networks (provider and pharmacy) and highly-valued supplemental benefits
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$20
Inpatient Hospital In-Network	\$195 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$5,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$0/\$10 copay
Tier 2 - Preferred Brand	\$35/\$47 copay



Southeast

Capitol

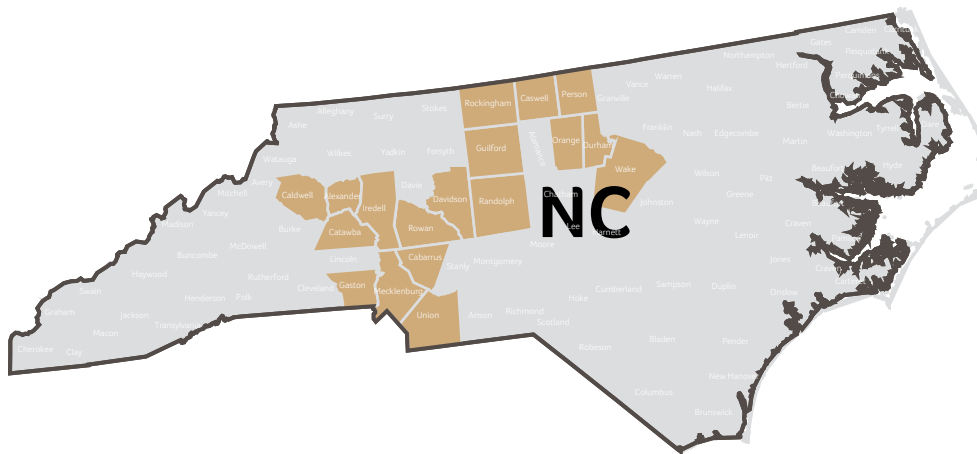
Deep South

Florida

Mid-South

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Mid-South Market



Number of Medicare eligibles*

NC Charlotte	217,078
NC Piedmont	115,474
NC Triad	171,625
NC Triangle	183,329
North Carolina	1,053,014
Total	1,740,520

Service Area: NC: Alexander, Cabarrus, Caldwell, Caswell, Catawba, Davidson, Durham, Gaston, Guilford, Iredell, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Union, Wake

*MA State/County Penetration – May 2015, CMS.gov

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Mid-South Market

Market Highlights

- Aetna \$0 monthly premium PPO with no annual deductible
- Large pharmacy network and rich drug formulary
- 4.0 Star Aetna PPO and 4.0 Star Aetna HMO
- Expansive Service Area; covers 18 counties
- \$0 for a Healthways SilverSneakers fitness program membership
- \$10 PCP copay and flexibility of Out-of-Network choice
- \$0 Vision exam with Dental and Vision allowance

Strong Network

- Doctors and hospitals including Novant Hospitals, Carolinas Health System (CHS), Gaston Memorial, Tenet Hospital systems, Moses Cone Hospitals, North Carolina Baptist, Alamance Regional, Pioneer Community Hospital, Wilkes Regional Medical Center, Women's Hospital of Greenboro, Duke University Medical Center, Durham Regional Medical Center, University of North Carolina Hospitals, Rex Hospital, Duke Raleigh, Wake Medical Center, Morehead Hospital, Iredell Health Systems, Person Memorial, High Point Regional, Catawba Valley Medical Center

Mid-South Market

North Carolina / Alexander, Caldwell, Caswell, Catawba, Durham, Gaston, Guilford, Orange, Person, Randolph, Rockingham, Wake

Advantra Gold (PPO)

Why You Should Sell This Plan

PPO with competitive copays on frequently used benefits. Strong network with freedom to access care In and Out of Network. Includes extras above

Monthly Premium	\$39
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$265 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,200 In-Network/ \$6,800 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$3/\$8 copay
Tier 2 - Preferred Brand	\$45/\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

Mid-South Market

North Carolina / Cabarrus, Durham, Gaston, Iredell, Mecklenburg, Orange, Person, Rowan, Union, Wake

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	\$0 Premium, 4 Star HMO offering outstanding value through a rich Rx formulary, expanded T1 Rx, expansive provider network and robust package of supplemental benefits. This Plan has No Rx Deductible on any Tiers. Plan includes a \$0 cost Silver Sneakers fitness program.
Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$289 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,950 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$7 copay
Tier 2 - Generic	\$12/\$17 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Mid-South Market

North Carolina / Durham, Orange, Person, Wake

Aetna Medicare Prime Plan (HMO)

Why You Should Sell This Plan

Very Competitive 4 Star High Value Network HMO Plan offering Duke, Wake Medical, Duke Raleigh, and Person Memorial for \$0 Premium and \$5 PCP copay. Improved formulary with a \$0 copay on Tier 1 Prescription Drugs. No Rx Deductible on any Tiers. Offers extras above Medicare including both a \$120 Dental and a \$75 Vision allowance with a \$0 Silver Sneakers membership.

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$265 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,500 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$12/\$17 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Mid-South Market

North Carolina / Alexander, Cabarrus, Caldwell, Caswell, Catawba, Davidson, Durham, Gaston, Guilford, Iredell, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Union, Wake

Aetna Medicare Premier Plan (PPO)

Why You Should Sell This Plan

Aetna’s Lead PPO plan with a 4.0 Star rating and expanded provider network. Pairs competitive out-of-pocket costs with a rich Rx formulary and a expanded T1 Rx list. This Plan gives you the freedom to access care both In and Out of Network. Includes extras above Medicare including both Dental and Vision allowance and a \$0 Silver Sneaker membership.

