



# First Look at Aetna's 2017 Individual Medicare Advantage and Part D Product Offerings





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- 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 38 states plus D.C., and our standalone Medicare prescription drug plans (PDP) are in all 50 states.
- We have expanded products to 134 counties, 102 of them will have \$0 premium plans.\*
- We have more \$0 premium plans than ever before – 656 out of 863 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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## Prescription Drug Plans

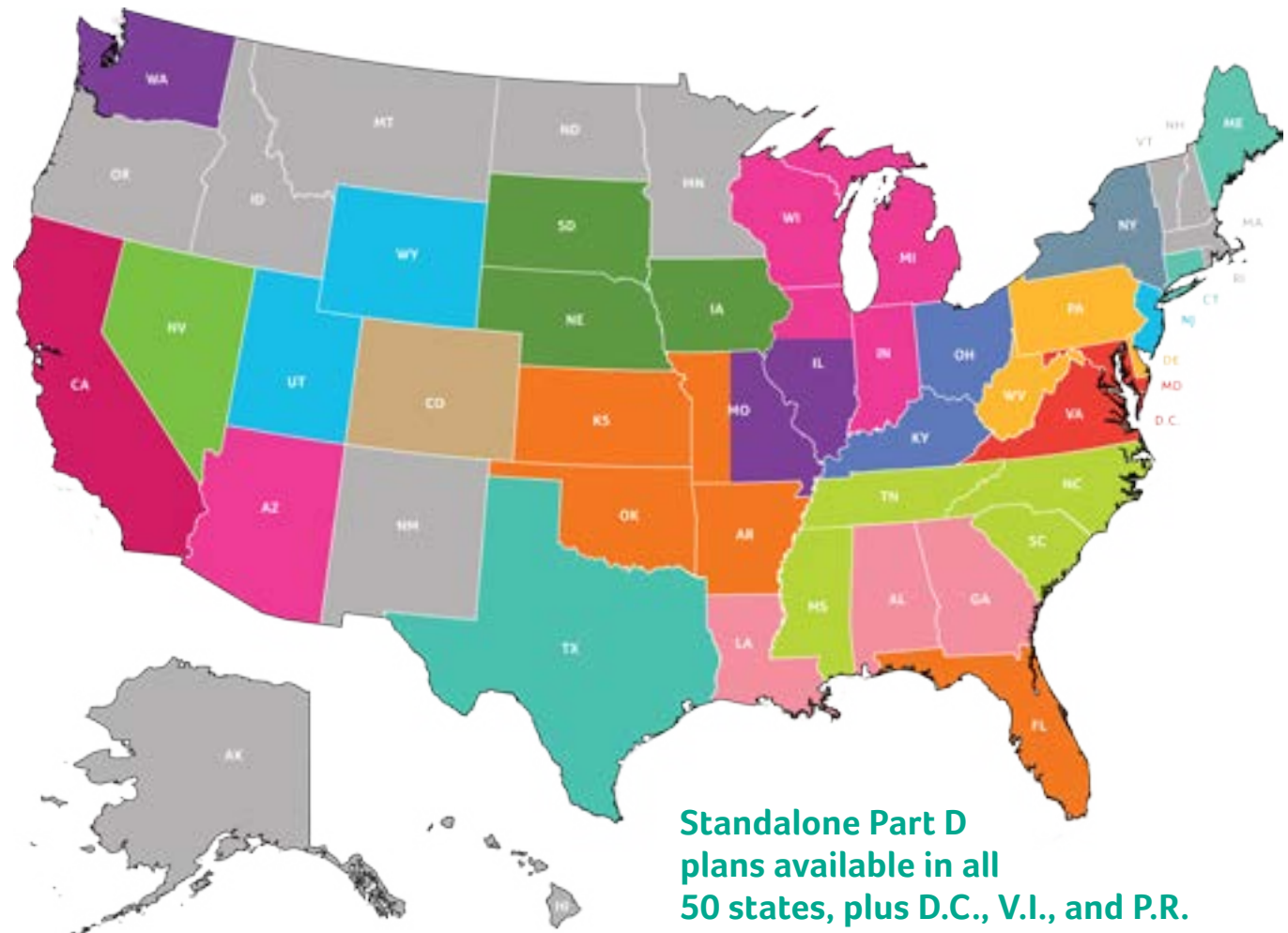
\*PDP ONLY are marked in gray



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## MA/MAPD Markets

- Arizona (AZ)
- California (CA)
- Capitol (DC, MD, VA)
- Colorado (CO)
- Deep South (AL, GA, LA)
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- New York (NY)
- Ohio / Kentucky (OH, KY)
- Show Me (IL-Central/South, MO-East)
- Texas (TX)
- Utah/Wyoming (UT, WY)
- Washington (WA)



**Standalone Part D plans available in all 50 states, plus D.C., V.I., and P.R.**

\*PDP ONLY are marked in gray

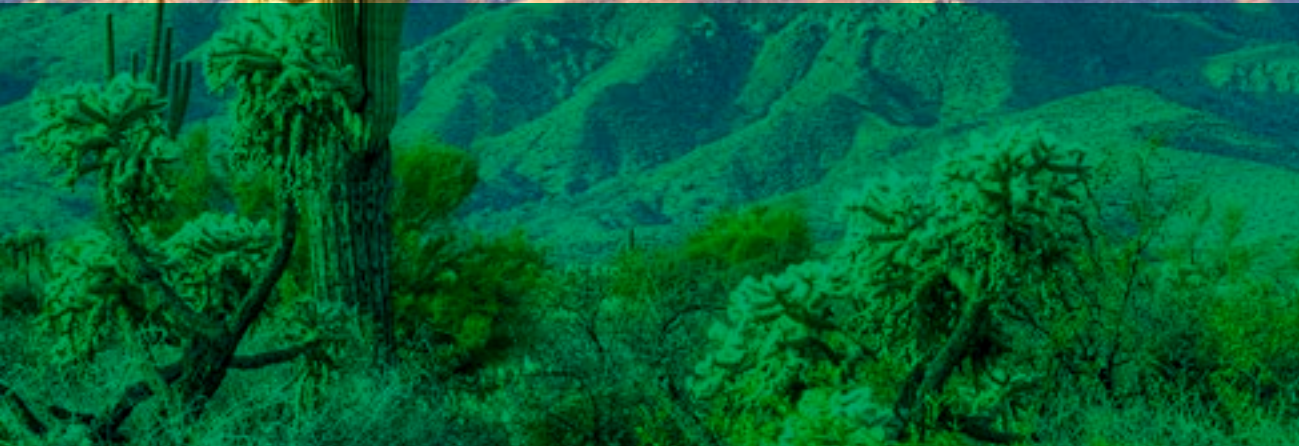


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*Health Care*  

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*Medicare Advantage Plans*  
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# Arizona



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## Arizona Market



### Number of Medicare eligibles\*

|              |                |
|--------------|----------------|
| AZ Maricopa  | 616,686        |
| <b>Total</b> | <b>616,686</b> |

#### Service Area:

**AZ:** Maricopa

\*MA State/County Penetration – May 2016, CMS.gov

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## Arizona Market

### Market Highlights

#### AZ:

##### HMO

- \$0 premium/\$0 PCP/\$0 lab
- Low \$3,000 max out of pocket
- Option to add supplemental benefits, including eyewear, hearing aids and dental for a low monthly premium
- \$0 copay for 90-day supply of Tier 1 generics at preferred pharmacies including mail order
- 5-Tier formulary with preferred mail order option
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- No cost membership to an in-network fitness facility via Silver&Fit

##### PPO

##### Premium provides:

- \$1,000 combined reimbursement allowance for preventive/comprehensive dental
- \$125 reimbursement allowance for eyewear
- \$500 reimbursement allowance for hearing aids
- \$0 copay for 90-day supply of Tier 1 Rx at preferred pharmacies including mail order
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- 5-Tier formulary with preferred mail order option
- Out-of-network benefits
- No cost membership to an in-network fitness facility via Silver&Fit

### Value Proposition

The Arizona portfolio of HMO and PPO products has been carefully designed to compete with other carriers in the service area while utilizing a high-value network. Our strategy is to promote health and wellness while focusing on a benefit design that empowers our members to take control of their health care.

### Strong Network

#### AZ:

Strong provider relationships utilizing Banner Health Network



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# Arizona Market

## Arizona / Maricopa

|                                      | Aetna Medicare Prime Plan (HMO) (H3931-092)<br>★★★★★   | Aetna Medicare Prime Plan (PPO) (H5521-100)<br>★★★★★   |
|--------------------------------------|--|--|
| <b>Why You Should Sell This Plan</b> | \$0 plan premium, \$0 lab, \$0 PCP copay, \$0 copay for 90-day supply of Tier 1 generics at preferred pharmacies, 5-tier formulary with gap coverage for Tiers 1 and 2 and Aetna stability | Low PCP copay, \$0 copay for 90-day supply of Tier 1 generics at preferred pharmacies, 5-Tier formulary with gap coverage for Tiers for 1 and 2, allowances for dental, eyewear and hearing aids and Aetna stability |
| Monthly Premium                      | \$0  | \$89   |
| PCP In-Network                       | \$0  | \$5  |
| Specialist In-Network                | \$25   | \$25   |
| Inpatient Hospital In-Network        | \$195 per day, days 1-7; \$0 per day, days 8-90  | \$255 per day, days 1-6; \$0 per day, days 7-90  |
| Out-of-pocket Maximum                | \$3,000 In-Network   | \$6,700 In-Network/\$10,000 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance  |

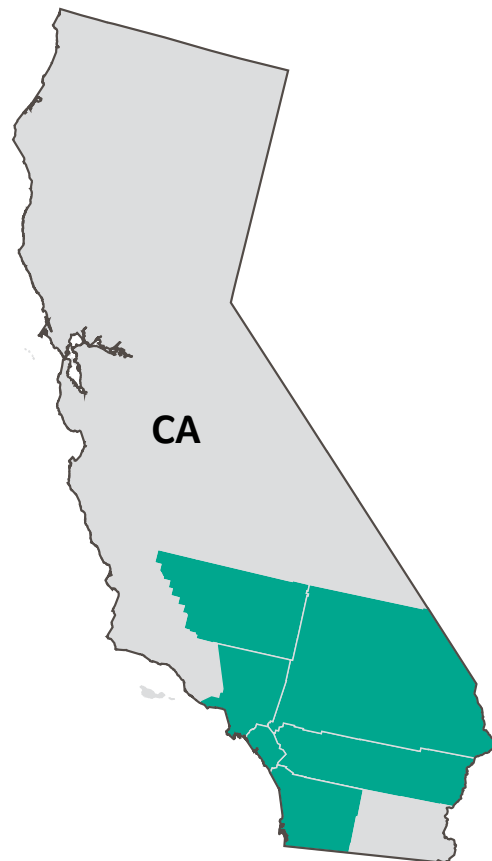


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# California

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## California Market



### Number of Medicare eligibles\*

|                  |                  |
|------------------|------------------|
| CA Inland Empire | 607,702          |
| CA Kern          | 108,162          |
| CA Los Angeles   | 1,855,054        |
| CA San Diego     | 483,682          |
| <b>Total</b>     | <b>3,054,600</b> |

### Service Area:

**CA:** Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego

\*MA State/County Penetration – May 2016, CMS.gov



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## California Market

### Market Highlights

- **New!** 4.5-star affordable PPO plans available in Los Angeles and San Bernardino and Riverside counties
- Improved product portfolio with enhanced HMO, PPO and Med Supp products available in:
  - Los Angeles
  - Orange
  - Riverside
  - San Bernardino
  - San Diego
- \$0 premium HMO option in all counties
- Prime Plan HMO capitalizes on strong provider relationships
- Additional benefits such as routine hearing and vision exams in all plans
- Fitness benefits in all plans
- Unlimited worldwide emergency coverage
- PPO plans allow access to our national provider network

### Improved prescription plan benefits:

- One standard ENHANCED formulary for all HMO and PPO plans
- Predictable cost-sharing with no Rx deductible across all plans
- 90-day incentivized mail order
- One SIMPLIFIED formulary with \$0 copays for Tier 1 drugs at preferred pharmacies in all counties

### Value Proposition

California offers stability to your clients with affordable HMO and **PPO** offerings in most counties with reputable provider networks. Aetna offers a true portfolio of products for your clients with products designed around simplicity and better health outcomes.

New PPO plans available in Los Angeles, Riverside and San Bernardino counties.

### Strong Network

#### Includes, but not limited to:

#### Bakersfield:

Bakersfield Family Medical Center

#### Los Angeles:

HealthCare Partners\*, Torrance Hospital IPA\*, Heritage Provider Network, Lakewood IPA

#### Orange :

St. Joseph Hosp. Affiliated Physicians\*, Hoag Affiliated Physicians\*, St. Joseph Heritage\*, St. Jude Heritage\*, Mission Heritage\*, HealthCare Partners, Monarch, Regal Medical Group

#### San Bernardino/Riverside:

PrimeCare\*, Desert Valley Medical Group\*, St. Mary High Desert Medical Group\*, Premier Healthcare\*, Riverside Physician Network, Loma Linda Murrieta, Beaver Medical Group, Regal Medical Group, Choice Physicians Network, Heritage Provider Network

#### San Diego:

Mercy Physicians Medical Group, Primary Care Associates, Scripps Physicians Medical Group, Tri-Cities Medical Group, MultiCultural Primary Care Medical Group

\* Prime Plan Providers



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## California Market

### California / Los Angeles

|                                      | Aetna Medicare Prime Plan (HMO) (H0523-061)<br>★ ★ ★  | Aetna Medicare Choice Plan (PPO) (H5521-125)<br>★ ★ ★ ★ ★  |
|--------------------------------------|---|--|
| <b>Why You Should Sell This Plan</b> | Provider partnership plan offered through collaboration with <b>HealthCare Partners (HCP) and Torrance Hospital IPA</b> for improved care coordination and better access to care. Additional benefits include routine chiropractic visits, vision and optional supplemental benefits offered for hearing and dental. Simplified, enhanced formulary for 2017. | <b>NEW PPO for 2017!</b> 4.5-star PPO, competitive plan premium, no in-network medical deductible, access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage. |
| Monthly Premium                      | \$0   | \$73   |
| PCP In-Network                       | \$0   | \$10   |
| Specialist In-Network                | \$0   | \$40   |
| Inpatient Hospital In-Network        | \$0 per stay  | \$225 per day, days 1-6; \$0 per day, days 7-90  |
| Out-of-pocket Maximum                | \$2,800 In-Network  | \$6,700 In-Network/\$10,000 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$0/\$5 copay   | \$0/\$5 copay  |
| Tier 2 - Generic                     | \$5/\$10 copay  | \$5/\$10 copay   |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance   | 33% coinsurance  |

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## California Market

California / Los Angeles, Orange

### Aetna Medicare Select Plan (HMO) (H0523-002)



#### Why You Should Sell This Plan

Access to a broader network, member access to providers in Los Angeles and Orange Counties, such as Monarch Health Plan, tied to their county residence. Optional supplemental benefits offered for hearing, dental, vision and unlimited worldwide emergency coverage. Simplified, enhanced formulary for 2017.

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$27  |
| 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         | \$5,400 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$0/\$5 copay                                     |
| Tier 2 - Generic              | \$5/\$10 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## California Market

### California / Orange

|                                      | Aetna Medicare Prime Plan (HMO) (H0523-060)<br>★ ★ ★   | Aetna Medicare Choice Plan (PPO) (H5521-056)<br>★ ★ ★ ★ ★   |
|--------------------------------------|--|---|
| <b>Why You Should Sell This Plan</b> | Provider partnership plan offered through collaboration with St. Joseph Hoag Health for improved care coordination and better access to care. Physicians and hospitals include St. Jude, Hoag, St. Joseph, Mission hospitals and affiliated doctors. "Get Healthy, Stay Healthy" benefits include chiropractic and podiatry services along with eyewear and hearing aid allowances. Simplified, enhanced formulary for 2017. | 4.5-star PPO, competitive plan premium, no in-network medical deductible — access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage. Simplified, enhanced formulary for 2017. |
| Monthly Premium                      | \$0  | \$107   |
| 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/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$0/\$5 copay  | \$0/\$5 copay   |
| Tier 2 - Generic                     | \$5/\$10 copay   | \$5/\$10 copay  |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance   |

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## California Market

### California / San Diego

|                                      | Aetna Medicare Select Plan (HMO) (H0523-052)<br>★ ★ ★   | Aetna Medicare Choice Plan (PPO) (H5521-053)<br>★ ★ ★ ★  |
|--------------------------------------|---|--|
| <b>Why You Should Sell This Plan</b> | Strong provider network with hospitals such as Scripps Green Hospital, Palomar, Pomerado and Alvarado. Optional supplemental benefits offered for dental and vision. Simplified, enhanced formulary for 2017 with no Rx deductible. Unlimited worldwide emergency coverage. | 4.5-star PPO, competitive plan premium, no in-network medical deductible. Access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage. Simplified, enhanced formulary for 2017 with no Rx deductible. |
| Monthly Premium                      | \$0   | \$73   |
| PCP In-Network                       | \$0   | \$10   |
| Specialist In-Network                | \$15  | \$40   |
| Inpatient Hospital In-Network        | \$260 per day, days 1-7; \$0 per day, days 8-90   | \$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/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$0/\$5 copay   | \$0/\$5 copay  |
| Tier 2 - Generic                     | \$5/\$10 copay  | \$5/\$10 copay   |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance   | 33% coinsurance  |

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## California Market

### California / San Bernardino

#### Aetna Medicare Prime Plan (HMO) (H0523-063)



#### Why You Should Sell This Plan

Provider partnership plan offered through collaboration with **PrimeCare, Desert Valley Medical Group and St. Mary High Desert Medical Group** for improved care coordination and better access to care. “Get Healthy, Stay Healthy” benefits include chiropractic and podiatry services along with eyewear, dental and hearing aid allowances. Simplified, enhanced formulary for 2017.

|                               |   |
|-------------------------------|---|
| 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$0/\$5 copay                                     |
| Tier 2 - Generic              | \$5/\$10 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## California Market

### California / Riverside, San Bernardino

|                                      | Aetna Medicare Select Plan (HMO) (H0523-022)<br>★ ★ ★   | Aetna Medicare Choice Plan (PPO) (H5521-126)<br>★ ★ ★ ★ ★  |
|--------------------------------------|---|--|
| <b>Why You Should Sell This Plan</b> | Access to long standing network of contracted physicians and hospitals throughout the Inland Empire, simplified, enhanced formulary for 2017, unlimited worldwide emergency coverage. | <b>New PPO for 2017!</b> 4.5-star PPO, competitive plan premium, no in-network medical deductible, access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage. |
| Monthly Premium                      | \$0   | \$73   |
| PCP In-Network                       | \$0   | \$10   |
| Specialist In-Network                | \$0   | \$40   |
| Inpatient Hospital In-Network        | \$50 per day, days 1-4; \$0 per day, days 5-90  | \$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/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$0/\$5 copay   | \$0/\$5 copay  |
| Tier 2 - Generic                     | \$5/\$10 copay  | \$5/\$10 copay   |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance   | 33% coinsurance  |

# California Market

## California / Kern

### Aetna Medicare Select Plan (HMO) (H0523-031)



#### Why You Should Sell This Plan

Strong network through Bakersfield Family Medical Center, competitively priced plan, low MOOP, unlimited worldwide emergency coverage, eyewear allowance. Simplified, enhanced formulary for 2017.

|                               |   |
|-------------------------------|---|
| 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$0/\$5 copay                                     |
| Tier 2 - Generic              | \$5/\$10 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

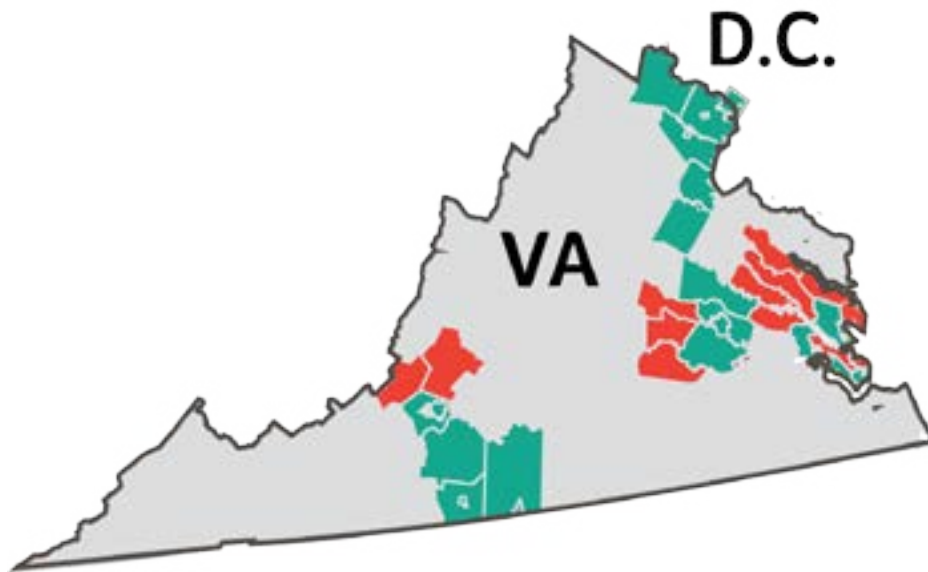


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# Capitol

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## Capitol Market



### Number of Medicare eligibles\*

|                           |                |
|---------------------------|----------------|
| D.C. District of Columbia | 89,978         |
| VA Roanoke/Danville       | 118,556        |
| VA Newport News/Hampton   | 96,480         |
| VA Northern               | 308,442        |
| VA Richmond               | 195,867        |
| <b>Total</b>              | <b>809,323</b> |