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$285 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,950 In-Network/ \$6,800 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$8 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance



West

Big Sky

California

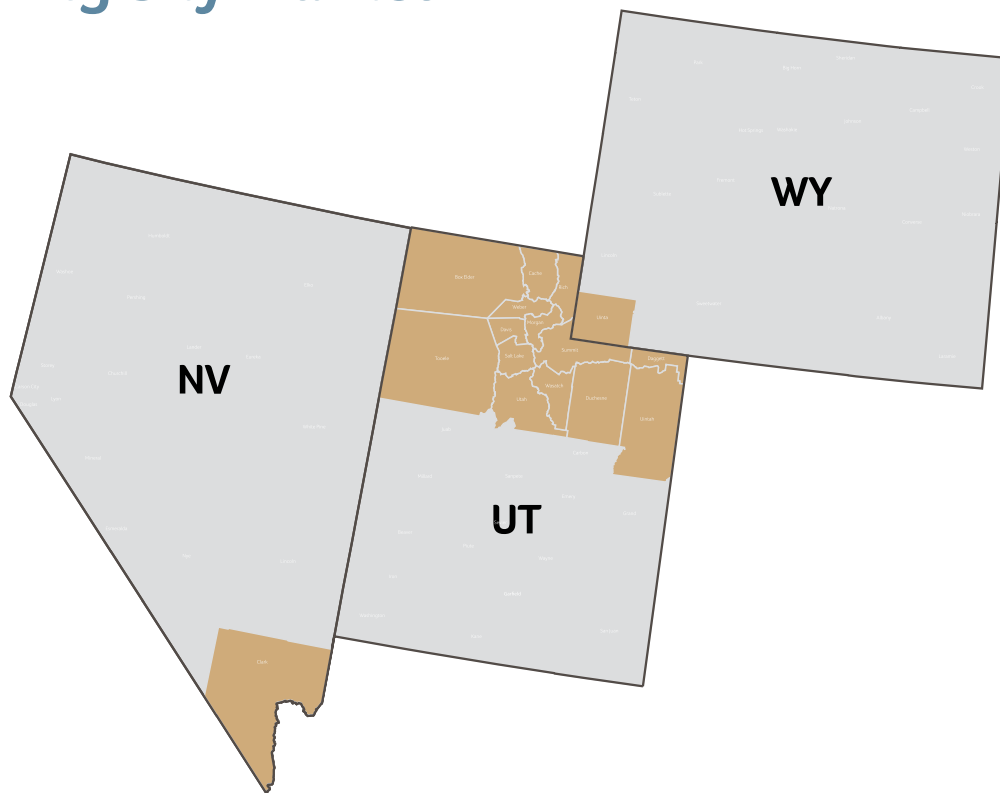
Mountain States

Texas

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Big Sky Market



Number of Medicare eligibles*

NV Las Vegas	295,591
UT/WY Salt Lake City	279,671
Montana	198,180
Nevada	145,874
Utah	61,701
Wyoming	91,024
Total	1,072,041

Service Area: **NV:** Clark **UT:** Box Elder, Cache, Daggett, Davis, Duchesne, Morgan, Rich, Salt Lake, Summit, Tooele, Uintah, Utah, Wasatch, Weber **WY:** Uinta

*MA State/County Penetration – May 2015, CMS.gov

Big Sky Market

Market Highlights

NV:

• HMO & PPO Plan offerings

HMO

- \$0 Premium/\$0 PCP/\$0 Lab
- No cost membership to an in network fitness facility via Silver&Fit
- In-network coverage that travels with our members

PPO

Two PPO plans offered

- Choice of low premium option or higher premium option with additional access

Additional premium provides:

- Access to allowances for hearing aids, eyewear and dental services and enhanced formulary

UT/WY

• HMO & PPO Plan offerings

HMO

- Two HMO plans offered
- Choice of \$0 premium in select counties and low premium option in Uintah, Duchesne and Uinta WY.
- Enhanced Formulary with lower Rx copays at preferred pharmacies
- No cost membership to an in network fitness facility via Silver&Fit
- \$100 Eyewear reimbursement

PPO

Offering in Select Counties

- Low premium of \$19

Premium provides:

- Allowances for hearing aids, eyewear and dental services
- Out of Network Benefits
- \$0 Tier 1 Generic at preferred pharmacies
- Enhanced Formulary with \$0 Tier 1 generics at preferred pharmacies
- No cost membership to an in network fitness facility via Silver&Fit

Strong Network

NV:

- Largest selection of over 400 primary care doctors and 2000 specialists and specialty service providers to choose from makes Aetna the leader in choice
- Includes St. Rose Dominican Hospital-Siena, Mountain View Hospital, St. Rose Dominican Hospital, Southern Hills Hospital and Medical Center, St. Rose Dominican Hospital-San Martin, Sunrise Hospital Medical Center, North Vista Hospital, University Medical Center, Healthsouth Rehabilitation Hospital, Healthsouth Rehabilitation Hospital of Henderson of Desert Canyon, LLC, Horizon Specialty Hospital of Las Vegas, Kindred Hospital Las Vegas, and Complex Care Hospital at Tenaya