### Service Area:

**D.C.:** District of Columbia

**VA:** Alexandria City, **Amelia**, Arlington, **Botetourt**, Chesterfield, **Colonial Heights City**, **Craig**, Danville City, **Essex**, Fairfax, Fairfax City, Falls Church City, Franklin, Fredericksburg City, Gloucester, **Goochland**, Hampton City, Hanover, Henrico, Henry, **Hopewell City**, **James City**, **King and Queen**, **King William**, Loudoun, Manassas City, Manassas Park City, Martinsville City, **Mathews**, **Middlesex**, **New Kent**, Newport News City, Pittsylvania, **Poquoson City**, **Powhatan**, Prince William, Richmond City, Roanoke, Roanoke City, **Salem City**, Spotsylvania, Stafford, **Williamsburg City**, York

\*MA State/County Penetration – May 2016, CMS.gov



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## Capitol Market

### Market Highlights

#### All plans include:

- 4.5-star PPO plan option with flexibility of out-of-network choice
- 4-star HMO plan with a low and predictable limit on members out-of-pocket exposure
- \$0 SilverSneaker membership
- National Rx coverage with a preferred pharmacy network
- Access to 24-hour Nurse Hotline

#### D.C.:

- \$0 preventive care and \$10 HMO PCP copay and \$20 PPO PCP copay
- Access to dental, vision and hearing aid benefits at an additional premium on the HMO
- \$0 SilverSneakers membership

#### Northern VA:

- Network includes the Inova Hospital System
- \$0 preventive care and \$10 HMO PCP and \$20 PPO PCP copay
- \$0 routine vision and hearing exams
- \$0 SilverSneakers membership

#### Richmond VA:

- 7 new expansion counties
- \$150 preventive dental allowance on HMO
- \$0 monthly premium HMO
- \$0 preventive care and \$10 HMO PCP copay and \$15 PPO PCP copay
- \$0 SilverSneakers membership

### Strong Network

#### D.C.:

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 Hospitals" for 2015-2016, four years running. Includes the #1 network in the Washington, D.C., metro area (four years running) and #3 in the state of Virginia

#### Richmond VA:

Network includes both Bons Secours and HCA Hospital Systems

### Value Proposition

The Capitol Market has expanded by 17 counties in 2017, and now covers 44 counties in the state of Virginia and the District of Columbia. We are establishing a larger Medicare-eligible audience in key counties, centered around the best care. We have an expansive provider network, including key hospital systems and physicians. New in 2017: to promote a healthy lifestyle, we now have the SilverSneakers brand offering \$0 fitness membership.

## Capitol Market

### Market Highlights (continued)

#### Newport News/Hampton VA:

- 7 new expansion counties
- \$0 monthly premium HMO
- \$0 preventive care and \$10 PCP copay HMO and PPO
- \$0 SilverSneakers membership

#### Danville VA:

- Low monthly premium HMO
- \$0 preventive care and \$5 PCP copay HMO and PPO
- \$0 SilverSneakers membership

#### Roanoke VA:

- 3 new expansion counties
- \$0 monthly premium HMO
- \$0 preventive care including \$0 labs HMO
- \$250 preventive dental allowance on HMO
- \$150 eye wear allowance on HMO
- \$10 PCP copay HMO and PPO
- \$0 SilverSneakers membership

## Value Proposition

The Capitol Market has expanded by 17 counties in 2017, and now covers 44 counties in the state of Virginia and the District of Columbia. We are establishing a larger Medicare-eligible audience in key counties, centered around the best care. We have an expansive provider network, including key hospitals systems and physicians. New in 2017: to promote a healthy lifestyle, we now have the SilverSneakers brand offering \$0 fitness membership.

## Strong Network

### (continued)

#### 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

#### Danville VA:

Network includes the LifePoint Hospitals, the Gateway Health Alliance Providers Group and Carilion Medical Associates



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# Capitol Market

## District of Columbia / District of Columbia

|                                      | Aetna Medicare Standard Plan (HMO) (H3931-095)<br>★★★★  | Aetna Medicare Premier Plan (PPO) (H5521-015)<br>★★★★☆  |
|--------------------------------------|---|---|
| <b>Why You Should Sell This Plan</b> | 4-star rated HMO, low PCP copay, low specialist copays, \$2 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. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply. | 4.5-star rated PPO, \$2 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                      | \$46  | \$88  |
| PCP In-Network                       | \$10  | \$20  |
| Specialist In-Network                | \$40  | \$45  |
| Inpatient Hospital In-Network        | \$300 per day, days 1-6; \$0 per day, days 7-90   | \$285 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/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Rx Deductable                        | \$385   | \$100   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  | \$2/\$10 copay  |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47/\$47 copay   | \$47/\$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay   |
| Tier 5 - Specialty                   | 25% coinsurance   | 31% coinsurance   |

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## 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) (H3931-096)<br>★★★★  | Aetna Medicare Innovation Choice Plan (PPO) (H5521-027)<br>★★★★☆  |
|--------------------------------------|---|---|
| <b>Why You Should Sell This Plan</b> | 4-star rated HMO, \$2 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. | 4.5-star rated PPO, competitive out-of-pocket costs, \$2 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                      | \$59  | \$65  |
| PCP In-Network                       | \$10  | \$20  |
| Specialist In-Network                | \$40  | \$50  |
| Inpatient Hospital In-Network        | \$300 per day, days 1-6; \$0 per day, days 7-90   | \$285 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/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Rx Deductible                        | \$300   | \$0   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  | \$2/\$10 copay  |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47/\$47 copay   | \$47/\$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay   | \$100/\$100 copay   |
| Tier 5 - Specialty                   | 27% coinsurance   | 33% coinsurance   |

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## Capitol Market

**Richmond VA / Chesterfield, Hanover, Henrico, Richmond City**

**New Counties for 2017 / Amelia, Colonial Heights City, Goochland, Hopewell City, King William, New Kent, Powhatan**

|                                      | Aetna Medicare Select Plan (HMO) (H3931-098)<br>★★★★   | Aetna Medicare Essential Plan (PPO) (H5521-082)<br>★★★★★   |
|--------------------------------------|--|--|
| <b>Why You Should Sell This Plan</b> | 4-star rated HMO, \$0 plan premium, \$2 copay for Tier 1 preferred generic. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services. \$150 preventive dental allowance included. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply. | 4.5-star rated PPO, competitive out-of-pocket costs, \$2 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                       | \$10   | \$15   |
| Specialist In-Network                | \$40   | \$45   |
| Inpatient Hospital In-Network        | \$300 per day, days 1-6; \$0 per day, days 7-90  | \$279 per day, days 1-7; \$0 per day, days 8-90  |
| Out-of-pocket Maximum                | \$6,700 In-Network   | \$6,700 In-Network / \$10,000 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Rx Deductible                        | \$300  | \$0  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47/\$47 copay  | \$47/\$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay  | \$100/\$100 copay  |
| Tier 5 - Specialty                   | 27% coinsurance  | 33% coinsurance  |

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## Capitol Market

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

Aetna Medicare Select Plan (HMO) (H3931-099)



### Why You Should Sell This Plan

4-star rated HMO, lower copays for frequently used benefits, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, \$0 gym membership, members can focus on preventive care with \$0 services. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply.

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$28  |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$279 per day, days 1-7; \$0 per day, days 8-90   |
| Out-of-pocket Maximum         | \$6,300 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Rx Deductible                 | \$0   |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47/\$47 copay                                   |
| Tier 4 - Non-Preferred Drug   | \$100/\$100 copay                                 |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## Capitol Market

### Danville VA / Danville City, Pittsylvania

#### Aetna Medicare Essential Plan (PPO) (H5521-083)



#### Why You Should Sell This Plan

4.5-star rated PPO, competitive out-of-pocket costs, \$2 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               | \$49  |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$25  |
| Inpatient Hospital In-Network | \$225 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/<br>Non-Preferred Pharmacies |
| Rx Deductible                 | \$0   |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47/\$47 copay                                   |
| Tier 4 - Non-Preferred Drug   | \$100/\$100 copay                                 |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## Capitol Market

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

**New Counties for 2017 / Essex, James City, King and Queen, Mathews, Middlesex, Poquoson City, Williamsburg City**

|                                      | Aetna Medicare Select Plan (HMO) (H3931-100)   | Aetna Medicare Essential Plan (PPO) (H5521-084)  |
|--------------------------------------|--|--|
|                                      | ★★★★   | ★★★★★  |
| <b>Why You Should Sell This Plan</b> | 4-star rated HMO, \$0 plan premium, \$2 copay on Tier 1 preferred generic, lower copays for frequently used benefits, \$0 gym membership, and members can focus on preventive care with \$0 services. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply. | 4.5-star rated PPO, competitive out-of-pocket costs, \$2 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  | \$45   |
| PCP In-Network                       | \$10   | \$10   |
| Specialist In-Network                | \$45   | \$40   |
| Inpatient Hospital In-Network        | \$295 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 / \$10,000 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Rx Deductible                        | \$200  | \$0  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47/\$47 copay  | \$47/\$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay  | \$100/\$100 copay  |
| Tier 5 - Specialty                   | 29% coinsurance  | 33% coinsurance  |

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## Capitol Market

**Roanoke VA / Franklin, Roanoke, Roanoke City**  
**New Counties for 2017 / Botetourt, Craig, Salem City**

|                                      | Aetna Medicare Select Plan (HMO) (H3931-101)<br>★★★★  | Aetna Medicare Essential Plan (PPO) (H5521-102)<br>★★★★★  |
|--------------------------------------|---|---|
| <b>Why You Should Sell This Plan</b> | 4-star rated HMO, \$0 plan premium, lower copays for frequently used benefits, \$2 copay on Tier 1 preferred generic, \$0 gym membership, and members can focus on preventive care with \$0 services including labs. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply. | 4.5-star rated PPO, \$2 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   | \$49  |
| PCP In-Network                       | \$10  | \$10  |
| Specialist In-Network                | \$35  | \$45  |
| Inpatient Hospital In-Network        | \$265 per day, days 1-6; \$0 per day, days 7-90   | \$270 per day, days 1-7; \$0 per day, days 8-90   |
| Out-of-pocket Maximum                | \$6,700 In-Network  | \$6,700 In-Network / \$10,000 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Rx Deductible                        | \$300   | \$0   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  | \$2/\$10 copay  |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47/\$47 copay   | \$47/\$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay   | \$100/\$100 copay   |
| Tier 5 - Specialty                   | 27% coinsurance   | 33% coinsurance   |

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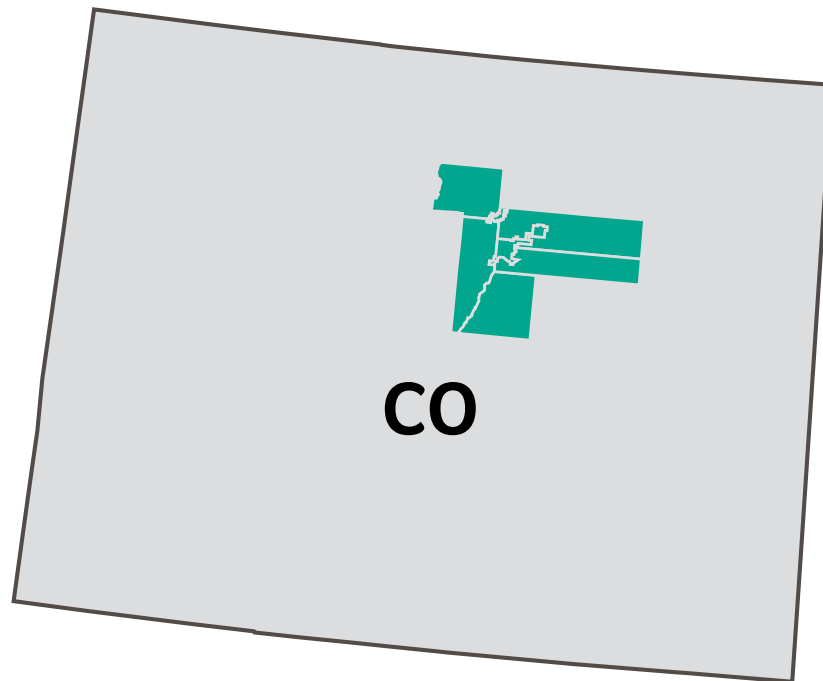
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# Colorado

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## Colorado Market



### Number of Medicare eligibles\*

|              |                |
|--------------|----------------|
| CO Denver    | 423,147        |
| <b>Total</b> | <b>423,147</b> |

#### Service Area:

**CO:** Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson

\*MA State/County Penetration – May 2016, CMS.gov

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## Colorado Market

### Market Highlights

#### CO:

##### HMO

- \$0 premium/\$15 PCP/\$15 lab
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- 90-day supply for 2x copay for Tier 1 generic at preferred pharmacies including mail order
- Option to add supplemental benefits, including eyewear, hearing aids and dental for a low monthly premium
- 5-tier formulary with preferred mail order option
- No-cost membership to an in-network fitness facility via Silver&Fit

##### PPO

- \$63 monthly premium

##### Premium provides:

- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- \$500 reimbursement allowance for hearing aids
- \$150 reimbursement allowance for eyewear
- \$1000 combined reimbursement allowance for preventive and comprehensive dental
- 5-tier formulary with preferred mail order option
- \$0 copay for 90-day supply of Tier 1 Rx at preferred pharmacies including mail order
- No-cost membership to an in-network fitness facility via Silver&Fit

### Value Proposition

The Colorado portfolio of HMO and PPO products has been carefully designed to compete with other carriers in the service area while utilizing a high-value network.

Our strategy is to promote health and wellness while focusing on a benefit design that empowers members to take control of their health care.

### Strong Network

#### CO:

- Strong provider relationships
- Centura Health, CHN, Denver Health and BVIPA

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# Colorado Market

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

|                                      | Aetna Medicare Prime Plan (HMO) (H3931-093)<br>★★★★  | Aetna Medicare Prime Plan (PPO) (H5521-057)<br>★★★★☆   |
|--------------------------------------|--|--|
| <b>Why You Should Sell This Plan</b> | \$0 plan premium, \$15 PCP copay, \$15 lab, \$2 copay on Tier 1 preferred generics, 5-tier formulary with Tiers 1 and 2 Rx coverage during the gap, a preferred mail order option, Aetna stability with HVN provider collaboration | \$5 PCP copay, \$2 copay on Tier 1 preferred generics, 5-tier formulary with Tiers 1 and 2 Rx coverage during the gap, a preferred mail order option, allowances for dental, eyewear and hearing aids, Aetna stability with HVN provider collaboration |
| Monthly Premium                      | \$0  | \$63   |
| PCP In-Network                       | \$15   | \$5  |
| Specialist In-Network                | \$50   | \$35   |
| Inpatient Hospital In-Network        | \$360 per day, days 1-5; \$0 per day, days 6-90  | \$250 per day, days 1-5; \$0 per day, days 6-90  |
| Out-of-pocket Maximum                | \$6,700 In-Network   | \$6,700 In-Network/\$10,000 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty                   | 25% coinsurance  | 33% coinsurance  |



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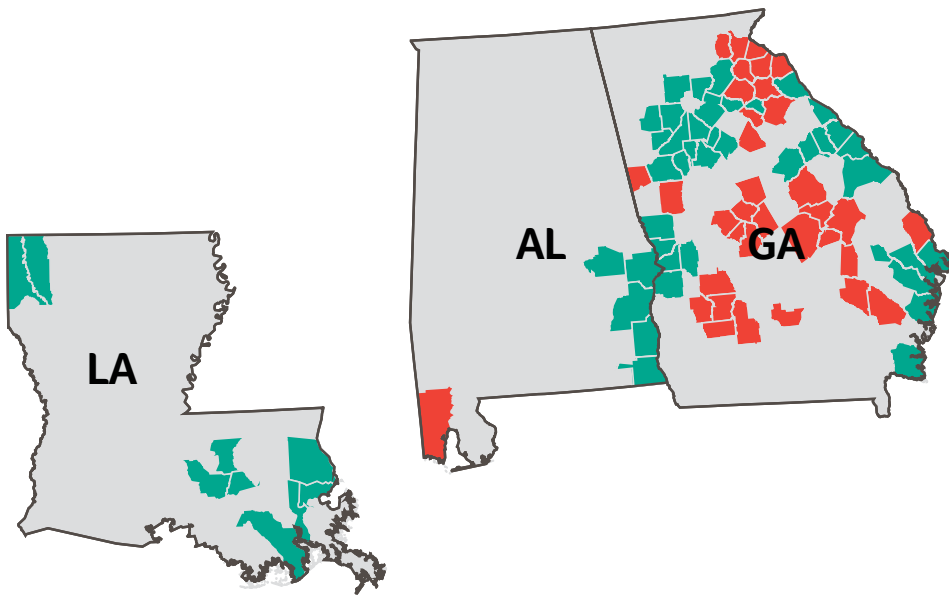


# Deep South



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## Deep South Market



### Service Area:

**AL:** Barbour, Henry, Houston, Macon, *Mobile*, Russell

**GA:** *Appling, Banks, Barrow, Bibb, Bryan, Burke, Camden, Chatham, Chattahoochee, Clarke, Clayton, Cobb, Columbia, Coweta, Crawford, DeKalb, Dougherty, Douglas, Effingham, Elbert, Emanuel, Evans, Fayette, Forsyth, Franklin, Fulton, Gwinnett, Habersham, Hall, Hancock, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Johnson, Jones, Laurens, Lee, Liberty, Lincoln, Madison, Marion, McDuffie, McIntosh, Meriwether, Morgan, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Richmond, Rockdale, Stephens, Stewart, Sumter, Terrell, Toombs, Treutlen, Twiggs, Warren, Washington, Wayne, White, Worth*

**LA:** Ascension, Bossier, Caddo, East Baton Rouge, Iberville, Jefferson, Lafourche, Orleans, Saint Tammany

### Number of Medicare eligibles\*

|                |                  |
|----------------|------------------|
| AL Mobile      | 79,156           |
| AL Southeast   | 48,295           |
| GA Albany      | 35,084           |
| GA Athens      | 82,919           |
| GA Atlanta     | 690,093          |
| GA Augusta     | 68,366           |
| GA Coastal     | 86,009           |
| GA Columbus    | 41,736           |
| GA Dublin      | 33,009           |
| GA Macon       | 62,417           |
| LA Baton Rouge | 91,191           |
| LA New Orleans | 203,960          |
| LA Shreveport  | 66,568           |
| <b>Total</b>   | <b>1,588,803</b> |

\*MA State/County Penetration – May 2016, CMS.gov

## Deep South Market

### Market Highlights

#### ALABAMA:

- Two 4.5-star \$0 premium PPOs
- National PPO network
- Rx gap coverage for Tiers 1 and 2
- 5-tier formulary with preferred mail order option
- \$0 SilverSneakers membership
- Eyewear and dental allowances on all plans (no network required)
- *New Mobile market PPO includes:*
  - \$5 PCP copay
  - \$4,900 maximum out-of-pocket
  - No Rx deductible

### Value Proposition

The success of our best-selling Medicare Essential PPO in Southeast Alabama is now complemented by an expansion into the Mobile market with a newly designed plan with even richer benefits.