UT:

- Includes Ashley Regional Medical Center, Central Utah Clinic, Foothill Clinic, Evanston Regional Hospital, Granger Medical Clinic, HCA Mountain Star, IASIS, Mountain West Medical Center, Ogden Clinic, Tanner Clinic, Uintah Basin Medical Center, and University of Utah

Big Sky Market

Nevada / Clark

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Select Plan (PPO)	Aetna Medicare Choice Plan (PPO)
Why You Should Sell This Plan	\$0 premium, \$0 PCP, \$0 Lab, largest selection of PCP's and Specialists, Travel Advantage, Aetna Stability	Low premium. Access to large national network, with 4 Stars. No Rx Deductible and Aetna Stability	Premium plan that buys you additional supplemental dental, vision and hearing benefits and enhanced Rx formulary. Access to large national network, with 4 stars. No Rx deductible and Aetna stability
Monthly Premium	\$0	\$85	\$45
PCP In-Network	\$0	\$0	\$10
Specialist In-Network	\$40	\$35	\$40
Inpatient Hospital In-Network	\$125 per day, days 1-6; \$0 per day, days 7-90	\$250 per day, days 1-5; \$0 per day, days 6-90	\$275 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network	\$4,900 In-Network/ \$8,200 Combined	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$8 copay	\$0/\$5 copay	\$0/\$5 copay
Tier 2 - Generic	\$10/\$15 copay	\$7/\$12 copay	\$7/\$12 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	45% coinsurance	45% coinsurance
Tier 5 - Specialty	28% coinsurance	33% coinsurance	33% coinsurance

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Big Sky Market

Utah / Box Elder, Cache, Daggett, Davis, Morgan, Rich, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber

Altius Advantra (HMO)	
Why You Should Sell This Plan	\$0 premium, \$10 PCP, Large selection of PCP's and Specialists, \$100 eyewear allowance, \$0 fitness benefit via Silver&Fit, Enhanced Formulary with lower Rx Cost, Open access with no referrals required
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$289 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$7 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	28% coinsurance

Big Sky Market

Utah / Box Elder, Cache, Davis, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber

Aetna Medicare Choice Plan (PPO)	
Why You Should Sell This Plan	Premium plan that buys you additional supplemental dental, vision and hearing benefits and enhanced Rx formulary. Access to large national network, with 4 stars. No Rx deductible and Aetna stability
Monthly Premium	\$19
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$289 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,700 In-Network/ \$7,900 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$7/\$12 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Big Sky Market

Utah / Duchesne, Uintah Wyoming / Uinta

Altius Advantra Select (HMO)

Why You Should Sell This Plan

Low premium, \$10 PCP, Large selection of PCP's and Specialists, \$100 eyewear allowance, \$0 fitness benefit via Silver&Fit, Enhanced Formulary with lower Rx Cost, Open access with no referrals required

Monthly Premium	\$33
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$7 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	29% coinsurance



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Big Sky

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California Market



Number of Medicare eligibles*

CA Inland Empire	579,578
CA Kern	104,551
CA Los Angeles	1,789,686
CA San Diego	464,368
California	2,625,976
Total	5,564,159

Service Area: CA: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego

*MA State/County Penetration – May 2015, CMS.gov

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California Market

Market Highlights

- \$0 premium HMO Option in all counties
- PPO Plan available in Orange and San Diego counties with no deductible for in-network care
- 5 Tier Rx Plan with \$0 copays for Tier 1 drugs at preferred pharmacies in all markets
- 3.5 Stars for all HMO plans
- 4.0 Stars for all PPO plans
- Prime Plan HMO capitalizes on strong provider relationships
- **New!** Predictable cost-sharing on Tier 4 (non-preferred brand drugs) in all markets
- **New!** Approx. 100 drugs added to Tier 1 (preferred generic) for greater member savings
- “Get Healthy, Stay Healthy” includes chiropractic and podiatry services, along with eye wear and hearing aid allowances in some plans
- Additional benefits such as routine hearing and vision exams in all plans
- Fitness benefits on all plans
- Travel Advantage allows Select Plan members to keep their benefits when traveling for up to one year in Aetna Medicare markets
- Aetna’s nationwide provider network allows PPO members to travel and receive services at in-network cost-sharing

Strong Network

Bakersfield:

- Bakersfield Family Medical Group

Los Angeles:

- HealthCare Partners, Torrance Hospital IPA, Regal/Lakeside Medical Group

Orange County:

- HealthCare Partners, St. Joseph/St. Jude, Monarch

San Bernardino/Riverside:

- PrimeCare, Riverside Physician Network, Loma Linda Murrieta, Beaver Medical Group, Desert Valley Medical Group

San Diego:

- Mercy Physicians, Primary Care Associates Medical Group, San Diego Physicians Medical Group, Tri-Cities Medical Group



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California Market

California / Los Angeles

Aetna Medicare Prime Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay for in-network specialists, \$0 copay on Tier 1 preferred generic, network exclusively through the well respected HealthCare Partners (HCP) and Torrance Hospital IPA network — **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$0 per stay
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$5/\$11 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