### Strong Network

#### ALABAMA

Including but not limited to:

Brookwood Medical Center  
Citizens Baptist Medical Center  
Cullman Regional Medical Center  
Eliza Coffee Memorial Hospital  
Jackson Hospital and Clinic  
Medical Center Barbour  
Monroe County Hospital  
Princeton Baptist Medical Center  
Shelby Baptist Medical Center  
Shoals Hospital  
Southeast Alabama Medical Center  
Springhill Memorial Hospital  
Washington County Hospital

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## Deep South Market

### Market Highlights

#### GEORGIA:

##### PPO:

- Expanded service area to include 34 new counties
- Two \$0 premium 4.5-star plans
- One \$29 premium 4.5-star plan
- National PPO network
- Rx gap coverage for Tiers 1 and 2
- 5-tier formulary with preferred mail order option
- \$0 SilverSneakers membership
- Eyewear and dental allowances on all plans (no network required)
- 24-hour nurse hotline

##### HMO:

- Expanded service area to include 4 new counties
- \$0 premium
- \$5 PCP copay with no referrals to visit in-network doctors
- Rx gap coverage for Tiers 1 and 2
- 5-tier formulary with preferred mail order option
- \$0 SilverSneakers membership
- \$100 eyewear allowance
- Optional dental and vision (OSB)
- 24-hour nurse hotline

### Value Proposition

We are expanding into 34 new counties (for a combined total of 69 counties) supported by an expansive provider network. Our popular \$0 PPO offering will now also be available in Northeast Georgia, Albany, Macon and surrounding areas. We have redesigned our HMO with richer benefits for members who prefer a PCP-driven product.

## Strong Network

### GEORGIA

Including but not limited to:

- **Atlanta Metro**  
Atlanta Medical Center; DeKalb Medical Center; Emory Healthcare (all hospitals); Grady Memorial; Gwinnett Medical Center (includes Duluth); North Fulton Regional Hospital; Northside Hospitals; Piedmont Healthcare (all hospitals); WellStar Health System (all hospitals)
- **NE GA**  
Northeast Georgia Medical Center (includes Braselton, Hall); St. Mary's Health Care System
- **Augusta**  
Burke Medical Center; Doctors Hospital – Augusta; Jefferson Hospital; Trinity Hospital of Augusta; University Hospital; University Hospital McDuffie; Wills Memorial Hospital
- **Savannah**  
Effingham Hospital; Liberty Regional Medical Center; Optim Medical Center – Tattnall; St. Joseph's / Candler – Savannah
- **Central GA**  
Jeff Davis Hospital; Optim Medical Center – Jenkins
- **Albany**  
Phoebe North; Phoebe Putney Memorial Hospital (includes North, Sumter & Worth); Southwest GA Regional Medical Center
- **Columbus**  
The Medical Center; St. Francis Hospital
- **Macon**  
Coliseum Medical Center (includes Northside); Houston Medical Center; Medical Center of Central GA (includes Peach county)

## Deep South Market

### Market Highlights

#### LOUISIANA:

- \$0 HMO in New Orleans and Baton Rouge area parishes
- \$29 HMO in NW Louisiana and St. Tammany Parish with market-leading networks
- Low copays
- Rx gap coverage for Tiers 1 and 2
- 5-tier formulary with preferred mail order option
- \$0 SilverSneakers membership

### Value Proposition

#### Bossier/Caddo/St. Tammany Parishes

This plan offers benefit stability year-over-year, with competitive benefits including low copays and no Rx deductible.

#### New Orleans Southshore/Baton Rouge

We continue to offer our affordable \$0 HMO, now with improved formulary and fortified hospital networks.

### Strong Network

#### LOUISIANA

Including but not limited to:

East Jefferson General Hospital; West Jefferson General Hospital; Tulane Hospital Lakeside; Touro Infirmary; University Medical Center New Orleans; Tulane Hospital New Orleans; Louisiana Heart Hospital; Lakeview Hospital; St. Tammany Parish Hospital; Slidell Memorial Hospital; Baton Rouge General; Our Lady of the Lake (LOL); Baton Rouge Clinic; Women's Hospital; Lane Memorial; Willis-Knighton Health System; Christus Health System; LSU Health (University Health); Terrebonne General Medical Center (TGMCC); Thibodaux Regional Medical Center; Cardiovascular Institute of the South (CIS)

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# Deep South Market

## Alabama / Mobile

### Aetna Essentials Plan (PPO) H5521-116



#### Why You Should Sell This Plan

Low plan premium, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, preventive dental visit and an eyewear allowance

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$225 per day, days 1-7; \$0 per day, days 8-90   |
| Out-of-pocket Maximum         | \$4,900 In-Network / \$10,000 Combined            |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47/\$47 copay                                   |
| Tier 4 - Non-Preferred Drug   | \$100/\$100 copay                                 |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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# Deep South Market

**Alabama** / Barbour, Henry, Houston, Macon, Russell

**Georgia** / Banks, Barrow, Bryan, **Burke**, Chatham, Chattahoochee, **Clarke**, Clayton, Columbia, Coweta, DeKalb, Douglas, Elbert, Evans, Fayette, Forsyth, **Franklin**, Fulton, Gwinnett, **Habersham**, Hall, Hancock, Harris, **Hart**, **Heard**, **Henry**, **Jackson**, Lincoln, **Madison**, Marion, McDuffie, McIntosh, **Meriwether**, **Morgan**, Muscogee, Newton, **Oconee**, **Oglethorpe**, Richmond, Rockdale, **Stephens**, Stewart, **Twiggs**, Warren, **Washington**, **White**

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



### Why You Should Sell This Plan

4.5-star rated PPO with a \$0 premium that utilizes a national PPO network with low copays and maximum out-of-pocket. Additionally includes robust provider network, SilverSneakers, and a yearly \$150 dental and a \$100 vision allowance

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$7   |
| Specialist In-Network         | \$39  |
| Inpatient Hospital In-Network | \$280 per day, days 1-7; \$0 per day, days 8-90   |
| Out-of-pocket Maximum         | \$5,900 In-Network / \$10,000 Combined            |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generics             | \$5/\$20 copay                                    |
| Tier 3* - Preferred Brand     | \$47/\$47 copay                                   |
| Tier 4* - Non-Preferred Drug  | \$100/\$100                                       |
| Tier 5* - Specialty           | 29% coinsurance                                   |

\*Annual deductible on Tiers 3-5 \$175

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# Deep South Market

**Georgia / Bibb, Coweta, DeKalb, Forsyth, Fulton, Gwinnett, Hall, Muscogee**

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



|                                      |  |
|--------------------------------------|--|
| <b>Why You Should Sell This Plan</b> | \$5 PCP copay, no deductibles, \$2 copay on Tier 1 preferred generic, optional dental add-on |
| Monthly Premium                      | \$0  |
| PCP In-Network                       | \$5  |
| Specialist In-Network                | \$35   |
| Inpatient Hospital In-Network        | \$259 per day, days 1-7; \$0 per day, days 8-90  |
| Out-of-pocket Maximum                | \$5,650 In-Network / \$0 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47/\$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  |

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## 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, \$2 copay on Tier 1 preferred generic, \$150 dental and \$100 eyewear allowance and SilverSneakers membership

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$39  |
| 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         | \$5,900 In-Network / \$10,000 Combined            |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3* - Preferred Brand     | \$47/\$47 copay                                   |
| Tier 4* - Non-Preferred Drug  | \$100/\$100 copay                                 |
| Tier 5* - Specialty           | 31% coinsurance                                   |

\*Annual deductible on Tiers 3-5 \$95

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## Deep South Market

**Georgia / Appling, Bibb, Dougherty, Effingham, Irwin, Johnson, Jones, Laurens, Lee, Liberty, Peach, Sumter, Terrell, Toombs, Treutlen, Worth**

### Aetna Premier Plan (PPO) H5521-114



#### Why You Should Sell This Plan

4.5-star rated PPO with a \$0 monthly premium, utilizes our national PPO network, \$5 PCP copay, no referrals, \$2 copay on Tier 1 preferred generic, \$150 dental and \$100 eyewear allowance and SilverSneakers membership

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$275 per day, days 1-7; \$0 per day, days 8-90   |
| Out-of-pocket Maximum         | \$5,900 In-Network / \$10,000 Combined            |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47/\$47 copay                                   |
| Tier 4 - Non-Preferred Drug   | \$100/100 copay                                   |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Deep South Market

**Georgia / Camden, Crawford, Emanuel, Houston, Wayne**

## Aetna Medicare Premier Plus Plan (PPO) H5521-115



### Why You Should Sell This Plan

4.5-star rated PPO with a \$0 monthly premium, utilizes our national PPO network, \$5 PCP copay, no referrals, \$2 copay on Tier 1 preferred generic, \$150 dental and \$100 eyewear allowance and SilverSneakers membership

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$7   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$270 per day, days 1-7; \$0 per day, days 8-90   |
| Out-of-pocket Maximum         | \$5,500 In-Network / \$10,000 Combined            |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47/\$47 copay                                   |
| Tier 4 - Non-Preferred Drug   | \$100/\$100 copay                                 |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## Deep South Market

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

### Advantra (HMO) H3928-001

#### Why You Should Sell This Plan

\$0 plan premium, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, dental allowance and an eyewear allowance

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$30  |
| Inpatient Hospital In-Network | \$140 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3* - Preferred Brand     | \$47/\$47 copay                                   |
| Tier 4* - Non-Preferred Drug  | \$100/\$100 copay                                 |
| Tier 5* - Specialty           | 31% coinsurance                                   |

\*Annual deductible on Tiers 3-5 \$95

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# Deep South Market

## Louisiana / Bossier, Caddo, St. Tammany

### Advantra (HMO) H3928-002

#### Why You Should Sell This Plan

Low plan premium, \$10 PCP copay, \$2 copay on Tier 1 preferred generic, preventive dental visit and an eyewear allowance

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$170 per day, days 1-10; \$0 per day, days 11-90 |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47/\$47 copay                                   |
| Tier 4 - Non-Preferred Drug   | \$100/\$100 copay                                 |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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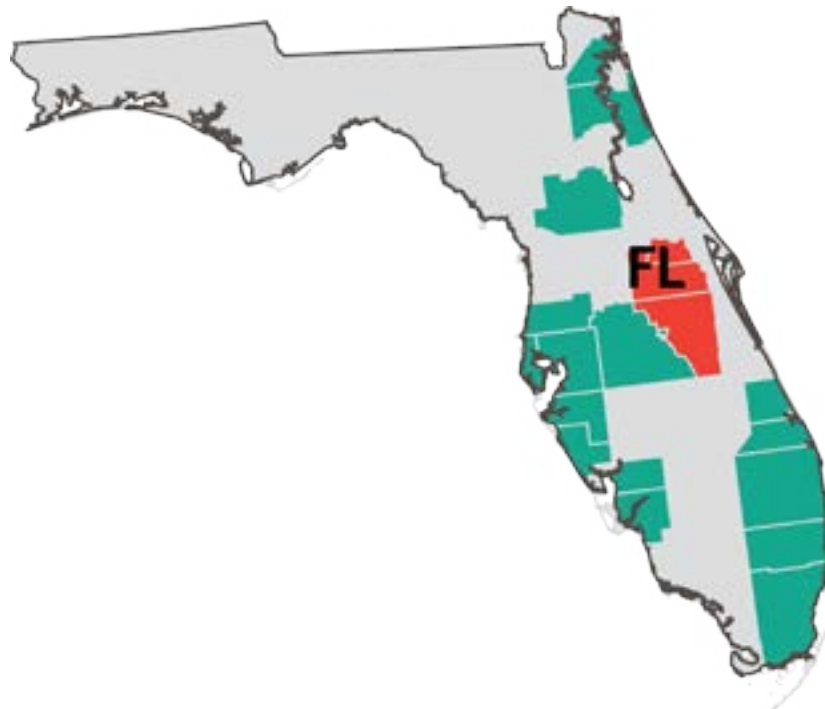
# Florida

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## Florida Market



### Number of Medicare eligibles\*

|                   |                  |
|-------------------|------------------|
| North FL          | 229,718          |
| Central FL        | 806,713          |
| Orlando FL        | 292,140          |
| Southwest FL      | 453,146          |
| Treasure Coast FL | 411,811          |
| South FL          | 735,323          |
| <b>Total</b>      | <b>2,928,851</b> |

### Service Area:

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

\*MA State/County Penetration – May 2016, CMS.gov

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## Florida Market

### Market Highlights

- \$0 monthly premium and no deductibles on most plans
- Part B premium reduction on some plans
- Comprehensive dental benefits provided through Delta Dental
- Eyewear, hearing aid and over-the-counter allowances
- SilverSneakers® fitness membership
- 24/7 Nurse Health Line
- Large pharmacy network, rich drug formulary and coverage in the gap
- Dual-Eligible Special Needs Plans (D-SNPs) for those covered by both Medicare and Medicaid

### Value Proposition

Very affordable \$0 premium HMO plans in most counties with little cost-share and a competitive PPO plan across most counties

### Strong Network

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

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## Florida Market

|                                      | Coventry Summit Ideal (HMO) (H1609-016)<br>★★★★★   | Coventry Vista Ideal (HMO) (H1609-014)<br>★★★★★  |
|--------------------------------------|--|--|
| <b>Why You Should Sell This Plan</b> | 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), a robust package of supplemental benefits and Part B premium credit |
| Counties                             | Miami-Dade   | Miami-Dade   |
| 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/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$0/\$5 copay  | \$0/\$5 copay  |
| Tier 2 - Generic                     | \$0/\$10 copay   | \$0/\$10 copay   |
| Tier 3 - Preferred Brand             | \$3/\$47 copay   | \$3/\$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay  | \$100/\$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance  |

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## Florida Market

### Coventry Summit Ideal (HMO) (H1609-018)



#### Why You Should Sell This Plan

Balances savings and security, \$0 copays, enhanced ICL, large networks (provider and pharmacy) and highly valued supplemental benefits

|                               |   |
|-------------------------------|---|
| Counties                      | Broward   |
| PCP In-Network                | \$0   |
| Specialist In-Network         | \$0   |
| Inpatient Hospital In-Network | \$50 per day, days 1-7; \$0 per day, days 8-90    |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$0/\$5 copay                                     |
| Tier 2 - Generic              | \$0/\$10 copay                                    |
| Tier 3 - Preferred Brand      | \$3/\$47 copay                                    |
| Tier 4 - Non-Preferred Drug   | \$100/\$100 copay                                 |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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## Florida Market

|                                      | Coventry Summit Ideal (HMO)<br>(H1609-020)<br>★★★★★   | Coventry Summit Ideal (HMO)<br>(H1609-021)<br>★★★★★   | Coventry Summit Ideal (HMO)<br>(H1609-022)<br>★★★★★   |
|--------------------------------------|---|---|---|
| <b>Why You Should Sell This Plan</b> | Balances savings and security, \$0 copays, enhanced ICL, large networks (provider and pharmacy) and highly valued supplemental benefits | Balances savings and security, \$0 copays, enhanced ICL, large networks (provider and pharmacy) and highly valued supplemental benefits | Balances savings and security, \$0 copays, enhanced ICL, large networks (provider and pharmacy) and highly valued supplemental benefits |
| Counties                             | Hillsborough, Martin, Palm Beach, Pinellas  | Clay, Duval, Marion, St. Johns, St. Lucie   | Polk  |
| PCP In-Network                       | \$0   | \$0   | \$0   |
| Specialist In-Network                | \$35  | \$40  | \$35  |
| Inpatient Hospital In-Network        | \$250 per day, days 1-5; \$0 per day, days 6-90   | \$300 per day, days 1-6; \$0 per day, days 7-90   | \$250 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum                | \$6,700 In-Network  | \$6,700 In-Network  | \$6,700 In-Network  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$0/\$5 copay   | \$0/\$5 copay   | \$0/\$5 copay   |
| Tier 2 - Generic                     | \$0/\$10 copay  | \$0/\$10 copay  | \$0/\$10 copay  |
| Tier 3 - Preferred Brand             | \$47/\$47 copay   | \$47/\$47 copay   | \$47/\$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay   | \$100/\$100 copay   | \$100/\$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance   | 33% coinsurance   | 33% coinsurance   |

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## Florida Market

### Aetna Medicare Select Plan (HMO) (H1609-024)



#### Why You Should Sell This Plan

Blends competitive out-of-pocket costs with a rich Rx formulary and expansive networks (provider and pharmacy)

|                               |   |
|-------------------------------|---|
| Counties                      | Orange, Osceola, Seminole                         |
| PCP In-Network                | \$0   |
| Specialist In-Network         | \$30  |
| Inpatient Hospital In-Network | \$200 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$0/\$5 copay                                     |
| Tier 2 - Generic              | \$5/\$10 copay                                    |
| Tier 3 - Preferred Brand      | \$47/\$47 copay                                   |
| Tier 4 - Non-Preferred Drug   | \$100/\$100 copay                                 |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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## Florida Market

|                                      | Aetna Medicare Select Plan (HMO)<br>(H1609-025)<br>★★★★★   | Aetna Medicare Value Plan (HMO)<br>(H1609-026)<br>★★★★★  | Aetna Medicare Premier Plan (HMO)<br>(H1609-027)<br>★★★★★  |
|--------------------------------------|--|--|--|
| <b>Why You Should Sell This Plan</b> | Blends competitive out-of-pocket costs with a rich Rx formulary and expansive networks (provider and pharmacy) | Blends competitive out-of-pocket costs with a rich Rx formulary and expansive networks (provider and pharmacy) | Blends competitive out-of-pocket costs with a rich Rx formulary and expansive networks (provider and pharmacy) |
| Counties                             | Charlotte, Manatee, Sarasota   | Charlotte, Manatee, Sarasota   | Lee  |
| PCP In-Network                       | \$0  | \$15   | \$10   |
| Specialist In-Network                | \$35   | \$45   | \$50   |
| Inpatient Hospital In-Network        | \$175 per day, days 1-5; \$0 per day, days 6-90  | \$250 per day, days 1-5; \$0 per day, days 6-90  | \$425 per day, days 1-4; \$0 per day, days 5-90  |
| Out-of-pocket Maximum                | \$3,400 In-Network   | \$6,700 In-Network   | \$6,700 In-Network   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$0/\$5 copay  | \$2/\$10 copay   | \$0/\$5 copay  |
| Tier 2 - Generic                     | \$0/\$10 copay   | \$5/\$20 copay   | \$5/\$10 copay   |
| Tier 3 - Preferred Brand             | \$47/\$47 copay  | \$47/\$47 copay  | \$47/\$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay  | \$100/\$100 copay  | \$100/\$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance  | 33% coinsurance  |

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## Florida Market

|                                      | Aetna Medicare Premier Plan (PPO)<br>(H5521-033)<br>★★★★★  | Aetna Medicare Premier Plan (PPO)<br>(H5521-132)<br>★★★★★  | Aetna Medicare Premier Plan (PPO)<br>(H5521-133)<br>★★★★★  |
|--------------------------------------|--|--|--|
| <b>Why You Should Sell This Plan</b> | Combines competitive out-of-pocket costs, rich drug formulary, comprehensive dental coverage with large networks (provider and pharmacy) and the freedom to access care in- and out-of-network | Combines competitive out-of-pocket costs, rich drug formulary, comprehensive dental coverage with large networks (provider and pharmacy) and the freedom to access care in- and out-of-network | Combines competitive out-of-pocket costs, rich drug formulary, comprehensive dental coverage with large networks (provider and pharmacy) and the freedom to access care in- and out-of-network |
| Counties                             | Broward, Charlotte, Clay, Duval, Marion, Martin, Miami-Dade, Palm Beach, Pinellas, Polk, Sarasota, St. Lucie   | Manatee, St. Johns   | Hillsborough, Pasco  |
| PCP In-Network                       | \$0  | \$15   | \$20   |
| Specialist In-Network                | \$50   | \$50   | \$50   |
| Inpatient Hospital In-Network        | \$395 per day, days 1-4; \$0 per day, days 5-90  | \$425 per day, days 1-4; \$0 per day, days 5-90  | \$450 per day, days 1-4; \$0 per day, days 5-90  |
| Out-of-pocket Maximum                | \$6,700 In-Network / \$10,000 Combined   | \$6,700 In-Network / \$10,000 Combined   | \$6,700 In-Network / \$10,000 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$0/\$5 copay  | \$0/\$5 copay  | \$0/\$5 copay  |
| Tier 2 - Generic                     | \$5/\$10 copay   | \$5/\$10 copay   | \$5/\$10 copay   |
| Tier 3 - Preferred Brand             | \$47/\$47 copay  | \$47/\$47 copay  | \$47/\$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100/\$100 copay  | \$100/\$100 copay  | \$100/\$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance  | 33% coinsurance  |

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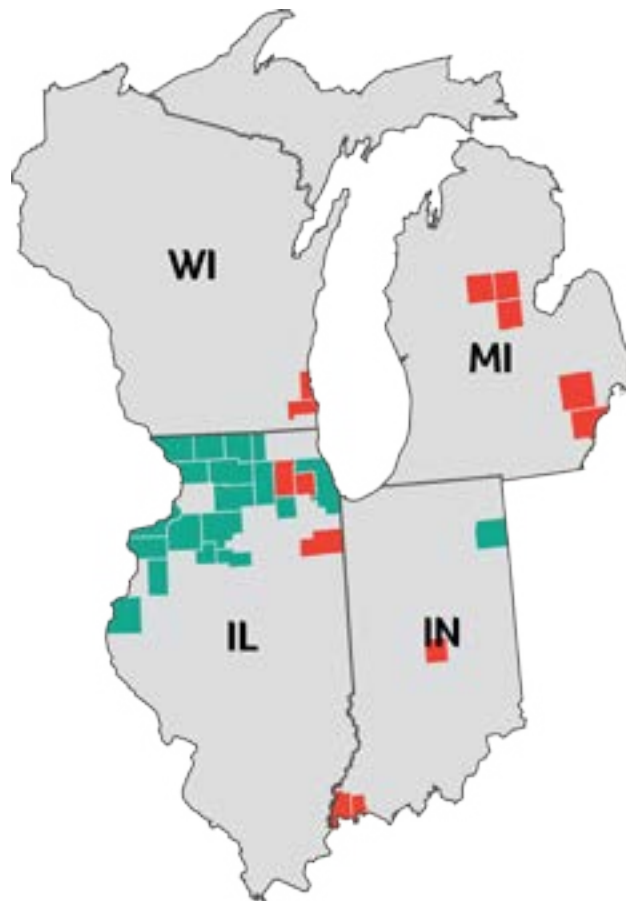
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# Great Lakes

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## Great Lakes Market



### Number of Medicare eligibles\*

|                 |                  |
|-----------------|------------------|
| IL Chicago      | 1,022,681        |
| IL Northern     | 193,619          |
| IN Evansville   | 40,089           |
| IN Fort Wayne   | 61,092           |
| IN Indianapolis | 137,954          |
| MI Detroit      | 543,289          |
| MI Midland      | 33,788           |
| WI Milwaukee    | 185,362          |
| <b>Total</b>    | <b>2,217,874</b> |

### Service Area:

- IL:** Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Hancock, Henderson, Henry, Jo Daviess, Kane, Kankakee, Kendall, Lee, Marshall, Mercer, Ogle, Rock Island, Stark, Stephenson, Warren, Winnebago
- IN:** Allen, Marion, Posey, Vanderburgh
- MI:** Clare, Gladwin, Midland, Oakland, Wayne
- WI:** Milwaukee, Racine

\*MA State/County Penetration – May 2016, CMS.gov

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## Great Lakes Market

### Market Highlights

- Five \$0 premium plans
- Three 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 a year on most plans with the freedom to see any dentist (on select plans)
- Services are expanding into IL, IN, WI and MI for 2018
- \$0 copay on Tier 1 prescriptions for 90-day supply at preferred pharmacies on select plans
- \$0 hearing and vision screenings
- 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 exceptional network flexibility

### Value Proposition

Diverse products with strong networks throughout the Great Lakes service area offer both agent and beneficiary a number of extremely competitive options with outstanding benefits. Well over 2 million Medicare eligibles in this market, combined with our outstanding products (all 4-star rated or higher), medical management and local support, provide significant opportunity for agents.