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California Market

California / Orange

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$0 PCP copay, \$0 copay for in-network specialists, \$0 copay on Tier 1 preferred generic, network with the well respected St. Joseph's network of physicians and hospitals including St. Jude, Hoag, St. Joseph, and Mission hospitals and affiliated doctors, all with a \$1,950 MOOP — improved formulary for 2016 with approximately 100 drugs added to Tier 1	4.0 Star-rated PPO, competitive plan premium, \$10 PCP copay, no in-network medical deductible, \$0 copay on Tier 1 preferred generic, coverage in the gap, a nationwide provider network — improved formulary for 2016 with approximately 100 drugs added to Tier 1
Monthly Premium	\$0	\$108
PCP In-Network	\$0	\$10
Specialist In-Network	\$0	\$40
Inpatient Hospital In-Network	\$0 per stay	\$250 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$1,950 In-Network	\$6,700 In-Network/ \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/Non-Preferred Pharmacies	Preferred Pharmacies/Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay	\$0/\$8 copay
Tier 2 - Generic	\$5/\$11 copay	\$10/\$18 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	50% coinsurance
Tier 5 - Specialty	33% coinsurance	29% coinsurance
This plan includes a \$150 Rx deductible for Tiers 3-5		

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California Market

California / Los Angeles, Orange

Aetna Medicare Select Plan (HMO)

Why You Should Sell This Plan

Low plan premium, \$0 PCP copay, \$0 copay for specialists, \$0 copay on Tier 1 preferred generic, broad network, Travel Advantage, member access to providers in LA and OR counties — **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium	\$28
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$264 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$10/\$16 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



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California Market

California / San Diego

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$0 PCP copay, lower MOOP of \$3,400, strong provider network with hospitals such as Scripps Hospital with Scripps Green, Palomar, Pomerado, Alvarado, and Tri-City, \$5 copay for Tier 1 preferred generic — improved formulary for 2016 with approximately 100 drugs added to Tier 1	4.0 Star-rated PPO, competitive plan premium, \$10 PCP copay, no in-network medical deductible, \$0 copay on Tier 1 preferred generic, coverage in the gap, a nationwide provider network — improved formulary for 2016 with approximately 100 drugs added to Tier 1
Monthly Premium	\$0	\$74
PCP In-Network	\$0	\$10
Specialist In-Network	\$15	\$40
Inpatient Hospital In-Network	\$289 per day, days 1-6; \$0 per day, days 7-90	\$225 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$3,400 In-Network	\$6,700 In-Network/ \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$15 copay	\$0/\$8 copay
Tier 2 - Generic	\$10/\$20 copay	\$10/\$18 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	50% coinsurance
Tier 5 - Specialty	29% coinsurance	29% coinsurance
	This plan includes a \$175 Rx deductible for Tiers 3-5	This plan includes a \$150 Rx deductible for Tiers 3-5

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California Market

California / San Bernardino

Aetna Medicare Prime Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay for specialists, lower MOOP, network includes the well respected PrimeCare network of physicians, \$0 copay on Tier 1 preferred generic and preventive dental benefits — **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$0 per stay
Out-of-pocket Maximum	\$2,950 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$5/\$11 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



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California Market

California / Riverside, San Bernardino

Aetna Medicare Select Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay for specialists, lower inpatient hospital copay, strong and long-standing network of contracted physicians and hospitals throughout the Inland Empire, \$0 copay on Tier 1 preferred generic, Travel Advantage, member access to providers in LA and OR counties — **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$75 per day, days 1-4; \$0 per day, days 5-90
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$6/\$12 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



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California Market

California / Kern

Aetna Medicare Select Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay for specialists, Travel Advantage, a \$0 hospital copay, strong network through BFMC, \$0 copay on Tier 1 preferred generic and an **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium

\$0

PCP In-Network

\$0

Specialist In-Network

\$0

Inpatient Hospital In-Network

\$0 per stay

Out-of-pocket Maximum

\$3,400 In-Network

Prescription Drugs

Preferred Pharmacies/
Non-Preferred Pharmacies

Tier 1 - Preferred Generic

\$0/\$6 copay

Tier 2 - Generic

\$4/\$10 copay

Tier 3 - Preferred Brand

\$47 copay

Tier 4 - Non-Preferred Brand

\$100 copay

Tier 5 - Specialty

33% coinsurance



West

Big Sky

California

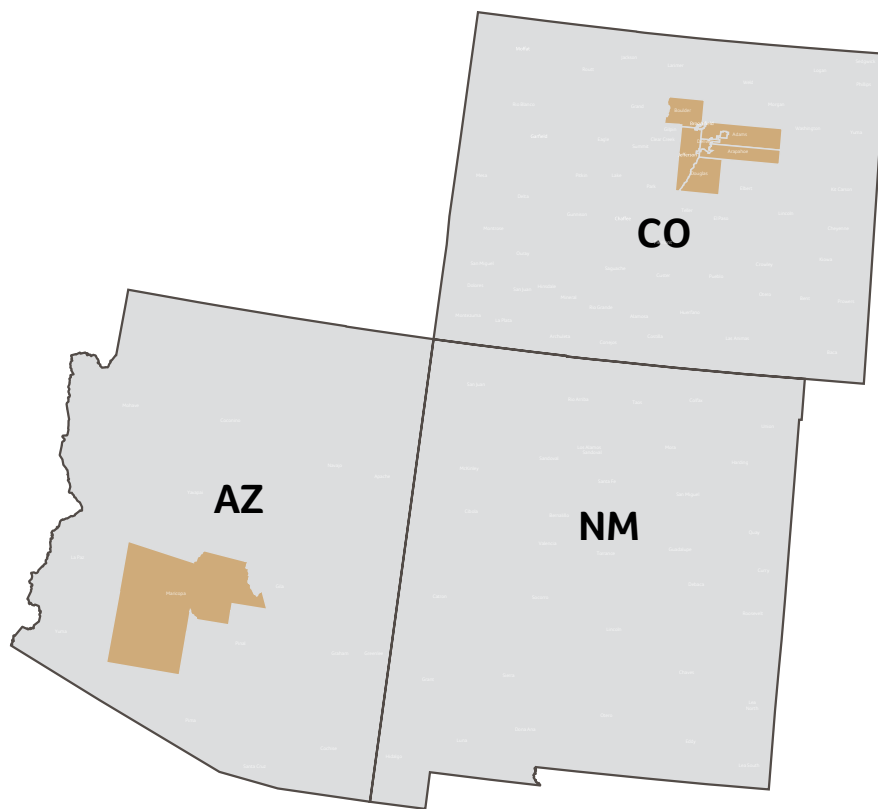
Mountain States

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Mountain States Market



Number of Medicare eligibles*

AZ Phoenix	588,981
CO Denver	394,847
Arizona	519,138
Colorado	375,174
New Mexico	366,436
Total	2,244,576

Service Area: **AZ:** Maricopa **CO:** Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson

*MA State/County Penetration – May 2015, CMS.gov

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Mountain States Market

Market Highlights

AZ:

HMO & PPO Plan offering

HMO

- \$0 Premium/\$0 PCP/\$0 Lab
- No cost membership to an in network fitness facility via Silver&Fit

PPO

- Low premium

Premium provides:

- Allowances for hearing aids, eyewear and dental services
- Out of Network Benefits
- No cost membership to an in network fitness facility via Silver&Fit

CO:

- HMO & PPO Plan offerings HMO
- \$0 Premium/\$5 PCP/\$0 Lab
- No cost membership to an in network fitness facility via Silver&Fit

PPO

- Two PPO plans offered
- Choice of low premium option or higher premium option with additional access

Additional premium provides:

- Allowances for hearing aids, eyewear and dental services and enhanced formulary

Strong Network

AZ:

- Strong provider relationships with Banner Health and Arizona Care Network

CO:

- Strong provider relationships.
- Centura and BVIPA

Mountain State Market

Arizona / Maricopa

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Prime Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$0 PCP copay, \$0 lab, \$3 copay on Tier 1 preferred generic, enhanced formulary for 2016 and Aetna stability	Low PCP copay, \$0 copay on Tier 1 preferred generic, enhanced formulary for 2016 and additional supplemental dental, vision and hearing benefits with Aetna's stability
Monthly Premium	\$0	\$90
PCP In-Network	\$0	\$5
Specialist In-Network	\$30	\$25
Inpatient Hospital In-Network	\$195 per day, days 1-6; \$0 per day, days 7-90	\$255 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network/ \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$8 copay	\$0/\$5 copay
Tier 2 - Generic	\$10/\$15 copay	\$7/\$12 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	42% coinsurance	50% coinsurance

Mountain State Market

Colorado / Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Prime Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$5 PCP copay, \$0 lab, \$3 copay on Tier 1 preferred generic, enhanced formulary for 2016 and Aetna stability	\$5 PCP copay, \$0 copay on Tier 1 preferred generic, enhanced formulary for 2016 and additional supplemental dental, vision and hearing benefits with Aetna's stability
Monthly Premium	\$0	\$64
PCP In-Network	\$5	\$5
Specialist In-Network	\$40	\$35
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90	\$259 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$5,900 In-Network	\$6,700 In-Network/ \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$8 copay	\$0/\$5 copay
Tier 2 - Generic	\$10/\$15 copay	\$7/\$12 copay
Tier 3 - Preferred Brand	\$45 copay	\$47 copay
Tier 4 - Non-Preferred Brand	40% coinsurance	50% coinsurance



West

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Texas Market



Number of Medicare eligibles*

TX Austin	236,824
TX Corpus Christi	77,025
TX Dallas	763,493
TX El Paso	113,500
TX Houston	813,126
TX Northern	97,974
TX San Antonio	373,454
Texas	1,098,556
Total	3,573,952

Service Area: TX: Aransas, Atascosa, Austin, Bandera, Bastrop, Bexar, Blanco, Bosque, Brazoria, Burnet, Caldwell, Chambers, Collin, Comal, Cooke, Dallas, Denton, El Paso, Ellis, Fort Bend, Galveston, Gillespie, Gonzales, Gregg, Grimes, Guadalupe, Hardin, Harris, Harrison, Hays, Jefferson, Johnson, Kendall, Kerr, Kleberg, Lee, Liberty, Limestone, Llano, Matagorda, Medina, Montague, Montgomery, Nueces, Parker, Rains, Rockwall, San Jacinto, San Patricio, Smith, Tarrant, Travis, Walker, Waller, Washington, Wharton, Williamson, Wilson, Wise