### 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)
- Central DuPage Hospital
- Rush-Copley Memorial Hospital
- Presence St. Joseph - Kankakee
- Deaconess Hospital
- Community Hospital
- Henry Ford Hospital
- Oakwood Hospital
- Aurora St. Lukes
- University of Wisconsin Hospital and Clinics

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# Great Lakes Market

## Illinois/Boone, Winnebago

### Coventry Total Care (HMO) (H2663-016)



#### Why You Should Sell This Plan

Total Care is a 4-star rated plan, 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 | \$290 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$4,200 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Great Lakes Market

**Illinois/Cook, DuPage, Kane**

## Aetna Medicare Value Plan (PPO) (H5521-086)



### Why You Should Sell This Plan

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               | \$0   |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$285 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Great Lakes Market

## Illinois/Cook, DuPage

### Aetna Medicare Value Plan (HMO) (H3931-106)



#### Why You Should Sell This Plan

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

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$25  |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$450 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$3,400 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$10 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Great Lakes Market

## Illinois/Cook

### Aetna Medicare Standard Plan (PPO) (H5521-016)



#### Why You Should Sell This Plan

4.5-star rated PPO with a large network, local broker support and one of the lowest MOOPs available

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$55  |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$425 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$3,400 In-Network/\$5,100 Combined               |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# 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) (H7301-006)



### 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               | \$0   |
| 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         | \$5,900 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## Great Lakes Market

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

**Advantra (PPO)\* (H7301-002)**



### 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 as 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 | \$360 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generics             | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

*\*Also available in counties in the Show Me Market*

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# Great Lakes Market

## Illinois/Kankakee

### Aetna Medicare Standard Plan (PPO) (H5521-153)



#### Why You Should Sell This Plan

4.5-star rated PPO with a large network, local broker support and one of the lowest MOOPs available

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$55  |
| PCP In-Network                | \$0   |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$285 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$3,500 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generics             | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Great Lakes Market

## Indiana/Marion

### Aetna Medicare Premier Plan (PPO) (H5521-151)



#### Why You Should Sell This Plan

4.5-star rated PPO with a very competitive plan in expansion area for 2017. Offers moderate premium with outstanding benefits and excellent network

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$49  |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$300 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 27% coinsurance                                   |

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# Great Lakes Market

## Indiana/Posey, Vanderburgh

### Aetna Medicare Premier Plan (PPO) (H5521-152)



#### Why You Should Sell This Plan

4.5-star rated PPO with a very competitive plan in expansion area for 2017. Offers moderate premium with outstanding benefits and excellent network

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$30  |
| 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         | \$4,800 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Great Lakes Market

## Indiana/Allen

### Aetna Medicare Value Plan (PPO) (H5521-099)



#### Why You Should Sell This Plan

4.5-star rated PPO offering excellent value at \$0 premium with a large network of local support

|                               |   |
|-------------------------------|---|
| 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         | \$4,800 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Great Lakes Market

## Michigan/Clare, Gladwin, Midland

### Aetna Medicare Premier Plan (PPO) (H5521-148)



#### Why You Should Sell This Plan

4.5-star rated PPO with a very competitive plan in expansion area for 2017. Offers moderate premium with outstanding benefits and excellent network

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$55  |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$300 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$3,500 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 27% coinsurance                                   |

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# Great Lakes Market

## Michigan/Oakland, Wayne

### Aetna Medicare Premier Plan (PPO) (H5521-149)



#### Why You Should Sell This Plan

4.5-star rated PPO with a very competitive plan in expansion area for 2017. Offers moderate premium with outstanding benefits and excellent network

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$75  |
| PCP In-Network                | \$0   |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$295 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$5,000 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 28% coinsurance                                   |

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# Great Lakes Market

## Wisconsin/Milwaukee, Racine

### Aetna Medicare Premier Plan (PPO) (H5521-150)



#### Why You Should Sell This Plan

4.5-star rated PPO with a very competitive plan in expansion area for 2017. Offers lower-end premium with outstanding benefits and network

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$25  |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$340 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$4,800 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 27% coinsurance                                   |





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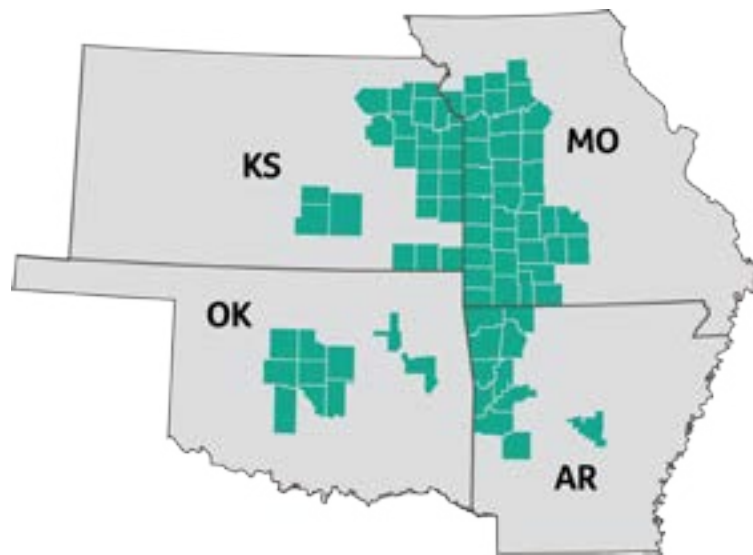
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# Heartland

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## Heartland Market



### Number of Medicare eligibles\*

|                   |                  |
|-------------------|------------------|
| AR Arkansas       | 204,914          |
| KS Topeka         | 51,845           |
| KS Wichita        | 98,950           |
| KS/MO Joplin      | 54,725           |
| KS/MO Kansas City | 413,790          |
| MO Southwest      | 155,301          |
| OK Oklahoma City  | 219,106          |
| OK Tulsa          | 119,459          |
| <b>Total</b>      | <b>1,318,090</b> |

### Service Area:

- AR:** Benton, Carroll, Crawford, Franklin, 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, Greene, Henry, Hickory, Jackson, Jasper, Johnson, Laclede, Lafayette, Lawrence, Livingston, McDonald, Newton, Pettis, Platte, Polk, 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 2016, CMS.gov

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## Heartland Market

### Market Highlights

- \$0 Tier 1 90-day supply at preferred pharmacies for select plans only
- Gap coverage for Tiers 1 and 2, plus no Part D deductible
- Free fitness and gym membership in partnership with SilverSneakers
- Dental (preventive) at no additional cost (select plans)
- Optional dental and vision (select plans)
- Extensive provider options
- Monthly OTC benefit (select plans)

### Value Proposition

\$0 premium plans, with year-over-year stable benefits. No medical or Part D deductibles, low affordable copays with access to a large network of providers. Many additional benefits, including dental, fitness, OTC at no additional cost

### Strong Network

Seamless multistate 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 for this service area)**

Includes University of Kansas Medical Center, St. Luke's Hospitals, North Kansas City Hospital, Centerpoint, Stormont Vail, Via Christi and Shawnee Mission Medical Center

#### **Southwest MO: (All major hospitals are in network for this service area)**

Includes Freeman Health System, Mercy, CoxHealth, Citizens Memorial Hospital and Barton County Memorial Hospital

#### **AR:**

Includes Arkansas Heart Hospital, Sparks Regional, St. Vincent, Mercy, Washington Regional Medical Center, Physicians' Specialty Hospital, Northwest Medical Center, Baptist Health Medical Center and Ozarks Community Hospital of Gravette

#### **OK:**

Includes Norman Regional, Bailey, Mercy, Integris, Muskogee, OSU Medical Center, Hillcrest, Oklahoma Surgical and Oklahoma Heart

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# Heartland Market

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

## Advantra Freedom (PPO) (H1608-021)



### 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, SilverSneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| 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         | \$5,800 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Heartland Market

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

## Advantra Total Care (HMO) (H2663-029)



| Why You Should Sell This Plan | \$0 plan premium, low PCP copay and MOOP, low Tier 1 and Tier 2 copay, SilverSneakers 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         | \$5,000 In-Network   |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic    | \$2/\$10 copay   |
| Tier 2 - Generic              | \$5/\$20 copay   |
| Tier 3 - Preferred Brand      | \$47 copay   |
| Tier 4 - Non-Preferred Drug   | \$100 copay  |
| Tier 5 - Specialty            | 33% coinsurance  |

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# Heartland Market

## Oklahoma/Canadian, Kingfisher, Logan, Oklahoma

### Coventry Total Care (HMO) (H2663-024)



#### 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, SilverSneakers and access to Mercy Health System providers

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$325 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$3,900 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Heartland Market

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

## Advantra Advantage (HMO) (H2663-026)



### 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 SilverSneakers 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generics             | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Heartland Market

**Kansas/Allen, 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) (H1608-016)



### Why You Should Sell This Plan

This \$0 PPO plan was the top-selling plan in these counties for 2016 and will remain a very competitive option for agents in 2017. Large networks, no referrals, no deductible on Part D, stable benefits and many extras. Large provider network with freedom to choose any provider, SilverSneakers 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 | \$300 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,200 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## Heartland Market

**Kansas/Allen, 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) (H1608-023)



#### Why You Should Sell This Plan

Affordable PPO plan with many extras, including preventive dental allowance, no deductibles, low copays and low MOOP

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$40  |
| 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         | \$5,500 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Heartland Market

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

**Coventry Total Care (PPO) (H1608-024)**



**Why You Should Sell This Plan**

Low PCP copay with PCP-coordinated-care treatment plans, dental allowance for preventive dental services, SilverSneakers gym access

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$300 per day, days 1-4; \$0 per day, days 5-90   |
| Out-of-pocket Maximum         | \$5,500 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Heartland Market

**Kansas/Cherokee, Labette, Montgomery**

**Missouri/Barry, Barton, Cedar, Christian, Dade, Dallas, Greene, Hickory, Jasper, Laclede, Lawrence, McDonald, Newton, Polk, St. Clair, Stone, Taney, Webster, Wright**

**Advantra Freedom (PPO) (H1608-018)**



**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, SilverSneakers 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         | \$5,200 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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## Heartland Market

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

|                                      | <b>Coventry Advantage Plus (HMO-POS)</b><br>★★★★★ (H2663-023)   | <b>Coventry Advantage (HMO)</b><br>★★★★★ (H2663-021)   | <b>Coventry Advantage (no drug) (HMO)</b><br>★★★★★ (H2663-022) |
|--------------------------------------|---|--|--|
| <b>Why You Should Sell This Plan</b> | HMO-POS with \$0 plan premium that includes out-of-network flexibility, low PCP, low Tier 1 and Tier 2 copays, \$0 90-day supply for Tier 1 with large network and SilverSneakers | Low PCP copay, large HMO network, low Tier 1 and Tier 2 retail pharmacy copay, \$0 for 90-day supply on Tier 1, dental allowance for preventive dental services and SilverSneakers | \$0 plan premium, dental allowance and SilverSneakers          |
| Monthly Premium                      | \$0   | \$23   | \$0  |
| PCP In-Network                       | \$5   | \$5  | \$5  |
| Specialist In-Network                | \$40  | \$45   | \$25   |
| Inpatient Hospital In-Network        | \$350 per day, days 1-5; \$0 per day, days 6-90   | \$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                | \$5,900 In-Network/\$10,000 Combined  | \$4,300 In-Network   | \$3,600 In-Network   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies              |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  | \$2/\$10 copay   | N/A  |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay   | N/A  |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay   | N/A  |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay  | N/A  |
| Tier 5 - Specialty                   | 33% coinsurance   | 33% coinsurance  | N/A  |



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# Heartland Market

**Kansas/Butler, Harvey, Sedgwick**

|                                      | <b>Coventry Medicare Advantage Total Care (HMO)</b><br>★★★★★ (H2663-028)  | <b>Coventry Medicare Advantage (PPO)</b><br>★★★★★ (H1608-017)   |
|--------------------------------------|---|---|
| <b>Why You Should Sell This Plan</b> | \$0 plan premium, low PCP copay with PCP-coordinated-care, low Tier 1 and Tier 2 copay, dental allowance for preventive services, SilverSneakers and regional HMO network | \$0 plan premium, large network of providers, low PCP copay, low Tier 1 and Tier 2 copay and SilverSneakers |
| 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                | \$5,700 In-Network  | \$6,400 In-Network/\$10,000 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  | \$2/\$10 copay  |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance   | 33% coinsurance   |

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# Heartland Market

**Kansas/Butler, Harvey, Johnson, Miami, Sedgwick, Wyandotte**  
**Missouri/Bates, Cass, Clay, Jackson, Platte**  
**Oklahoma/Canadian, Kingfisher, Logan, Oklahoma**

| Coventry Select (no drug) (HMO) (H2663-025) |   |
|---|---|
| ★★★★  |   |
| <b>Why You Should Sell This Plan</b>        | \$0 plan premium, dental allowance and SilverSneakers |
| 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                       | \$3,600 In-Network                                    |
| Prescription Drugs                          | Preferred Pharmacies/<br>Non-Preferred Pharmacies     |
| Tier 1 - Preferred Generic                  | N/A   |
| Tier 2 - Generics                           | N/A   |
| Tier 3 - Preferred Brand                    | N/A   |
| Tier 4 - Non-Preferred Drug                 | N/A   |
| Tier 5 - Specialty                          | N/A   |



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*Health Care*  

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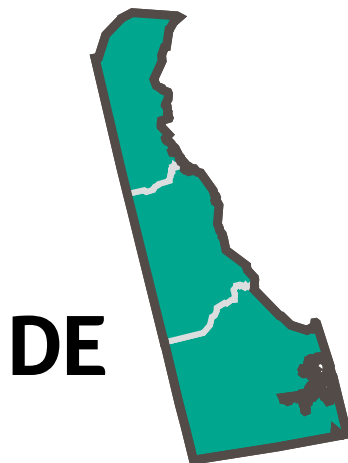
*Medicare Advantage Plans*  
**An Aetna Company**

# Keystone

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# Keystone Market

(DELAWARE)



## Number of Medicare eligibles\*

|               |                |
|---------------|----------------|
| Delaware (DE) | 184,580        |
| <b>Total</b>  | <b>184,580</b> |

### Service Area:

**DE:** Kent, New Castle, Sussex

\*MA State/County Penetration – May 2016, CMS.gov

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## Keystone Market

### Market Highlights

#### DE:

- Only \$0 premium plan in Delaware with a broad network
- \$0 premium plan being introduced to Sussex County for 2017
- Free fitness and gym membership in partnership with Silver&Fit - including multifacility usage
- Seamless multistate network access
- Optional dental benefits
- Strong network access
- HMO and PPO options available in all three counties for 2017
- 4 and 4.5-star CMS rating for Aetna Medicare Advantage HMO and PPO plans

### Value Proposition

Our 2017 HMO and PPO mix gives us our most competitive and balanced portfolio ever in Delaware. We can deliver \$0 premium plans to mid-level cost to value plans with access to the most prominent physicians and hospitals in the state. This area has something for every MAPD buyer.

### Strong Network

St. Francis Hospital-Wilmington, Christiana Hospital, Alfred I. duPont Hospital for Children, Beebe Medical Center, Nanticoke Memorial Hospital and Bayhealth Milford Memorial Hospital

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# Keystone Market

Delaware/Kent, New Castle, Sussex

|  | Aetna Medicare Choice Plan (HMO) (H3931-104)<br>★★★★   | Aetna Medicare Standard Plan (HMO) (H3931-102)<br>★★★★   |
|--|--|--|
| <b>Why You Should Sell This Plan</b>   | Newly introduced in 2016, this \$0 premium plan became a popular option for beneficiaries in Delaware. Robust network with strong benefit proposition. Will now be offered in all three counties for 2017!                       | Traditionally, our top selling plan in Delaware and will now be offered in all three counties for 2017. Delivers attractive benefit copay structure in both the medical and drug parts of the plan. Offers the strongest network access of any carrier in the state and seamless multistate network access |
| Monthly Premium  | \$0  | \$78   |
| PCP In-Network   | \$10   | \$10   |
| Specialist In-Network  | \$35   | \$50   |
| Inpatient Hospital In-Network  | \$550 per stay   | \$275 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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic   | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic   | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand   | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug  | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty   | 33% coinsurance  | 33% coinsurance  |
| Both plans include Tiers 1 and 2 prescription gap coverage                           | <b>This plan has a \$985 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services.</b> |  |

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# Keystone Market

Delaware/Kent, New Castle, Sussex

## Aetna Medicare Premier Plan (PPO) (H5521-095)



### Why You Should Sell This Plan

This PPO will be in all three counties for 2017! Attractive MAPD for those coming off group retiree coverage or interested in seamless multistate network. Robust package of benefits including vision, hearing and fitness coverage

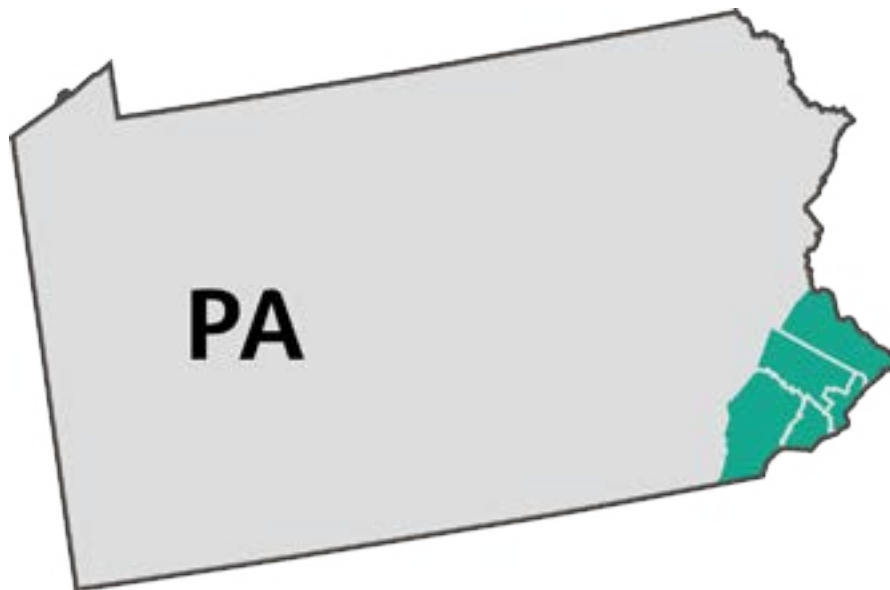
|  |   |
|--|---|
| Monthly Premium  | \$119   |
| PCP In-Network   | \$5   |
| Specialist In-Network  | \$40  |
| Inpatient Hospital In-Network  | \$195 per day, days 1-7; \$0 per day, days 8-90   |
| Out-of-pocket Maximum  | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$0/\$5 copay                                     |
| Tier 2 - Generic   | \$5/\$10 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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# Keystone Market

(SOUTHEAST PA)



## Number of Medicare eligibles\*

|                            |                |
|----------------------------|----------------|
| <b>Southeast PA (SEPA)</b> |                |
| Philadelphia               | 716,816        |
| <b>Total</b>               | <b>716,816</b> |

### Service Area:

**SEPA:** Bucks, Chester, Delaware, Montgomery, Philadelphia

\*MA State/County Penetration – May 2016, CMS.gov

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## Keystone Market

### Market Highlights

#### Southeast PA:

- The only \$0 premium MAPD in the market with the broadest provider network
- Main Line Health System in Philadelphia region brings a high-quality benefit proposition with a low premium. Focused on local convenience, quality and collaboration for better health outcomes
- 4 and 4.5-star CMS rating for Aetna Medicare Advantage HMO and PPO plans
- Strong network access
- Part D Rx coverage with low copays
- No referrals needed for specialists on Coventry Advantra plans
- 4-star CMS rating for Coventry Advantra HMO and PPO plans
- Free fitness & gym membership in partnership with Silver&Fit - including multifacility usage
- Dual-eligible Special Needs plan available

### Value Proposition

The combined portfolio of Coventry Advantra and Aetna MAPD gives us one of our most competitive and balanced portfolio's in many years in this area. We can deliver \$0 premium plans to mid-level cost to value plans with access to the most prominent physicians and hospitals in the area. This area has something for every MAPD buyer.