*MA State/County Penetration – May 2015, CMS.gov

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Texas Market

Market Highlights

Austin (New Aetna Market):

- New Aetna HMO with \$0 Premium, \$0 Primary Care, \$0 Rx Generic and supplemental benefits
- New low premium 4 Star PPO option with no deductibles, \$0 Primary Care, \$0 Rx Generic and supplemental benefits

El Paso (New Aetna market):

- New 4 Star PPO with \$0 premium, no deductibles, \$0 Primary Care, \$0 Rx Generic and supplemental benefits

Corpus Christi (New Aetna market):

- New low premium 4 Star PPO with no deductibles, competitive office visit copays, \$0 Rx Generic and supplemental benefits

Houston:

- Complete simple four plan portfolio of competitive HMO and PPO options with different “Why Sell” features
- New Aetna Prime High Value Network HMO with \$0 premium, \$0 Primary Care, \$0 Rx Generic, broad formulary, supplemental benefits and multiple network partners
- Maintained low premium 4 Star PPO option with no deductibles, competitive office visit copays, \$0 Rx Generic and supplemental benefits

San Antonio:

- Complete simple four plan portfolio of competitive HMO and PPO options with different “Why Sell” features
- Improved Aetna Prime High Value Network HMO with \$0 premium, \$0 Primary Care, \$0 Rx Generic, broad formulary, supplemental benefits and multiple network partners
- Maintained low premium 4 Star PPO option with no deductibles, competitive office visit copays and supplemental benefits

Dallas / Fort Worth:

- Complete simple four plan portfolio of competitive HMO and PPO options with different “Why Sell” features
- Improved Aetna Prime High Value Network HMO with \$0 premium, \$0 Primary Care, \$0 Rx Generic, broad formulary, supplemental benefits and multiple network partners
- Maintained low premium 4 Star PPO option with no deductibles, competitive office visit copays and supplemental benefits

Strong Network

Austin:

- Seton Medical Center
- Austin Regional Clinic

El Paso:

- Sierra Providence Health Network
- University Medical Center (aka Texas Tech)

Corpus

- CHRISTUS Spohn Hospitals
- Corpus Christi Medical Center
- Southeast Texas Medical Center and Permian Premier Physicians
- Thomas Spann Clinic

Houston

- Memorial Hermann Hospitals and Medical Group
- Methodist Hospitals and Medical Groups
- IntegraNet Health
- Village Family Practice
- Greater Houston Physicians Medical Association

San Antonio

- Baptist Hospital System and MedFirst Physicians
- Gonzaba Medical Group and Clinics
- UPSA

Dallas / Fort Worth

- Baylor Health System and Baylor Quality Alliance Physicians
- Methodist Health System and Dallas Methodist Physician Network
- HCA Hospital System and Physicians
- IntegraNet Health

Texas Market

Dallas/Fort Worth / Collin, Dallas, Denton, Ellis, Johnson, Montague*², Parker, Rains*², Rockwall, Tarrant*²

	Aetna Medicare Prime Plan (HMO) ^{*1}	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Choice Plan (PPO)	Aetna Medicare Value Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$0 PCP copay, HVN HMO with comprehensive coordinated care, \$0 copay on Tier 1 preferred generic, broad formulary and gap coverage with supplemental benefit allowances	Broad network, \$0 copay on Tier 1 preferred generic, supplemental benefit allowances	4 Star-rated PPO, low plan premium, no deductibles, competitive copays, broad network with national reciprocity, \$0 copay on Tier 1 preferred generic and supplemental benefit allowances	4 Star-rated PPO, broad network with national reciprocity, \$0 copay on Tier 1 preferred generic broad formulary, supplemental benefit allowances and lower cost OON
Monthly Premium	\$0	\$99	\$19	\$197
PCP In-Network	\$0	\$15	\$15	\$20
Specialist In-Network	\$20	\$50	\$40	\$50
Inpatient Hospital In-Network	\$250 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,200 In-Network	\$6,700 In-Network	\$6,700 In-Network/\$10,000 Combined	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay	\$0/\$10 copay	\$0/\$10 copay	\$0/\$10 copay
Tier 2 - Generic	\$10/\$30 copay	\$10/\$20 copay	\$10/\$20 copay	\$10/\$47 copay
Tier 3 - Preferred Brand	\$65/\$85 copay	\$42/\$47 copay	\$42/\$47 copay	\$100 copay
Tier 4 - Non-Preferred Brand	33% coinsurance	\$100 copay	\$100 copay	33% coinsurance
Tier 5 - Specialty	N/A* ³	33% coinsurance	33% coinsurance	N/A* ³

*¹ Only available in Collin, Dallas, Denton, Parker and Tarrant Counties *² No PPO plans available *³ Drugs covered in Tier 4

Texas Market

Houston / Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, San Jacinto, Waller