### Strong Network

#### Southeast PA (SEPA):

Includes Hospital of the University of Pennsylvania, Main Line Health System, Thomas Jefferson University Hospital, Crozer-Keystone Health System, Aria Health, St. Mary Medical Center, Abington Memorial Hospital, Doylestown Hospital, Chester County Hospital, Einstein Medical Center, Roxborough Memorial Hospital and Grand View Health

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# Keystone Market

**Southeast Pennsylvania/Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, Philadelphia**

## Aetna Medicare Choice Plan (HMO) (H3931-112)



### Why You Should Sell This Plan

New for 2017. \$0 premium plan tied to the Aetna brand. Great for clients looking for \$0 premium, value conscious consumers. Deductible only applies to limited number of benefits (see below)

|  |   |
|--|---|
| Monthly Premium  | \$0   |
| PCP In-Network   | \$15  |
| Specialist In-Network  | \$45  |
| Inpatient Hospital In-Network  | \$550 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 27% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

**This plan has a \$1050 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services. This plan includes a \$275 Rx deductible for Tiers 3-5.**

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# Keystone Market

## Southeast Pennsylvania/Chester, Delaware, Montgomery

### Aetna Medicare Main Line Prime Health Plan (HMO) (H3931-105)



#### Why You Should Sell This Plan

This plan was new for 2016 and became a top-selling plan in the Philadelphia region. Continued strength projected for 2017 with no change in premium and plan enhancements. This exclusive partnership delivers a higher level of proactive, coordinated, patient-centered care for a low premium. This, in partnership with one of the premier health systems in the region - Main Line Health System

|  |   |
|--|---|
| Monthly Premium  | \$12  |
| PCP In-Network   | \$10  |
| Specialist In-Network  | \$40  |
| 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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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## Keystone Market

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

### Aetna Medicare Gold Plan (PPO) (H5521-122)



#### Why You Should Sell This Plan

This plan provides a true national provider network with a 4.5-STAR rating. Highly attractive plan for age-ins.

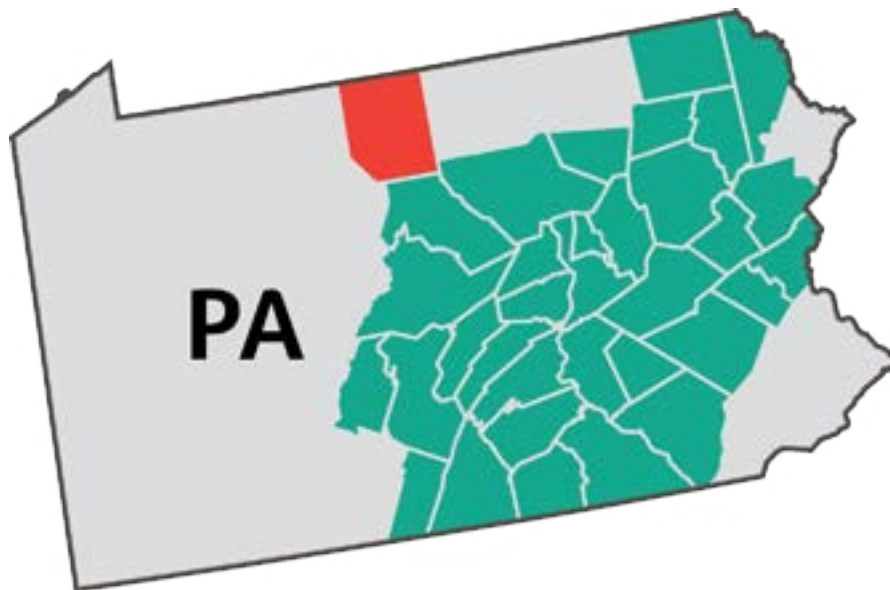
|  |   |
|--|---|
| Monthly Premium  | \$159   |
| PCP In-Network   | \$0   |
| Specialist In-Network  | \$25  |
| Inpatient Hospital In-Network  | \$300 per stay                                    |
| Out-of-pocket Maximum  | \$4,500 In-Network/\$7,500 Combined               |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |
| This plan includes Tiers 1 and 2 prescription gap coverage                           |   |



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# Keystone Market

(Central PA)



## Number of Medicare eligibles\*

|                   |                  |
|-------------------|------------------|
| <b>Central PA</b> |                  |
| Harrisburg        | 419,432          |
| Lehigh Valley     | 258,369          |
| Northeastern      | 243,232          |
| State College     | 79,230           |
| <b>Total</b>      | <b>1,000,263</b> |

### Service Area:

**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, **Potter**, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York

\*MA State/County Penetration – May 2016, CMS.gov

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## Keystone Market

### Market Highlights

#### Central PA:

- The only \$0 premium MAPD in the market with the broadest provider network
- Pinnacle Health System in Central PA brings a high-quality benefit proposition with a low premium. Focused on local convenience, quality and collaboration for better health outcomes
- Free fitness and gym membership in partnership with Silver&Fit - including multifacility usage
- Strong network access
- Part D Rx coverage with low copays
- No referrals needed for specialists on Coventry Advantra plans
- 4-star CMS rating for Coventry Advantra HMO and PPO plans
- 4-star CMS rating for Aetna Medicare Advantage HMO and PPO plans
- Dual-eligible Special Needs plan available

### Value Proposition

We continue to deliver a portfolio in this geographic area that offers highly competitive low cost, mid-level cost and value cost options. We deliver strong access to physicians and hospitals in the area. And we are delivering \$0 premium with no deductible for the 10th year in a row. This portfolio offers something for every type of MAPD buyer.

### Strong Network

#### Central PA (CPA):

Includes Lancaster General Hospital, WellSpan Health, PinnacleHealth System, Summit Health, Lehigh Valley Health Network, Reading Hospital and Hershey Medical Center

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# Keystone Market

**Central 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, **Potter**, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York**

**Advantra Silver (PPO) (H5522-004)**



**Why You Should Sell This Plan**

The top-selling plan in Central Pennsylvania that delivers \$0 premium for the 10th year in a row - \$0 plan premium, low copay structure in both medical and drug with the strongest network in the area

|  |   |
|--|---|
| Monthly Premium  | \$0   |
| PCP In-Network   | \$10  |
| Specialist In-Network  | \$40  |
| 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/<br>Non-Preferred Pharmacies |
| <b>All Rx copays are representative of a one-month supply.</b> |   |
| Tier 1 - Preferred Generic                                     | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand                                       | \$47 copay  |
| Tier 4 - Non-Preferred Drug                                    | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

# Keystone Market

## Central Pennsylvania/Cumberland, Dauphin

### Aetna Medicare PinnacleHealth Prime Plan (HMO) (H3931-091)



#### Why You Should Sell This Plan

Winner of the Senior Gold Choice Award for 2016 for Excellence in Medicare Plan Benefits, Value and Performance. This exclusive partnership delivers a higher level of proactive, coordinated, patient-centered care in a \$0 premium plan. This, in partnership with the premier hospital system in Central Pennsylvania - PinnacleHealth System. Voted #1 health system in Central PA in Harrisburg Magazine's Simply the Best campaign.

|  |   |
|--|---|
| Monthly Premium  | \$0   |
| PCP In-Network   | \$0   |
| Specialist In-Network  | \$30  |
| 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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$0/\$5 copay                                     |
| Tier 2 - Generic   | \$5/\$10 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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# Keystone Market

**Central 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, **Potter**, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, York**

**Advantra Silver Plus (HMO) (H3959-039)**



**Why You Should Sell This Plan**

This was a new plan for 2015 and continued to be popular with our beneficiaries for 2016. We expect the same for 2017. Enhanced copay structure in both medical and drug. This plan solidifies our position in the mid-level pricing category amongst our peers.

|  |   |
|--|---|
| Monthly Premium  | \$61  |
| PCP In-Network   | \$10  |
| Specialist In-Network  | \$45  |
| Inpatient Hospital In-Network  | \$175 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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# Keystone Market

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

## Aetna Medicare Standard Plan (HMO) (H3931-070)



### Why You Should Sell This Plan

Reduced premium by 30% for 2017! This is an attractive plan for those who don't want \$0 premium but want a strong blend of premium to value. Lower copays for 2017 in both the medical and drug benefits. This plan will not have any peers in the competitive landscape.

|  |   |
|--|---|
| Monthly Premium  | \$49  |
| PCP In-Network   | \$10  |
| Specialist In-Network  | \$35  |
| 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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 31% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

**This plan includes a \$100 Rx deductible for Tiers 3-5.**

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## Keystone Market

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

**Advantra Northern Pennsylvania Gold (HMO) (H3959-037)**



### 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

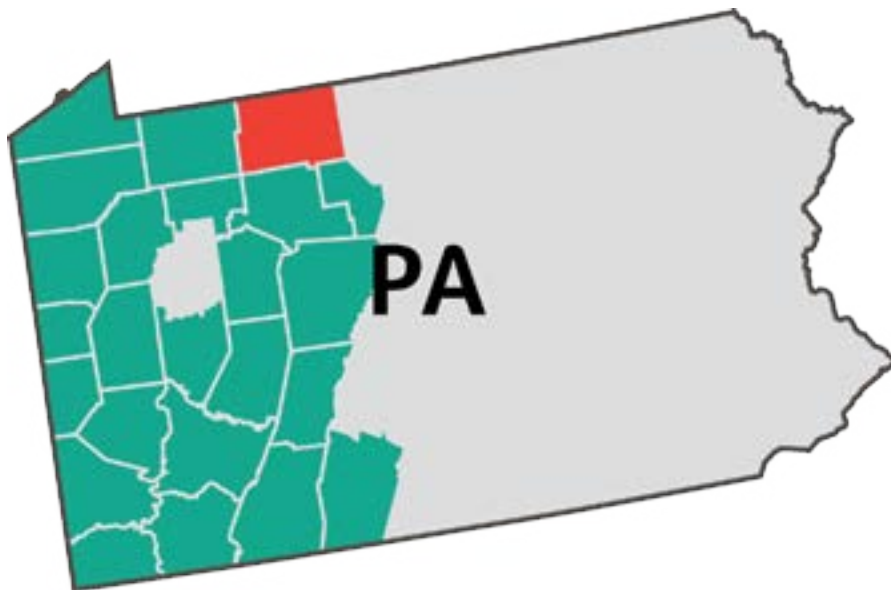
|  |   |
|--|---|
| Monthly Premium  | \$0   |
| PCP In-Network   | \$15  |
| Specialist In-Network  | \$40  |
| Inpatient Hospital In-Network  | \$195 per day, days 1-9; \$0 per day, days 10-90  |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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# Keystone Market

(Western PA)



## Number of Medicare eligibles\*

|                   |                |
|-------------------|----------------|
| <b>Western PA</b> |                |
| PA Pittsburgh     | 739,803        |
| PA Erie           | 76,136         |
| <b>Total</b>      | <b>815,939</b> |

### Service Area:

**WPA:** Allegheny, Armstrong, Beaver, Bedford, Butler, Cambria, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Venango, Washington, Warren, Westmoreland

\*MA State/County Penetration – May 2016, CMS.gov

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## Keystone Market

### Market Highlights

#### Western PA:

- The only \$0 premium MAPD in the market with the broadest provider network
- Improved benefits for 2017
- Improved prescription drug coverage and copays
- Three **NEW** exclusive high value network Prime HMO plans at \$0 premium
- **NEW** Aetna PPO plan with national network
- 1 new county in WPA: McKean
- \$0 premium plans with prescription coverage for the 12th consecutive year
- 4-star CMS rating for HMO and PPO plans
- \$0 fitness club membership with multifacility access – Coventry exclusive
- Value-added benefits including vision, hearing and dental on most plans
- Great selection of low-cost, high-value health plans
- Dual-eligible Special Needs Plan available in Erie and Fayette Counties

### Value Proposition

Solid and consistent portfolio of plan options to satisfy your clients' needs. Local health care delivery, benefit design and broker service combined with national expertise. Partnering with local health systems to provide new plan benefits with \$0 premium. Focused on local quality providers and collaboration for better health care outcomes for your clients.

### Strong Network

#### Western PA:

- All UPMC Health System and Allegheny Health Network locations. This is not a complete listing of the participating hospitals. Contact the local market for details
- Seamless three-state network: Pennsylvania members may use providers in Ohio and West Virginia as long as they are in our Coventry Medicare network, which includes Cleveland Clinic and University Health System

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# Keystone Market

## Western Pennsylvania/Allegheny

|  | <b>Advantra Choice Plan (HMO) (H3959-043)</b><br>★★★★★   | <b>Advantra Silver (HMO) (H3959-010)</b><br>★★★★★  |
|--|--|--|
| <b>Why You Should Sell This Plan</b>   | Great for clients looking for \$0 premium, value-conscious consumers. Tiers 1 and 2 prescription gap coverage. Deductible only applies to limited number of benefits (see below) | Great HMO plan with a strong value proposition for the premium; strong hospital network. Tiers 1 and 2 prescription gap coverage |
| Monthly Premium  | \$0  | \$29   |
| PCP In-Network   | \$15   | \$10   |
| Specialist In-Network  | \$45   | \$40   |
| Inpatient Hospital In-Network  | \$550 per stay   | \$200 per day, days 1-7; \$0 per day, days 8-90  |
| Out-of-pocket Maximum  | \$6,700 In-Network   | \$6,700 In-Network   |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic   | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic   | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand   | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug  | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty   | 33% coinsurance  | 33% coinsurance  |

**This plan has a \$1,025 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services.**

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# Keystone Market

## Western Pennsylvania/Allegheny

|  | <b>Advantra Gold (HMO) (H3959-001)</b><br>★★★★★  | <b>Advantra Silver (PPO) (H5522-018)</b><br>★★★★★   |
|--|--|---|
| <b>Why You Should Sell This Plan</b>   | Popular HMO product; improved premium, specialist, inpatient and Rx copays; \$5 PCP copay; dental and vision benefits. Tiers 1 and 2 prescription gap coverage | Improved premium and benefits. Midpoint PPO option with no in-network deductible and strong network access. Tiers 1 and 2 prescription gap coverage |
| Monthly Premium  | \$109  | \$69  |
| PCP In-Network   | \$5  | \$5   |
| Specialist In-Network  | \$35   | \$35  |
| Inpatient Hospital In-Network  | \$295 per stay   | \$150 per day, days 1-4; \$0 per day, days 5-90   |
| Out-of-pocket Maximum  | \$6,700 In-Network   | \$6,700 In-Network/\$10,000 Combined  |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic   | \$2/\$10 copay   | \$2/\$10 copay  |
| Tier 2 - Generic   | \$5/\$20 copay   | \$5/\$20 copay  |
| Tier 3 - Preferred Brand   | \$47 copay   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay  | \$100 copay   |
| Tier 5 - Specialty   | 33% coinsurance  | 33% coinsurance   |

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# Keystone Market

## Western Pennsylvania/Fayette

### Advantra Fayette Prime (HMO) (H3959-044)



#### 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 for your clients. Better value than competitor plans. Tiers 1 and 2 prescription gap coverage

|  |   |
|--|---|
| 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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

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# Keystone Market

## Western Pennsylvania/Butler

### Advantra Butler Prime (HMO) (H3959-047)



#### Why You Should Sell This Plan

**NEW** High Value Network plan built in partnership with Butler Medical System with great benefits; \$0 monthly pay premium and low copays. Focused on local convenience, quality and collaboration for better health outcomes for your clients. Better value than competitor plans. Tiers 1 and 2 prescription gap coverage. Your clients will want to see this plan

|  |   |
|--|---|
| Monthly Premium  | \$0   |
| PCP In-Network   | \$0   |
| Specialist In-Network  | \$35  |
| Inpatient Hospital In-Network  | \$290 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

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# Keystone Market

## Western Pennsylvania/Green, Washington

### Advantra Washington Prime (HMO) (H3959-046)



#### Why You Should Sell This Plan

**NEW** High Value Network plan built in partnership with Washington Health System with great benefits; \$0 monthly pay premium and low copays. Focused on local convenience, quality and collaboration for better health outcomes for your clients. Better value than competitor plans. Tiers 1 and 2 prescription gap coverage. Your clients will want to see this plan

|  |   |
|--|---|
| Monthly Premium  | \$0   |
| PCP In-Network   | \$5   |
| Specialist In-Network  | \$35  |
| Inpatient Hospital In-Network  | \$325 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

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# Keystone Market

## Western Pennsylvania/Clearfield, Elk, Jefferson

### Advantra Penn Highlands Prime (HMO) (H3959-045)



#### Why You Should Sell This Plan

**NEW** High Value Network plan built in partnership with Penn Highlands Healthcare System with great benefits; \$0 monthly pay premium and low copays. Focused on local convenience, quality and collaboration for better health outcomes for your clients. Better value than competitor plans. Tiers 1 and 2 prescription gap coverage. Your clients will want to see this plan

|  |   |
|--|---|
| Monthly Premium  | \$0   |
| PCP In-Network   | \$5   |
| Specialist In-Network  | \$40  |
| Inpatient Hospital In-Network  | \$400 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

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## Keystone Market

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

|  | <b>Advantra Silver (HMO) (H3959-011)*</b><br>★★★★★  | <b>Advantra Silver (PPO) (H5522-005)</b><br>★★★★★  | <b>Advantra Gold (HMO) (H3959-002)</b><br>★★★★★  |
|--|---|--|--|
| <b>Why You Should Sell This Plan</b>   | Lead HMO product with a \$0 premium for the 12th consecutive year, includes Part D coverage. Great for retention and new sales, lower copays for medical and prescription drug, Tiers 1 and 2 prescription gap coverage | Excellent value PPO product in the market with lower PCP, specialist and prescription drug copays; Tiers 1 and 2 prescription gap coverage | Popular with new members. Lower copays for frequently used services; Tiers 1 and 2 prescription gap coverage. \$5 PCP copay; inpatient hospital copay per stay |
| Monthly Premium  | \$0   | \$74   | \$135  |
| PCP In-Network   | \$20  | \$5  | \$5  |
| Specialist In-Network  | \$45  | \$40   | \$20   |
| Inpatient Hospital In-Network  | \$195 per day, days 1-9; \$0 per day, days 10-90  | \$195 per day, days 1-5; \$0 per day, days 6-90  | \$175 per stay   |
| Out-of-pocket Maximum  | \$6,700 In-Network  | \$6,700 In-Network/\$10,000 Combined   | \$6,200 In-Network   |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic   | \$2/\$10 copay  | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic   | \$5/\$20 copay  | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand   | \$47 copay  | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug  | \$100 copay   | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty   | 33% coinsurance   | 33% coinsurance  | 33% coinsurance  |