	Aetna Medicare Prime Plan (HMO)*1	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Choice Plan (PPO)	Aetna Medicare Value Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$0 PCP copay, HVN HMO with comprehensive coordinated care, \$0 copay on Tier 1 preferred generic, broad formulary and gap coverage with supplemental benefit allowances	\$0 plan premium, competitive copays, broad network and \$0 copay on Tier 1 preferred generic and supplemental benefit allowances	4 Star-rated PPO, low plan premium, no deductibles, competitive copays, broad network with national reciprocity, \$0 copay on Tier 1 preferred generic, supplemental benefit allowances	4 Star-rated PPO, competitive copays, broad network with national reciprocity, \$0 copay on Tier 1 preferred generic, supplemental benefit allowances and lower cost OON
Monthly Premium	\$0	\$0	\$19	\$92
PCP In-Network	\$0	\$10	\$15	\$15
Specialist In-Network	\$25	\$40	\$35	\$35
Inpatient Hospital In-Network	\$300 per stay	\$295 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$3,000 In-Network	\$6,700 In-Network	\$6,700 In-Network/\$10,000 Combined	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay	\$0/\$10 copay	\$0/\$10 copay	\$0/\$10 copay
Tier 2 - Generic	\$10/\$30 copay	\$10/\$20 copay	\$10/\$20 copay	\$10/\$47 copay
Tier 3 - Preferred Brand	\$65/\$85 copay	\$42/\$47 copay	\$42/\$47 copay	\$100 copay
Tier 4 - Non-Preferred Brand	33% coinsurance	\$100 copay	\$100 copay	33% coinsurance
Tier 5 - Specialty	N/A*2	33% coinsurance	33% coinsurance	N/A*2

*1 Available in only Fort Bend, Harris, Jefferson and Montgomery, Counties *2 Drugs covered in Tier 4

Texas Market

San Antonio / Atascosa, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson

	Aetna Medicare Prime Plan (HMO)*1	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Choice Plan (PPO)	Aetna Medicare Value Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$0 PCP copay, HVN HMO with comprehensive coordinated care, \$0 copay on Tier 1 preferred generic, broad formulary and gap coverage with supplemental benefit allowances	\$0 plan premium, \$0 PCP copay, broad local network with national Aetna Travel Advantage benefit, \$0 copay on Tier 1 preferred generic, supplemental benefit allowances	4 Star-rated PPO, low plan premium, no deductibles, competitive copays, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generic, supplemental benefit allowances	4 Star-rated PPO, competitive copays, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generic, broad formulary, supplemental benefit allowances and lower cost OON
Monthly Premium	\$0	\$0	\$19	\$68
PCP In-Network	\$0	\$0	\$15	\$15
Specialist In-Network	\$25	\$30	\$35	\$35
Inpatient Hospital In-Network	\$125 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$3,000 In-Network	\$4,700 In-Network	\$6,700 In-Network/\$10,000 Combined	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay	\$0/\$10 copay	\$0/\$10 copay	\$0/\$10 copay
Tier 2 - Generic	\$10/\$30 copay	\$10/\$20 copay	\$10/\$20 copay	\$10/\$47 copay
Tier 3 - Preferred Brand	\$65/\$85 copay	\$42/\$47 copay	\$42/\$47 copay	\$100 copay
Tier 4 - Non-Preferred Brand	33% coinsurance	\$100 copay	\$100 copay	33% coinsurance
Tier 5 - Specialty	N/A*2	33% coinsurance	33% coinsurance	N/A*2

*1 Available in only Bexar and Comal Counties *2 Drugs covered in Tier 4

Texas Market

Austin / Bastrop, Caldwell, Hays, Travis, Williamson - **ALL NEW AETNA COUNTIES**

	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Why You Should Sell This Plan	Broad local network HMO with \$0 premium, \$0 primary care, \$0 Rx Tier 1 generic, competitive copays, supplemental benefit allowances and National Aetna Travel Advantage	Broad local network 4 Star PPO with low monthly premium, \$0 Rx Tier 1 generic, \$0 primary care, no deductibles, supplemental benefit allowances and national network reciprocity
Monthly Premium	\$0	\$19
PCP In-Network	\$0	\$0
Specialist In-Network	\$30	\$35
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay	\$0/\$10 copay
Tier 2 - Generic	\$10/\$20 copay	\$10/\$20 copay
Tier 3 - Preferred Brand	\$42/\$47 copay	\$42/\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance

Texas Market

Corpus Christi / Aransas, Kleberg, Nueces, San Patricio - **ALL NEW AETNA COUNTIES**

Aetna Medicare Choice Plan (PPO)	
Why You Should Sell This Plan	4 Star-rated PPO, low monthly premium, \$10 PCP copay, no deductibles, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generic and supplemental benefit allowances
Monthly Premium	\$19
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$42/\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Texas Market

El Paso / El Paso - ALL NEW AETNA COUNTY

Aetna Medicare Choice Plan (PPO)	
Why You Should Sell This Plan	4 Star-rated PPO, \$0 plan premium, \$10 PCP copay, no deductibles, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generic and supplemental benefit allowances
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$125 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$10/\$20 copay
Tier 3 - Preferred Brand	\$42/\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Texas Market

Non-commissionable plans - Please note the following plans are not available for agent commission payments but will be displayed on www.Medicare.gov and www.AetnaMedicare.com