\*Includes Wyoming County



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# Keystone Market

Western Pennsylvania/Cameron, Erie, Forest, **McKean**, Mercer, Venango, Warren

**Advantra Silver Plus (HMO) (H3959-032)**



**Why You Should Sell This Plan**

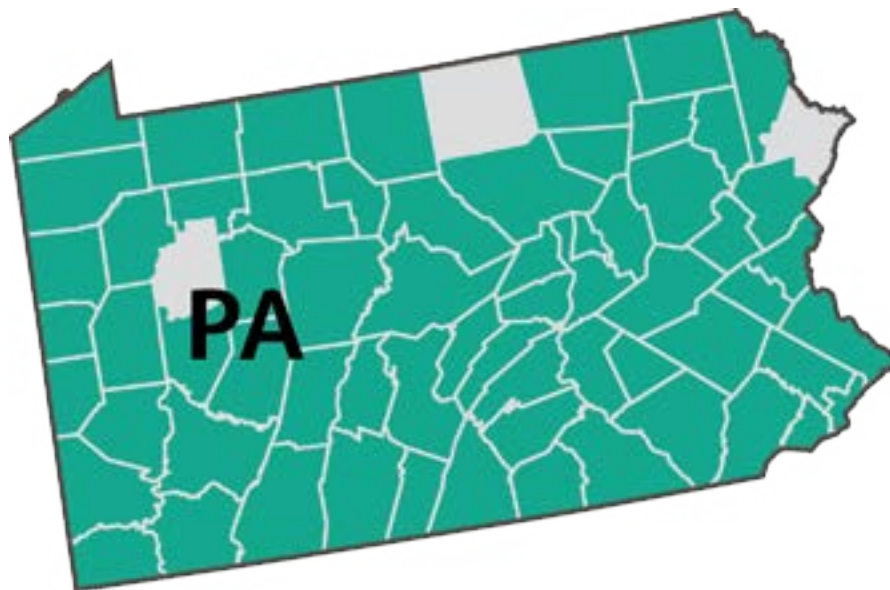
Excellent value; best selling HMO product; better price than competitors; lower premium, PCP and hospital copay per stay. Improved prescription drug copays, Tiers 1 and 2 prescription gap coverage

|  |   |
|--|---|
| Monthly Premium  | \$39  |
| PCP In-Network   | \$5   |
| Specialist In-Network  | \$35  |
| Inpatient Hospital In-Network  | \$350 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

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# Keystone Market

(Other Offerings in Pennsylvania)



**With Medicare Advantage plans being so popular in Pennsylvania and various opportunities, niches and segments throughout the Commonwealth, Aetna has products geared for each of them. These plans are presented on the following pages. Our most popular products for new sales are presented on pages 104-113 for WPA and pages 92-103 for Eastern PA.**

### Service Area:

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

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# Keystone Market

## Southeast Pennsylvania/Bucks, Chester, Montgomery

**Advantra Silver (HMO) (H3959-033)**



**Why You Should Sell This Plan**

Stability. This plan has been in the market for it's 7th year in a row at a low premium with strong benefits. One of the last remaining \$0 premium plans in this market

|  |   |
|--|---|
| Monthly Premium  | \$0   |
| PCP In-Network   | \$30  |
| Specialist In-Network  | \$40  |
| Inpatient Hospital In-Network  | \$200 per day, days 1-9; \$0 per day, days 10-90  |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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# Keystone Market

## Southeast Pennsylvania/Delaware, Philadelphia

**Advantra Silver (HMO) (H3959-031)**



### Why You Should Sell This Plan

Stability. Consistently a top performer in the Philadelphia region. Continues to offer a low premium for a very competitive value proposition. A Coventry stalwart for 7 years in the Philadelphia region

|  |   |
|--|---|
| Monthly Premium  | \$29  |
| PCP In-Network   | \$20  |
| Specialist In-Network  | \$50  |
| Inpatient Hospital In-Network  | \$200 per day, days 1-9; \$0 per day, days 10-90  |
| Out-of-pocket Maximum  | \$6,700 In-Network                                |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 26% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

**This plan includes a \$325 Rx deductible for Tiers 3-5.**

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# Keystone Market

## Southeast Pennsylvania/Bucks, Chester, Delaware, Montgomery, Philadelphia

### Advantra Gold (PPO) (H5522-014)



#### Why You Should Sell This Plan

Freedom to choose providers in and out of network — one of the best PPOs in the area based on price, benefits and access to providers at low copays

|  |   |
|--|---|
| Monthly Premium  | \$113   |
| PCP In-Network   | \$15  |
| 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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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## Keystone Market

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

**Advantra Gold (PPO) (H5522-002)**



### Why You Should Sell This Plan

One of the best-selling plans in Central Pennsylvania at this price point. Attractive to those coming off employer group plans or group retiree programs. A perceived affordable premium to that segment with \$0 PCP copay, strong network, low per stay inpatient hospital, dental, vision and a free fitness membership

|  |   |
|--|---|
| Monthly Premium  | \$125   |
| PCP In-Network   | \$5   |
| Specialist In-Network  | \$40  |
| Inpatient Hospital In-Network  | \$300 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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# Keystone Market

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

**Advantra Silver Plus (PPO) (H5522-013)**



**Why You Should Sell This Plan**

One of the best valued MAPD PPO plans in Central Pennsylvania. Attractive to those coming off employer group plans or group retiree programs. A perceived affordable premium to that segment with low copay structure in medical and Rx, strong network, PER STAY inpatient hospital and a free fitness membership

|  |   |
|--|---|
| Monthly Premium  | \$84  |
| PCP In-Network   | \$5   |
| Specialist In-Network  | \$35  |
| Inpatient Hospital In-Network  | \$425 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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# Keystone Market

## Southeast Pennsylvania/Bucks

### Aetna Medicare Basic Plan (HMO) (H3931-055)



#### Why You Should Sell This Plan

A good choice for VA and PACE (Pennsylvania SPAP) eligibles as it is medical only and gives access to a strong network. No premium increase for 2017

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$42  |
| PCP In-Network                | \$30  |
| 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 Drug   | N/A   |
| Tier 5 - Specialty            | N/A   |



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# Keystone Market

## Southeast Pennsylvania/Philadelphia

### Aetna Medicare Standard Plan (HMO) (H3931-065)



#### Why You Should Sell This Plan

Strong network and a competitive premium with no increase for 2017! Attractive drug program and a high quality benefit proposition versus its peers in the region

|  |   |
|--|---|
| Monthly Premium  | \$99  |
| PCP In-Network   | \$25  |
| 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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 27% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

**This plan includes a \$275 Rx deductible for Tiers 3-5.**

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# Keystone Market

## Southeast Pennsylvania/Bucks, Chester, Delaware, Montgomery

|  | Aetna Medicare Premier Plan (HMO) (H3931-004)<br>★★★★  | Aetna Medicare Standard Plan (HMO) (H3931-064)<br>★★★★  |
|--|--|---|
| <b>Why You Should Sell This Plan</b>   | The focus of this offering is retention and stability to those who are enrolled in it currently. Has served our membership well for many years | Strong network, with a good mix of value to benefits. Another plan in the portfolio that may attract those coming off employer group and employer group retiree plans. Has a market life cycle of over 7 years so far |
| Monthly Premium  | \$199  | \$99  |
| PCP In-Network   | \$5  | \$25  |
| Specialist In-Network  | \$30   | \$50  |
| Inpatient Hospital In-Network  | \$220 per day, days 1-6; \$0 per day, days 7-90  | \$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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic   | \$2/\$10 copay   | \$2/\$10 copay  |
| Tier 2 - Generic   | \$5/\$20 copay   | \$5/\$20 copay  |
| Tier 3 - Preferred Brand   | \$47 copay   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay  | \$100 copay   |
| Tier 5 - Specialty   | 33% coinsurance  | 28% coinsurance   |
| Both plans include Tiers 1 and 2 prescription gap coverage                           |  | <b>This plan includes a \$225 Rx deductible for Tiers 3-5.</b>  |

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# Keystone Market

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

### Aetna Medicare Premier Plan (PPO) (H5521-012)



#### Why You Should Sell This Plan

The focus of this offering is retention and stability to those who are enrolled in it currently. Has served our membership well for many years

|  |   |
|--|---|
| Monthly Premium  | \$119   |
| PCP In-Network   | \$10  |
| Specialist In-Network  | \$40  |
| Inpatient Hospital In-Network  | \$195 per day, days 1-8; \$0 per day, days 9-90   |
| Out-of-pocket Maximum  | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

This plan includes Tiers 1 and 2 prescription gap coverage

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# Keystone Market

**Western and Central 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, McKean, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York**

| <b>Advantra Basic Medical (HMO) (H3959-041)</b><br>★★★★★ |  |
|--|--|
| <b>Why You Should Sell This Plan</b>                     | Medical coverage only; may be beneficial for VA and PACE eligibles. Reduced premium to \$0 |
| Monthly Premium  | \$0  |
| PCP In-Network   | \$10   |
| Specialist In-Network                                    | \$40   |
| Inpatient Hospital In-Network                            | \$215 per day, days 1-7; \$0 per day, days 8-90  |
| Out-of-pocket Maximum                                    | \$6,700 In-Network   |
| Prescription Drugs                                       | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic                               | N/A  |
| Tier 2 - Generic   | N/A  |
| Tier 3 - Preferred Brand                                 | N/A  |
| Tier 4 - Non-Preferred Drug                              | N/A  |
| Tier 5 - Specialty                                       | N/A  |

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## Keystone Market

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

### Aetna Medicare Gold Plan (PPO) (H5521-122)



#### Why You Should Sell This Plan

This plan provides a true national provider network with a 4.5-STAR rating. Highly attractive plan for age-ins. Tier 1 and 2 prescription gap coverage

|  |   |
|--|---|
| Monthly Premium  | \$159   |
| PCP In-Network   | \$0   |
| Specialist In-Network  | \$25  |
| Inpatient Hospital In-Network  | \$300 per stay                                    |
| Out-of-pocket Maximum  | \$4,500 In-Network/\$7,500 Combined               |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

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## Keystone Market

**Western and Central Pennsylvania/Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Carbon, Centre, Chester, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Delaware, Fayette, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lycoming, McKean, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Warren, Washington, Wayne, Westmoreland, Wyoming, York**

### AdvantraOne (PPO) (H5522-017)



#### Why You Should Sell This Plan

Niche product with monthly Part B premium giveback of \$60. Good for clients who use fewer services and want to pay less premium. Tier 1 and 2 prescription gap coverage

|  |   |
|--|---|
| Monthly Premium  | \$23  |
| PCP In-Network   | \$35  |
| Specialist In-Network  | \$50  |
| Inpatient Hospital In-Network  | \$540 per day, days 1-3; \$0 per day, days 4-90   |
| Out-of-pocket Maximum  | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 25% coinsurance                                   |

**This plan includes a \$400 Rx deductible for Tiers 3-5.**

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# Keystone Market

## Southeastern Pennsylvania/Bucks, Delaware, Montgomery, Philadelphia

**Advantra Cares (HMO SNP) (H3959-035)**



|                                      |   |
|--------------------------------------|---|
| <b>Why You Should Sell This Plan</b> | \$0 premium dual eligible special needs plan, \$25 over-the-counter (OTC) Rx card, dental, vision, transportation and free fitness benefits |
| Monthly Premium                      | \$25.90   |
| PCP In-Network                       | 20% coinsurance   |
| Specialist In-Network                | 20% coinsurance   |
| Inpatient Hospital In-Network        | \$0 per day, days 1-60; \$289 per day, days 61-90   |
| Out-of-pocket Maximum                | \$6,700 In-Network  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Generic and Brand           | Up to 25% coinsurance   |

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# Keystone Market

## Pennsylvania/Berks, Erie, Fayette, Lehigh, Northampton

**Advantra Cares (HMO SNP) (H3959-036)**



### Why You Should Sell This Plan

### Improved benefits.

\$0 premium dual eligible special needs plan that will have enhanced benefits for 2017. Increased over-the-counter (OTC) Rx card to \$60. Strongest dual eligible network amongst its peers with dental, vision transportation and free fitness benefits

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$33.40   |
| PCP In-Network                | 20% coinsurance                                   |
| Specialist In-Network         | 20% coinsurance                                   |
| Inpatient Hospital In-Network | \$0 per day, days 1-60; \$289 per day, days 61-90 |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Generic and Brand    | Up to 25% coinsurance                             |



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# Keystone Market

(West Virginia)



## Number of Medicare eligibles\*

|                      |                |
|----------------------|----------------|
| <b>West Virginia</b> |                |
| WV Charleston        | 235,107        |
| WV Highlands         | 141,402        |
| <b>Total</b>         | <b>376,509</b> |

### Service Area:

**WV:** Barbour, 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, Wetzel, Wirt, Wood, Wyoming

\*MA State/County Penetration – May 2016, CMS.gov

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## Keystone Market

### Market Highlights

#### West Virginia:

- \$0 premium HMO or high deductible HMO plan with prescription coverage
- NEW Advantra One PPO plan with \$50 Part B premium giveback (SWV)
- NEW Advantra Choice \$0 premium HMO plan
- No specialist referrals required on HMOs
- 4-star CMS Star Rating for PPO plan
- \$0 fitness club membership with multi-facility access — Coventry exclusive
- 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 Health System
- \$0 annual vision and hearing exam

### Value Proposition

Solid and consistent portfolio of \$0 premium and mid-level plan options. Something for all of your clients. Local health care delivery, plan development and broker service combined with national expertise. Better benefits and value for your clients.

### Strong Network

#### West Virginia:

- 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. Please ask local market for the full listing of 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; includes Cleveland Clinic and University Health System

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## Keystone Market

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

### Advantra Gold (PPO) (H1608-026)



#### Why You Should Sell This Plan

Great value PPO plan with a low premium; no in-network deductible and strong network access. Tiers 1 and 2 prescription gap coverage

|  |   |
|--|---|
| Monthly Premium  | \$69  |
| PCP In-Network   | \$5   |
| Specialist In-Network  | \$40  |
| Inpatient Hospital In-Network  | \$300 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 28% coinsurance                                   |

**This plan includes a \$250 RX deductible for Tiers 3-5.**

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## 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**

|  | <b>Advantra Silver (HMO) (H1692-002)</b><br>★★★★★   | <b>Advantra Choice (HMO) (H1692-004)</b><br>★★★★★  |
|--|---|--|
| <b>Why You Should Sell This Plan</b>   | Great value HMO with low premium that includes Part D, no referrals to specialists; better hospital network than competitors. Tiers 1 and 2 prescription gap coverage | NEW great for clients looking for \$0 premium; value-conscious consumers. Tiers 1 and 2 prescription gap coverage. Deductible only applies to limited number of benefits (see below) |
| Monthly Premium  | \$19  | \$0  |
| PCP In-Network   | \$10  | \$5  |
| Specialist In-Network  | \$45  | \$40   |
| Inpatient Hospital In-Network  | \$195 per day, days 1-9; \$0 per day, days 10-90  | \$485 per stay   |
| Out-of-pocket Maximum  | \$6,700 In-Network  | \$6,700 In-Network   |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic   | \$2/\$10 copay  | \$2/\$10 copay   |
| Tier 2 - Generic   | \$5/\$20 copay  | \$5/\$20 copay   |
| Tier 3 - Preferred Brand   | \$47 copay  | \$47 copay   |
| Tier 4 - Non-Preferred Drug  | \$100 copay   | \$100 copay  |
| Tier 5 - Specialty   | 30% coinsurance   | 27% coinsurance  |

**This plan includes a \$150 Rx deductible for Tiers 3-5.**

**This plan has a \$965 deductible, which applies only to the following services: In-patient and out-patient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services.**

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# Keystone Market

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

## Advantra Choice (HMO) (H1692-003)



### Why You Should Sell This Plan

Great for clients looking for \$0 premium; value-conscious consumers. Deductible only applies to limited number of benefits (see below). Tiers 1 and 2 prescription gap coverage

|  |   |
|--|---|
| 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<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 27% coinsurance                                   |

**This plan has a \$990 deductible, which applies only to the following services: In-patient and out-patient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services.**

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# Keystone Market

**West Virginia/Boone, Braxton, Brooke, Cabell, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, Mercer, Monongalia, Morgan, Nicholas, Ohio, Preston, Putnam, Raleigh, Randolph, Ritchie, Taylor, Tucker, Upshur, Wayne, Wetzel, Wirt, Wood, Wyoming**

**AdvantraOne (PPO) (H1608-031)**



**Why You Should Sell This Plan**

Niche product with monthly Part B premium giveback of \$50. Good for clients who use fewer services and want to pay less premium. Tiers 1 and 2 prescription gap coverage

|  |   |
|--|---|
| Monthly Premium  | \$23  |
| PCP In-Network   | \$35  |
| Specialist In-Network  | \$50  |
| Inpatient Hospital In-Network  | \$450 per day, days 1-3; \$0 per day, days 4-90   |
| Out-of-pocket Maximum  | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 33% coinsurance                                   |

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## Keystone Market

**West Virginia/Fayette, Gilmer, Greenbrier, Kanawha, Lincoln, Logan, Mason, Mercer, Putnam, Raleigh, Ritchie, Wayne, Wirt, Wyoming**

### Advantra Gold (PPO) (H1608-027)

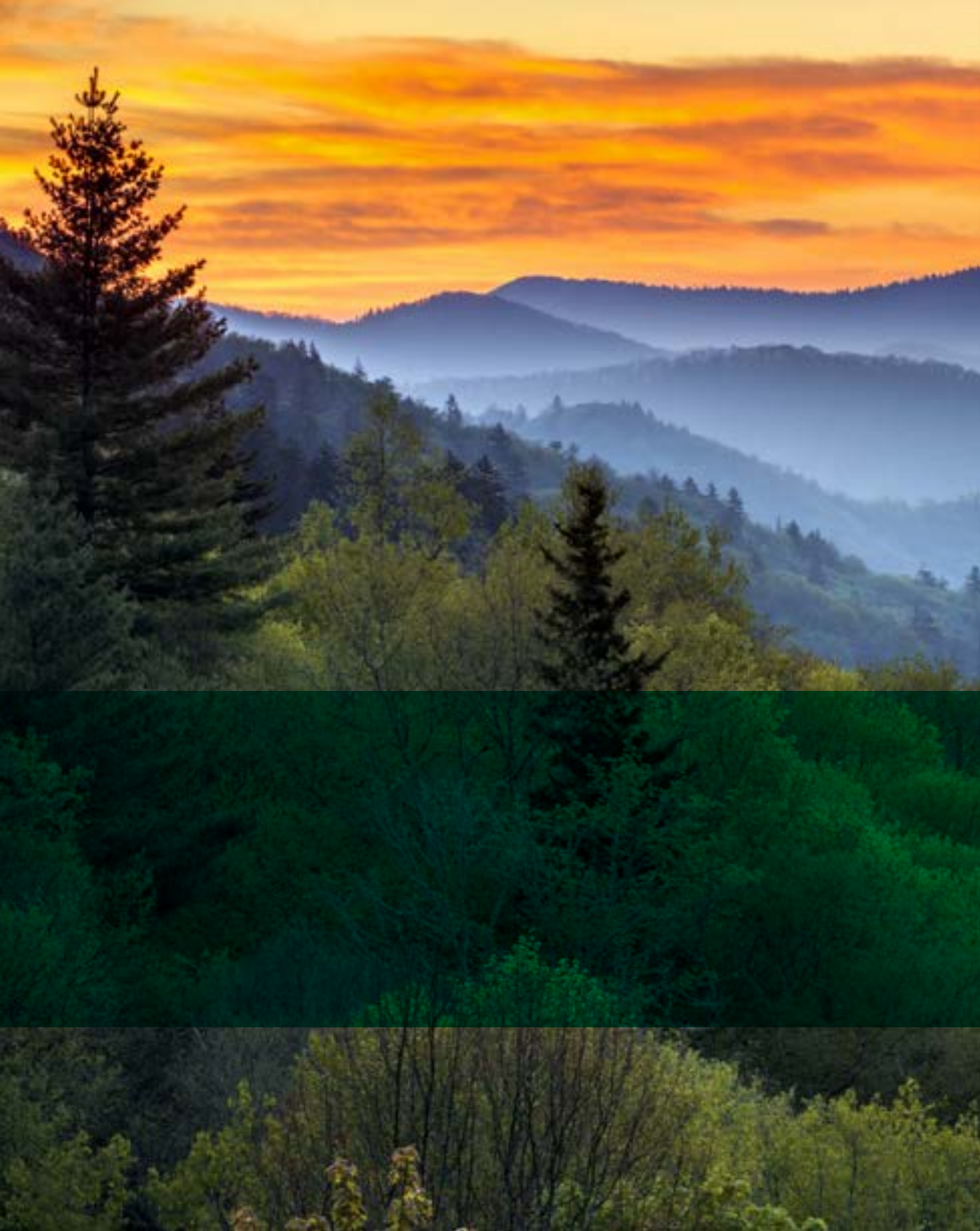


#### Why You Should Sell This Plan

Good for clients who want a PPO. No in-network deductible; lower copays and strong network access. Tiers 1 and 2 prescription gap coverage

|  |   |
|--|---|
| Monthly Premium  | \$76  |
| PCP In-Network   | \$5   |
| Specialist In-Network  | \$35  |
| Inpatient Hospital In-Network  | \$300 per stay                                    |
| Out-of-pocket Maximum  | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs<br><b>All Rx copays are representative of a one-month supply.</b> | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic   | \$2/\$10 copay                                    |
| Tier 2 - Generic   | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand   | \$47 copay  |
| Tier 4 - Non-Preferred Drug  | \$100 copay                                       |
| Tier 5 - Specialty   | 28% coinsurance                                   |