	Aetna Medicare TX Connect Plus 1 (PPO) ^{*1}	Aetna Medicare TX Connect Plus 2 (PPO) ^{*2}
Monthly Premium	\$0	\$82
PCP In-Network	\$0 or \$15	\$0
Specialist In-Network	\$15 or \$35	\$15
Inpatient Hospital In-Network	\$260 per day, days 1-6	\$125 or \$150 per day, days 1-6
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined	\$3,400 In-Network / \$5,100 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay	\$0/\$10 copay
Tier 2 - Generic	\$10/\$20 copay	\$10/\$20 copay
Tier 3 - Preferred Brand	\$42/\$47 copay	\$42/\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance

^{*1} Available in: Austin, Bandera, Blanco, Bosque, Burnet, Cook, Gillespie, Gonzales, Gregg, Grimes, Harrison, Kerr, Lee, Limestone, Llano, Matagorda, Smith, Walker, Washington, Wharton, Wise

^{*2} Available in: Aransas, Atascosa, Bastrop, Bexar, Brazoria, Caldwell, Chambers, Collin, Comal, Dallas, Denton, Ellis, El Paso, Fort Bend, Galveston, Guadalupe, Hardin, Harris, Hays, Jefferson, Johnson, Kendall, Kleberg, Liberty, Medina, Montgomery, Nueces, Parker, Rockwall, San Jacinto, San Patricio, Travis, Waller, Williamson, Wilson



PDP

Prescription Drug Plan

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Power up your portfolio with Aetna and Coventry Medicare Part D!

We are pleased to provide you with an overview of Aetna's 2016 Individual Medicare Prescription Drug Plan (PDP) product and service area information, currently pending CMS approval. A recognized leader in health insurance, Aetna has 164 years of insurance expertise, including more than 50 years serving Medicare members. Aetna Medicare Advantage plans (MA, MAPD) are available in 32 states plus D.C., and we have standalone prescription drug plan (PDP) options in all 50 states and D.C. Feel the power of Aetna Medicare this Annual Enrollment Period (AEP)!

Having completed our acquisition of Coventry Health Care, the combined strengths of our products will give you added opportunities in 2016. Here are some highlights of our exciting PDP portfolio:

- 3-plan PDP product portfolio available in all 50 states and DC
 - Saver plan with \$28 premium projected to below the low-income subsidy benchmark in most states
 - Value Plus plan with \$35 premium, \$0 deductible, and gap coverage
 - Premium Plus plan with \$78 premium, \$0 deductible, and enhanced gap coverage
- All three plans offer \$1 tier 1 preferred generic copays at preferred pharmacies
- Simplified network structure including nearly 60k pharmacies with more preferred options
- Formularies with enhanced generic coverage



Mid-America

Northeast

Southeast

West

PDP

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Benefit designs* These three plans are eligible for new business and renewal commissions in 2016.

	Aetna Medicare Rx Saver (PDP) ¹	First Health Part D Value Plus (PDP) ¹	First Health Part D Premier Plus (PDP) ¹
Why you should sell this plan	Offers essential Part D coverage for beneficiaries to meet their prescription drug needs while enjoying low monthly plan premiums and cost-sharing	Delivers the value demanded by beneficiaries looking for predictable out-of-pocket costs and more robust coverage	Offers our highest levels of medication coverage and pharmacy access— provides protection against skyrocketing drug costs for unexpected illness
Monthly Premium (plan premiums vary by CMS region)			
Monthly Premium	\$28	\$35	\$78
Deductible: The amount the consumer pays before the plan begins to pay			
Specialist In-Network	\$360	\$0	\$0
Initial Coverage: Once the deductible is reached, a copay or coinsurance is paid for drugs until the member's total yearly drug costs (what member pays plus what the plan pays) reach \$2,850			
30-Day Retail Copay or Coinsurance (preferred pharmacies/non-preferred pharmacies)			
Tier 1 - Preferred Generic	\$1/\$6	\$1/\$10	\$1/\$6
Tier 2 - Generic	\$2/\$7	\$7/\$20	\$2/\$7
Tier 3 - Preferred Brand	\$35	\$47	\$40
Tier 4 - Non-Preferred Brand	39%	49%	45%
Tier 5 - Specialty	25%	33%	30%
Coverage Gap: Member remains in this stage until his/her yearly true out-of-pocket costs reach \$4,850			
	Plus gap = T1 and T2 at ICL copays Premier Plus gap = T1, T2 and partial T4 at ICL copaysValue		Continued coverage for T1 generic and some T4 drugs
Catastrophic Coverage: After true out-of-pocket costs exceed \$4,850, a small copay or coinsurance is paid for each covered prescription			
	Generic Drugs (including Brand drugs treated as Generic): Greater of \$2.95 copay or 5% coinsurance		
	All Other Drugs: Greater of \$7.40 copay or 5% coinsurance		
Network			
	Standard Preferred ¹		

* Premiums/copays/coinsurances vary by CMS region ¹ Available in all 50 states and D.C.

Over 60,000 retail pharmacies with preferred cost-shares:

Access Health McKesson	Giant Eagle	Sav-Mor
Albertsons	HEB	Shopko
A-S Medical Solutions	Hy-Vee	Super Valu Pharmacies
Bi-Lo	Kroger/Harris Teeter	Third Party Network
Brookshire Grocery	Meijers	Thrifty White
Cardinal	Quick Check	Walgreens
Coborns	Roundy's	Walmart
Costco	Safeway	
EPIC	Save-mart	