**This plan includes a \$225 Rx deductible for Tiers 3-5.**



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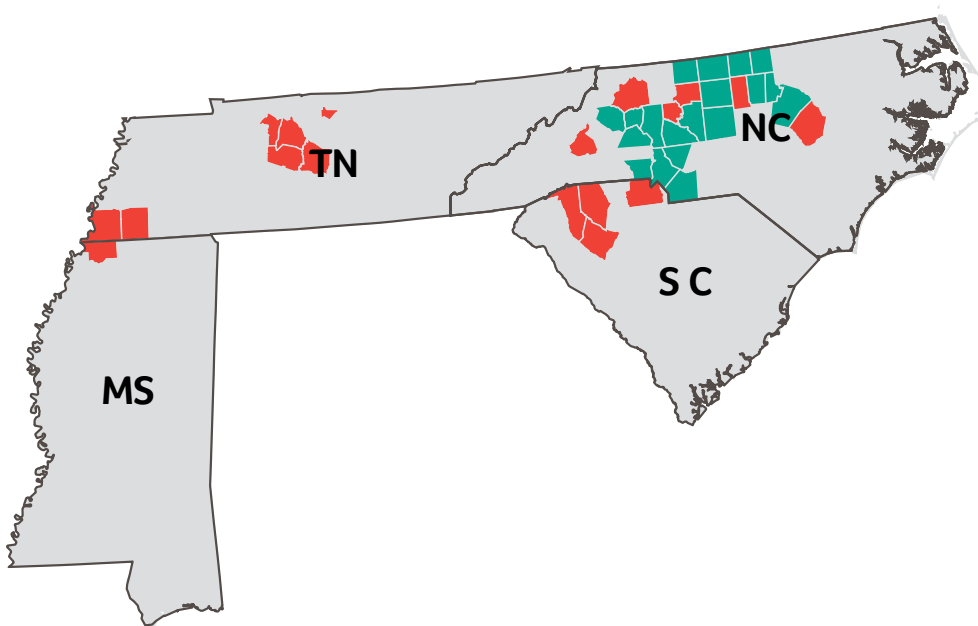
# Mid South

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## Mid South Market



### Number of Medicare eligibles\*

|                 |                  |
|-----------------|------------------|
| NC/SC Charlotte | 267,590          |
| NC Piedmont     | 147,100          |
| NC Triad        | 294,721          |
| NC Triangle     | 224,521          |
| SC Greenville   | 163,081          |
| TN Nashville    | 166,956          |
| TN/MS Memphis   | 174,960          |
| <b>Total</b>    | <b>1,438,929</b> |

### Service Area:

- MS:** DeSoto
- NC:** Alamance, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Davidson, Davie, Durham, Forsyth, Gaston, Guilford, Iredell, Johnston, McDowell, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Union, Wake, Wilkes
- TN:** Cheatham, Davidson, Fayette, Rutherford, Shelby, Trousdale, Williamson
- SC:** Greenville, Laurens, Spartanburg, York

\*MA State/County Penetration – May 2016, CMS.gov

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## Mid South Market — NORTH CAROLINA

### Market Highlights

- Aetna \$0 or low monthly premium PPOs and \$0 HMOs
- Large pharmacy network and rich drug formulary
- 4.5-star Aetna PPO and 4-star Aetna HMO
- Expansive service area; covers 25 counties
- \$0 for a Healthways SilverSneakers fitness program membership
- PCP copay ranging from \$5 to \$15 and no annual medical deductible
- \$0 vision exam with dental and vision allowance
- Gap coverage for Tier 1 and Tier 2 Rx ONLY — ALL PLANS
- National PPO network and flexibility to see out-of-network providers (available with all PPO products)

### Value Proposition

Strong consistent benefits year over year with a strong and expansive network of providers and hospitals. All members in 4.0 or higher STAR-rated plans.

### Strong Network

Doctors and hospitals including Novant hospitals, Carolinas HealthCare 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 System, Person Memorial, High Point Regional, Catawba Valley Medical Center, Johnston Memorial Hospital, Johnston Health Clayton, Wake Forest Baptist Health, Forsyth Memorial Hospital

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## Mid South Market — NORTH CAROLINA

North Carolina/**Alamance**, Alexander, Cabarrus, Caldwell, Caswell, Catawba, Davidson, **Davie**, Durham, **Forsyth**, Gaston, Guilford, Iredell, **McDowell**, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Stokes, Union, Wake

### Aetna Medicare Premier Plan (PPO) (H5521-081)



#### Why You Should Sell This Plan

Aetna's 4.5-star lead PPO plan with an expanded footprint and provider network. Pairs competitive out-of-pocket costs with a rich Rx formulary and an expanded Tier 1 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 SilverSneaker membership.

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$295 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$4,950 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# Mid South Market — NORTH CAROLINA

## North Carolina/**Johnston, Wilkes**

### Aetna Medicare Value Plan (PPO) (H5521-139)



#### Why You Should Sell This Plan

Aetna's new PPO plan with a 4.5-star rating and robust provider network. Pairs competitive out-of-pocket costs with a rich Rx formulary and a large Tier 1 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 SilverSneaker membership.

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$285 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$5,900 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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## Mid South Market — NORTH CAROLINA

### North Carolina/Durham, Orange, Person, Wake

#### Aetna Medicare Prime Plan (HMO) (H3931-087)



#### 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 90-day supply of Tier 1 prescription drugs (preferred retail and mail order). No Rx deductible on any tiers. Offers extras above Medicare, including both a \$250 preventative dental and a \$100 vision allowance and a \$0 SilverSneakers membership.

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$270 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$4,500 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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## Mid South Market — NORTH CAROLINA

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

### Aetna Medicare Value Plan (HMO) (H3931-081)



#### Why You Should Sell This Plan

\$0 premium, 4-star HMO offering outstanding value through a rich Rx formulary, expanded Tier 1 Rx, expansive provider network and robust package of supplemental benefits. This plan has no Rx deductible on any tier. Plan includes a \$0 SilverSneakers membership.

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$295 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$4,950 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## Mid South Market — NORTH CAROLINA

North Carolina/Alexander, Caldwell, Catawba, Durham, Gaston, Guilford, Randolph, Wake

**Advantra Gold (PPO)** (H1608-025)



### Why You Should Sell This Plan

4.5-star PPO with competitive copays on frequently used benefits. Strong network with freedom to access care in and out of network. Offers extras above Medicare, including a \$250 preventative dental allowance and a \$75 vision allowance. SilverSneakers membership is included at \$0. Five-tier prescription drug benefit with hundreds of generic Rx on Tier 1 for only \$2 (at preferred pharmacies). \$0 Rx deductible on all tiers.

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$44  |
| PCP In-Network                | \$7   |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$265 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$5,500 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47/\$47 copay                                   |
| Tier 4 - Non-Preferred Drug   | \$100/\$100 copay                                 |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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## Mid South Market — SOUTH CAROLINA

### Market Highlights

- Aetna \$0 monthly premium 4.5-star PPO with no annual medical deductible
- Large pharmacy network and rich drug formulary
- New service area; covers 4 counties
- \$0 for a Healthways SilverSneakers fitness program membership
- \$15 PCP copay and flexibility of out-of-network choice
- \$0 vision exam with dental and vision allowance

### Value Proposition

Strong benefits with low medical and Rx copays and a robust network of providers and hospitals is a tradition in the Mid South that we are bringing to South Carolina. All members will be in 4.5-STAR rated plan

### Strong Network

Doctors and hospitals including Novant Hospitals, Carolinas HealthCare System (CHS), Gaston Memorial, Greenville Health System, St. Francis Health System, Laurens County Memorial Hospital, Mary Black Health System, Piedmont Medical Center



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## Mid South Market — SOUTH CAROLINA

South Carolina/**Greenville, Laurens, Spartanburg, York**

### Aetna Medicare Premier Plan (PPO) (H5521-140)



#### Why You Should Sell This Plan

Aetna's new \$0 PPO plan with a 4.5-star rating and robust provider network. Pairs competitive out-of-pocket costs with a rich Rx formulary and large Tier 1 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 SilverSneaker membership.

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$290 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

## Mid South Market — TENNESSEE

### Market Highlights

- Aetna low monthly premium PPO and \$0 HMO plans with no annual medical deductible
- 4.5-star Aetna PPO and 4-star Aetna HMO
- New service area; covers 8 counties
- \$0 for a Healthways SilverSneakers fitness program membership
- \$5 PCP copay on all plans
- \$0 vision exam with dental and vision allowance
- Large pharmacy network and rich drug formulary

### Value Proposition

Strong benefits with low medical and Rx copays and an expansive network of providers and hospitals throughout the Mid South. All members will be in 4-STAR (or higher) rated plans.

### Strong Network

Doctors and hospitals including Vanderbilt Hospital system, Delta Medical Center, St. Thomas Rutherford Hospital, TrustPoint Hospital, Baptist Memorial Hospital system, Regional One Health system, HealthSouth, Williamson Medical Center

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## Mid South Market — TENNESSEE

Tennessee / **Cheatham, Davidson, Rutherford, Trousdale, Williamson**

|                                      | Aetna Medicare Premier Plan (PPO) (H5521-141)<br>★★★★☆  | Aetna Medicare Value Plan (HMO) (H3931-116)<br>★★★★   |
|--------------------------------------|---|---|
| <b>Why You Should Sell This Plan</b> | Aetna's lead PPO plan with a 4.5-star rating and expansive provider network. Pairs competitive out-of-pocket costs with a rich Rx formulary and a large Tier 1 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 SilverSneaker membership. | \$0 premium, 4-star HMO offering outstanding value through a rich Rx formulary, large Tier 1 Rx, expansive provider network and robust package of supplemental benefits. This plan has no Rx deductible on any tier. Plan includes a \$0 SilverSneakers membership. |
| Monthly Premium                      | \$39  | \$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   | \$300 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum                | \$5,950 In-Network/\$10,000 Combined  | \$6,400 In-Network  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  | \$2/\$10 copay  |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance   | 33% coinsurance   |

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## Mid South Market — WESTERN TENNESSEE REGION

Tennessee/**Fayette, Shelby**  
MS/**DeSoto**

### Aetna Medicare Premier Plan (PPO) (H5521-154)



#### Why You Should Sell This Plan

Aetna's new PPO plan with a 4.5-star rating and expansive provider network. Pairs competitive out-of-pocket costs with a rich Rx formulary and a large Tier 1 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 SilverSneaker membership.

|                               |   |
|-------------------------------|---|
| 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         | \$5,950 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |



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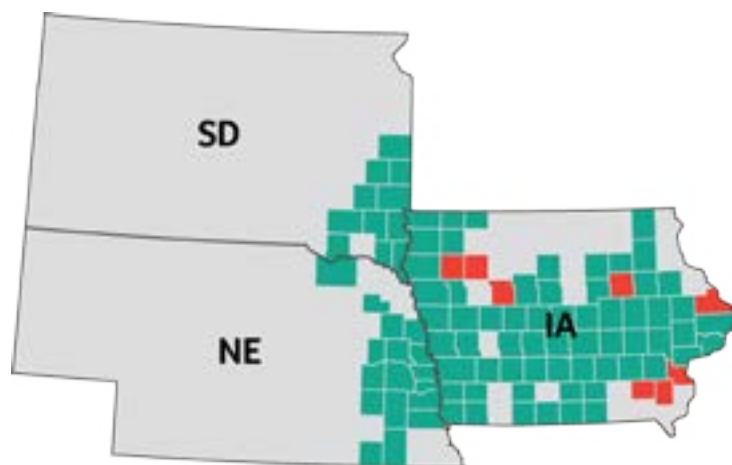


# Midlands



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## Midlands Market



### Number of Medicare eligibles\*

|                   |                |
|-------------------|----------------|
| IA Cedar Rapids   | 197,835        |
| IA Council Bluffs | 42,317         |
| IA Des Moines     | 180,969        |
| IA Sioux City     | 49,831         |
| NE Nebraska       | 191,333        |
| SD South Dakota   | 57,657         |
| <b>Total</b>      | <b>719,942</b> |

### Service Area:

- IA:** Adair, Appanoose, Benton, **Black Hawk**, Boone, Bremer, Buchanan, **Buena Vista**, Butler, **Calhoun**, Carroll, Cass, Cedar, **Cherokee**, Clinton, Crawford, Dallas, Decatur, Delaware, Dickinson, Fayette, Fremont, Greene, Grundy, Guthrie, Hamilton, Harrison, **Henry**, Ida, Iowa, **Jackson**, Jasper, **Jefferson**, Johnson, Jones, Keokuk, Linn, **Louisa**, 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
- 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

\*MA State/County Penetration – May 2016, CMS.gov

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## Midlands Market

### Market Highlights

- Low office visit copays
- Low prescription drug copays
- \$0-90 day preferred mail-order copays on select plans
- Local agent training and support
- Superior care from local clinical staff that includes nurses, doctors and pharmacists
- Iowa Advantra HMO plan expanding into eight new IA counties, adding nearly 48,000 eligible members to our footprint
- Our most popular plan, the IA Advantra PPO, continues to be stable with limited changes for 2017

### Value Proposition

- \* \$0 copay for diabetic supplies from preferred vendor
- \* Vision exam at no additional cost
- \* Coverage for membership at a fitness facility at no additional cost

### Strong Network

#### IA:

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

#### NE:

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

#### SD:

Avera Health System

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## 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**

### Coventry Advantra Platinum (PPO)



#### Why You Should Sell This Plan

4.5-star rated 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         | \$4,500 In-Network/\$7,500 Combined               |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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# Midlands Market

**South Dakota / Lincoln, McCook, Minnehaha**

## Coventry Total Care (PPO)



### Why You Should Sell This Plan

4.5-star rated PPO 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 | \$290 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$3,100 In-Network/\$5,100 Combined               |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Midlands Market

## Iowa / Marshall, Story

| Coventry Total Care (PPO)            |   |
|--------------------------------------|---|
| ★★★★☆                                |   |
| <b>Why You Should Sell This Plan</b> | 4.5-star rated PPO plan, \$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                | \$25  |
| Inpatient Hospital In-Network        | \$200 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum                | \$3,100 In-Network/\$5,100 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  |
| Tier 2 - Generic                     | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance   |

# Midlands Market

## Iowa / Ida, Monona, Plymouth, Woodbury

### Coventry Total Care (PPO)



#### Why You Should Sell This Plan

4.5-star rated PPO 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         | \$3,100 In-Network/\$5,100 Combined               |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Midlands Market

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

| Coventry Advantra Platinum (PPO)     |  |
|--------------------------------------|--|
| ★★★★★                                |  |
| <b>Why You Should Sell This Plan</b> | 4.5-star rated PPO plan, low monthly plan premium, wide selection of providers, vision and dental coverage and free health club membership |
| Monthly Premium                      | \$30   |
| PCP In-Network                       | \$15   |
| Specialist In-Network                | \$40   |
| Inpatient Hospital In-Network        | \$450 per day, days 1-4; \$0 per day, days 5-90  |
| Out-of-pocket Maximum                | \$4,900 In-Network/\$7,500 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  |
| Tier 5 - Specialty                   | 27% coinsurance  |

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# Midlands Market

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

| Coventry Advantra Silver (HMO)       |  |
|--------------------------------------|--|
| ★★★★                                 |  |
| <b>Why You Should Sell This Plan</b> | 3.5-star rated HMO, \$0 plan premium, broad network access, vision coverage and a free fitness club membership |
| Monthly Premium                      | \$0  |
| PCP In-Network                       | \$20   |
| Specialist In-Network                | \$40   |
| Inpatient Hospital In-Network        | \$450 per day, days 1-4; \$0 per day, days 5-90  |
| Out-of-pocket Maximum                | \$6,700 In-Network   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  |
| Tier 5 - Specialty                   | 27% coinsurance  |



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## Midlands Market

Iowa / Adair, Appanoose, Benton, **Black Hawk**, Boone, Bremer, Buchanan, **Buena Vista**, Butler, **Calhoun**, Carroll, Cass, Cedar, **Cherokee**, Crawford, Dallas, Decatur, Delaware, Fayette, Fremont, Greene, Grundy, Guthrie, Hamilton, Harrison, **Henry**, Ida, Iowa, **Jackson**, Jasper, **Jefferson**, Johnson, Jones, Keokuk, Linn, **Louisa**, 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)       |  |
|--------------------------------------|--|
| ★★★★☆                                |  |
| <b>Why You Should Sell This Plan</b> | 4.5-star rated HMO, \$0 plan premium, 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                | \$4,100 In-Network   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  |

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# Midlands Market

Iowa / Dallas, Polk, Warren

| Coventry Total Care (HMO)            |  |
|--------------------------------------|--|
| ★★★★★                                |  |
| <b>Why You Should Sell This Plan</b> | 4.5-star rated HMO plan \$0 plan premium, \$5 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                       | \$5  |
| Specialist In-Network                | \$30   |
| Inpatient Hospital In-Network        | \$385 per day, days 1-5; \$0 per day, days 6-90  |
| Out-of-pocket Maximum                | \$3,400 In-Network   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  |

# Midlands Market

## Nebraska / Douglas, Sarpy

| Coventry Total Care (HMO)            |  |
|--------------------------------------|--|
| ★★★★                                 |  |
| <b>Why You Should Sell This Plan</b> | 3.5-star rated HMO plan \$0 plan premium, coordinated care program through a partnership with Alegen Creighton Health, vision and dental coverage and a free fitness club membership |
| Monthly Premium                      | \$0  |
| PCP In-Network                       | \$15   |
| Specialist In-Network                | \$45   |
| Inpatient Hospital In-Network        | \$450 per day, days 1-5; \$0 per day, days 6-90  |
| Out-of-pocket Maximum                | \$3,400 In-Network   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  |
| Tier 5 - Specialty                   | 27% coinsurance  |





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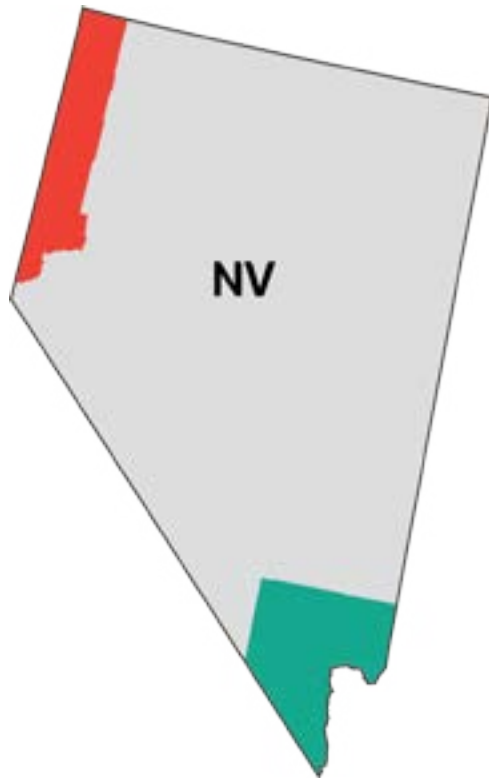
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# Nevada

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## Nevada Market



### Number of Medicare eligibles\*

|              |                |
|--------------|----------------|
| NV Clark     | 313,952        |
| NV Washoe    | 78,295         |
| <b>Total</b> | <b>392,247</b> |

### Service Area:

**NV:** Clark, Washoe

\*MA State/County Penetration – May 2016, CMS.gov

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## Clark County

### Market Highlights

NV:

#### HMO

- \$0 premium/\$0 PCP/\$0 lab
- \$100 reimbursement allowance for eyewear
- Option to add supplemental benefits for dental and hearing aids for a low monthly premium
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- 5-tier formulary with preferred mail order
- 90-day supply at 2x copay for Tier 1 generic at preferred pharmacies including mail order
- No-cost membership to an in-network fitness facility via Silver&Fit

#### PPO

- Choice of a lower premium PPO or a slightly higher PPO that offers additional benefits and lower cost-sharing

#### Premiums Provide:

- Reimbursement allowances for hearing aids, eyewear and dental (amounts vary by plan)
- Both plans offer preferred/standard copays for Tiers 1 and 2 during the coverage gap
- \$0 copay for 90-day supply of Tier 1 generics at preferred pharmacies
- Preferred mail order option
- Access to national provider network as well as out-of-network benefits
- No-cost membership to an in-network fitness facility via Silver&Fit

### Value Proposition

The Nevada portfolio of HMO and PPO products has been carefully designed to compete with other carriers in the service area. Our strategy is to promote health and wellness while focusing on a benefit design that empowers our members to take control of their healthcare.

### 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 Martín, Sunrise Hospital and Medical Center, North Vista Hospital, University Medical Center, HealthSouth Rehabilitation Hospital, HealthSouth Desert Canyon Rehabilitation Hospital, LLC, Horizon Specialty Hospital of Las Vegas, Kindred Hospital Las Vegas and Complex Care Hospital at Tenaya

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# Nevada Market

## Nevada/Clark

|                                      | <b>Aetna Medicare Select Plan (HMO)</b><br>★★★★★ (H3931-094)  | <b>Aetna Medicare Choice Plan (PPO)</b><br>★★★★★ (H5521-055)  | <b>Aetna Medicare Select Plan (PPO)</b><br>★★★★★ (H5521-022)   |
|--------------------------------------|---|---|--|
| <b>Why You Should Sell This Plan</b> | \$0 premium, \$0 PCP, \$0 lab, largest selection of PCPs and specialists, coverage in the gap for Tiers 1 and 2, reduced max out of pocket, Aetna stability | Low premium. access to large national network, no Rx deductible, coverage in the gap for Tiers 1 and 2, allowances for dental, eyewear, and hearing and Aetna stability | Premium plan that buys you additional supplemental dental, eyewear and hearing benefits, lower cost-sharing and max out of pocket, coverage in the gap for Tiers 1 and 2, access to large national network, no Rx deductible and Aetna stability |
| Monthly Premium                      | \$0   | \$35  | \$88   |
| PCP In-Network                       | \$0   | \$5   | \$0  |
| Specialist In-Network                | \$35  | \$40  | \$35   |
| Inpatient Hospital In-Network        | \$100 per day, days 1-6; \$0 per day, days 7-90   | \$275 per day, days 1-5; \$0 per day, days 6-90   | \$250 per day, days 1-5; \$0 per day, days 6-90  |
| Out-of-pocket Maximum                | \$4,500 In-Network  | \$6,000 In-Network/\$10,000 Combined  | \$4,500 In-Network/\$8,200 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  | \$2/\$10 copay  | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay  | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay  | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay   | \$100 copay  |
| Tier 5 - Specialty                   | 26% coinsurance   | 33% coinsurance   | 33% coinsurance  |

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## Washoe County

### Market Highlights

#### NV:

##### HMO

- \$0 premium/\$0 PCP/\$0 lab
- Option to add supplemental benefits for dental, eyewear and hearing aids for a low monthly premium
- \$3,900 max out of pocket
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- 5-tier formulary with preferred mail order
- 90-day supply at 2x copay for Tier 1 generic at preferred pharmacies including mail order
- No-cost membership to an in-network fitness facility via Silver&Fit

##### PPO

###### Premium Provides:

- \$0 PCP/\$0 lab
- \$750 combined reimbursement allowance for preventive/comprehensive dental
- \$125 reimbursement allowance for eyewear
- \$500 reimbursement allowance for hearing aids
- \$0 copay for 90-day supply of Tier 1 generics at preferred pharmacies
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- No-cost membership to an in-network fitness facility via Silver&Fit

### Strong Network

#### NV:

- St. Mary's Regional Medical Center
- St. Mary's Medical Group

### Value Proposition

Aetna is excited to enter this market, offering both a competitive HMO and PPO product for 2017. Benefit designs have been carefully built in order to promote health and wellness as well as to empower our members to take control of their health care.

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# Nevada Market

## Nevada/Washoe — ALL NEW AETNA COUNTY

|                                      | Aetna Medicare Platinum Plan (HMO) (H3931-115)<br>★★★★★  | Aetna Medicare Platinum Plan (PPO) (H5521-130)<br>★★★★★  |
|--------------------------------------|--|--|
| <b>Why You Should Sell This Plan</b> | \$0 premium, \$0 PCP, \$0 lab, reduced max out of pocket, 5-tier formulary with gap coverage for Tiers 1 and 2, largest selection of PCPs and specialists, Aetna stability | Access to large national network, supplemental benefit allowances, no RX deductible, 5-tier formulary with gap coverage for Tiers 1 and 2, preferred mail order, and Aetna stability |
| Monthly Premium                      | \$0  | \$85   |
| PCP In-Network                       | \$0  | \$0  |
| Specialist In-Network                | \$45   | \$35   |
| Inpatient Hospital In-Network        | \$250 per day, days 1-5; \$0 per day, days 6-90  | \$250 per day, days 1-5; \$0 per day, days 6-90  |
| Out-of-pocket Maximum                | \$3,900 In-Network   | \$4,900 In-Network/\$8,500 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty                   | 26% coinsurance  | 33% coinsurance  |



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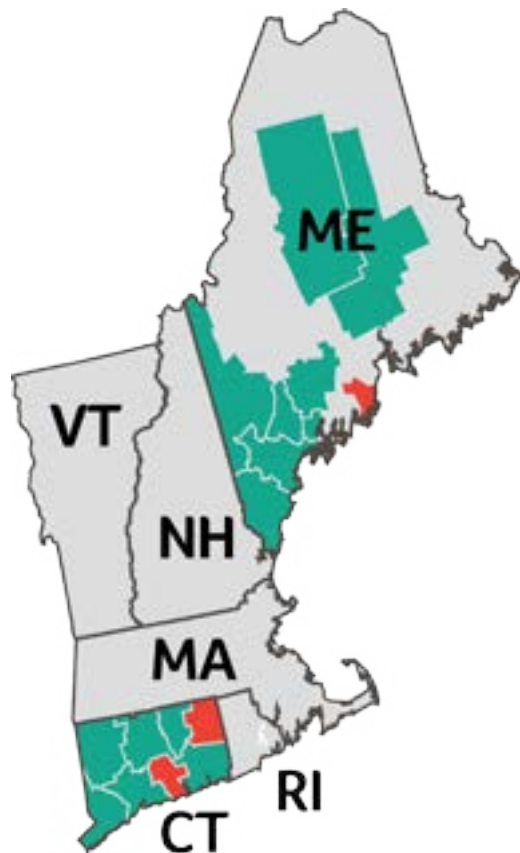
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# New England

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## New England Market



### Number of Medicare eligibles\*

|              |                |
|--------------|----------------|
| CT Inland    | 249,797        |
| CT Shoreline | 389,949        |
| ME Northern  | 145,388        |
| ME Southern  | 113,064        |
| <b>Total</b> | <b>898,198</b> |

### Service Area:

- CT:** Fairfield, Hartford, Litchfield, **Middlesex**, New Haven, New London, Tolland, **Windham**
- ME:** Androscoggin, Cumberland, Franklin, Kennebec, **Knox**, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Waldo, York

\*MA State/County Penetration – May 2016, CMS.gov

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## New England Market

### Market Highlights

#### CT:

- \$0 premium MAPD plans now available in all 8 CT counties, including the addition of Windham and Middlesex Counties for 2017
- Open-access plans available in all counties
- Access to Aetna's national Medicare network
- All 2017 Aetna MAPD plans offered in CT now include access to the SilverSneakers fitness network
- Dental reimbursement embedded
- Part D benefits are much stronger in most markets

#### ME:

- All 2017 Aetna MAPD plans now include access to the SilverSneakers fitness network
- \$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
- Dental reimbursement embedded
- Introducing a PPO plan in 10 out of 12 Maine counties
- Expansion into Knox County (PPO offering only)

Aetna Seamless Network allows members to go to any participating Medicare provider in the national Aetna network (keep in mind referral requirements do still apply)

### 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 Regional PHO, Portsmouth Regional Hospital, Primecare Physician Associates, Kennebec Region Health Alliance, Eastern Maine Medical Center and Martin's Point Physicians

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# New England Market

## Maine/Cumberland, Sagadahoc, York

### Aetna Medicare Freedom Plan (PPO) (H5521-142)



#### Why You Should Sell This Plan

\$19 plan premium, \$0 PCP copay, \$2 copay on Tier 1 preferred generic, access to any in-network provider within Aetna's national seamless network of care providers

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$19  |
| PCP In-Network                | \$0   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$280 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

**Includes an annual preventive dental allowance of \$200**

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# New England Market

## Maine/Androscoggin, **Knox**

### Aetna Medicare Freedom Plan (PPO) (H5521-143)



#### Why You Should Sell This Plan

\$39 plan premium, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, access to any in-network provider within Aetna's seamless national network of care providers

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$39  |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$280 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

**Includes an annual preventive dental allowance of \$200**

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# New England Market

## Maine/Androscoggin, Kennebec

### Aetna Medicare Elite Plan (HMO) (H3597-007)



| Why You Should Sell This Plan | \$0 plan premium, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, \$210 annual preventive dental allowance |
|-------------------------------|--|
| Monthly Premium               | \$0  |
| PCP In-Network                | \$5  |
| Specialist In-Network         | \$30   |
| Inpatient Hospital In-Network | \$650 per stay   |
| Out-of-pocket Maximum         | \$6,700 In-Network   |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic    | \$2/\$10 copay   |
| Tier 2 - Generic              | \$5/\$20 copay   |
| Tier 3 - Preferred Brand      | \$47 copay   |
| Tier 4 - Non-Preferred Drug   | \$100 copay  |
| Tier 5 - Specialty            | 33% coinsurance  |

**This plan has a \$1,000 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance, and ESRD-related services**

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# New England Market

**Maine/Franklin, Lincoln, Oxford, Penobscot, Piscataquis, Waldo**

## Aetna Medicare Elite Plan (HMO) (H3597-009)



### Why You Should Sell This Plan

\$5 PCP copay, low copay on many routine services, \$2 copay on Tier 1 preferred generic, \$210 annual preventive dental allowance

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$39  |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$650 per stay                                    |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

**This plan has a \$1,000 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance, and ESRD-related services**

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# New England Market

**Maine/Franklin, Lincoln, Oxford, Piscataquis, Waldo**

## Aetna Medicare Freedom Plan (PPO) (H5521-144)



### Why You Should Sell This Plan

\$69 plan premium, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, \$100 annual preventive dental allowance, open access to any in-network provider within Aetna's national network of care providers

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$69  |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$280 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 30% coinsurance                                   |

**Part D Rx deductible is \$140 on tiers 3, 4, 5**



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# New England Market

## Maine/Cumberland, Sagadahoc, York

### Aetna Medicare Value Plan (HMO) (H3597-001)



#### Why You Should Sell This Plan

No plan deductible, low copay on Tier 1 preferred generic, \$100 annual preventive dental allowance

Monthly Premium

\$0

PCP In-Network

\$5

Specialist In-Network

\$40

Inpatient Hospital In-Network

\$280 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

\$2/\$10 copay

Tier 2 - Generic

\$5/\$20 copay

Tier 3 - Preferred Brand

\$47 copay

Tier 4 - Non-Preferred Drug

\$100 copay

Tier 5 - Specialty

27% coinsurance

**Part D Rx deductible is \$280 on tiers 3, 4, 5**

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# New England Market

**Maine/Franklin, Lincoln, Oxford, Penobscot, Piscataquis, Waldo**

## Aetna Medicare Select Plan (HMO) (H3597-005)



### Why You Should Sell This Plan

No plan deductible, low copay on Tier 1 preferred generic

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$89  |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$280 per day, days 1-7; \$0 per day, days 8-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |



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## New England Market

Connecticut/Fairfield, Hartford, Litchfield, **Middlesex**, New Haven, New London, Tolland, **Windham**

### Aetna Medicare Standard Plan (PPO) (H5521-013)



#### Why You Should Sell This Plan

\$2 copay on Tier 1 preferred generic, competitive in-network costs and benefits, the freedom to seek care at out-of-network providers

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$99  |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$280 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

**Includes an annual preventive dental allowance of \$100**

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# New England Market

**Connecticut**/Fairfield, Hartford, Litchfield, **Middlesex**, New Haven, New London, Tolland, **Windham**

## Aetna Medicare Standard Plan (HMO) (H5793-008)



### Why You Should Sell This Plan

\$6 copay on Tier 1 preferred generic, low PCP copay, competitive in-network costs and benefits, \$475 annual dental allowance

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$139   |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$360 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

**Includes an annual preventive dental allowance of \$475**

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# New England Market

## Connecticut/Hartford, Litchfield, Tolland

### Aetna Medicare Value Plan (HMO) (H5793-001)



#### Why You Should Sell This Plan

\$2 copay on Tier 1 preferred generic, low PCP copay, competitive in-network costs and benefits, access to Aetna's seamless national network

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$49  |
| PCP In-Network                | \$30  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$360 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 27% coinsurance                                   |

**Includes an annual preventive dental allowance of \$100. \$280 Rx deductible on Tiers 3, 4, 5**

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# New England Market

Connecticut/Fairfield, **Middlesex**, New Haven, New London

## Aetna Medicare Elite Plan (HMO) (H5793-010)



### Why You Should Sell This Plan

\$0 plan premium, low PCP copay, low copays on many routine services, \$2 copay in Tier 1 preferred generic, open access to any in-network provider within Aetna's national network of care providers

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$650 per stay                                    |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

**This plan has a \$1,000 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance, and ESRD-related services. Includes an annual preventive dental allowance of \$250**

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# New England Market

Connecticut/Hartford, Litchfield, Tolland, **Windham**

## Aetna Medicare Elite Plan (HMO) (H5793-011)



### Why You Should Sell This Plan

\$0 plan premium, \$10 PCP copay, low copays on many routine services, \$2 copay in Tier 1 preferred generic, open access to any in-network provider within Aetna's national network of care providers

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$650 per stay                                    |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

**This plan has a \$1,000 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance, and ESRD-related services. Includes an annual preventive dental allowance of \$200**



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# New Jersey

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## New Jersey Market



### Number of Medicare eligibles\*

|              |                  |
|--------------|------------------|
| NJ Northern  | 1,114,401        |
| NJ Southern  | 408,777          |
| <b>Total</b> | <b>1,523,178</b> |

### 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 2016, CMS.gov

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## New Jersey Market

### Market Highlights

#### NNJ:

- \$0 Elite HMO expanding into Middlesex County
- 2017 \$0 lab on all plans
- Expanding \$79 Standard PPO into all NNJ counties including Bergen and Sussex
- Adding \$0 MA only plan to all counties
- 4.5-star rated PPO plans
- Continuation of SilverSneakers gym network

#### SNJ:

- New for 2017: adding \$79 Standard PPO plans to all SNJ
- New for 2017: addition of \$29 Elite Prime PPO plan in Burlington, Camden, Gloucester (only New Jersey providers, those practicing and located in the state, are considered In-Network for this plan)
- Continuation of SilverSneakers gym network
- Addition of \$0 MA only plan to all SNJ counties

### Value Proposition

Vast product portfolio of plans at multiple benefit and premium levels for mass appeal  
PPO plans in all counties that allow out-of-network benefits to any provider nationwide that accepts Medicare

### Strong Network

#### NNJ:

- Continued for 2017: our 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 Medical Center, Newton Medical Center, 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. Summitt Medical Group continues to participate in the Aetna Medicare network

#### SNJ:

Includes Deborah Heart and Lung Center, Cooper Hospital, Virtua Health System, Robert Wood Johnson University Hospital at Hamilton and AtlantiCare Regional Medical Center

#### NJ:

Seamless multi-state network: members may use network providers in NY/NJ/PA and any U.S. state that has an Aetna Medicare network. This feature does not apply to members enrolled in our Prime plans which are based around High Value Networks.



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# New Jersey Market

## New Jersey/Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem

### Aetna Medicare Standard Plan (HMO) (H3152-022)



#### Why You Should Sell This Plan

3.5-star rated HMO, no deductible, comprehensive network, \$2 copay on Tier 1 preferred generic, broad Rx formulary, \$300 brand-only deductible (tiers 3-5), SilverSneakers and seamless network included for Aetna networks out of state

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$79  |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$300 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 27% coinsurance                                   |

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

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## New Jersey Market

**New Jersey/Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren**

### Aetna Medicare Premier Plan (HMO) (H3152-048)



#### Why You Should Sell This Plan

\$15 PCP copay, Open Access, no referrals required, multi-state comprehensive network access, \$2 copay on Tier 1 preferred generic and SilverSneakers gym benefit

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$164   |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$250 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

**This plan includes a \$200 Rx deductible for Tiers 3-5**

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## New Jersey Market

**New Jersey/Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren**

### Aetna Medicare Basic Plan (HMO) (H3152-045)



#### Why You Should Sell This Plan

\$0 premium, \$15 PCP copay, open access (no referrals required), SilverSneakers gym benefit

Monthly Premium

\$0

PCP In-Network

\$15

Specialist In-Network

\$50

Inpatient Hospital In-Network

\$340 per day, days 1-5; \$0 per day, days 6-90

Out-of-pocket Maximum

\$6,700 In-Network

Prescription Drugs

Not Applicable - MA Only Plan

**MA only plan**

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# New Jersey Market

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

### Aetna Medicare NNJ Prime Plan (HMO) (H3152-080)



#### Why You Should Sell This Plan

3.5-star rated HMO, \$0 premium, \$10 PCP, \$0 lab copays, \$2 copay on Tier 1 preferred generic, SilverSneakers gym membership, a comprehensive high-value network within the 10-county footprint

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$10  |
| 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 26% coinsurance                                   |

**This plan has a \$350 deductible for tiers 3-5**

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# New Jersey Market

## New Jersey/Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem

### Aetna Medicare Standard Plan (PPO) (H5521-124)



#### Why You Should Sell This Plan

\$15 PCP, \$2 copay on Tier 1 preferred generic, no referrals required, SilverSneakers gym membership; one of the only PPOs left in the state

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$79  |
| 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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## New Jersey Market

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

### Aetna Medicare Standard Plan (PPO) (H5521-037)



#### Why You Should Sell This Plan

\$15 PCP, \$2 copay on Tier 1 preferred generic, no referrals required, SilverSneakers gym membership; one of the only PPOs left in the state

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$79  |
| 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# New Jersey Market

## New Jersey/Middlesex, Monmouth, Ocean

### Aetna Medicare Elite Plan (HMO) (H3152-082)



#### Why You Should Sell This Plan

3.5-star rated HMO, open access (no referrals required), SilverSneakers gym membership, seamless national network including Meridian's 5 hospital system. \$1,000 annual deductible applies to some inpatient and outpatient hospital services, which allows for lower copays on doctor office visits and several other services

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$25  |
| Inpatient Hospital In-Network | \$625 per stay (after deductible)                 |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# New Jersey Market

## New Jersey/Burlington, Camden, Gloucester

### Aetna Medicare SNJ Prime Elite Plan (PPO) (H5521-123)



#### Why You Should Sell This Plan

4.5-star rated PPO, low plan premium, \$10 PCP copay, \$2 copay on Tier 1 preferred generic, SilverSneakers gym membership and a comprehensive high-value network comprised only of in-state New Jersey Medicare providers. \$1,000 annual deductible applies to some inpatient and outpatient hospital services, which allows for lower copays on doctor office visits and several other services

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$625 per stay (after deductible)                 |
| Out-of-pocket Maximum         | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |





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# New York

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## New York Market



### Number of Medicare eligibles\*

|                   |                  |
|-------------------|------------------|
| NY Albany         | 143,927          |
| NY Binghamton     | 73,185           |
| NY Hudson Valley  | 407,609          |
| NY Long Island    | 524,541          |
| NY Metro New York | 1,232,168        |
| NY Rochester      | 188,123          |
| NY Syracuse       | 233,109          |
| <b>Total</b>      | <b>2,802,662</b> |

### Service Area:

**NY:** Albany, Bronx, Broome, Cayuga, Chemung, **Chenango**, Columbia, Cortland, **Dutchess**, Greene, Kings, **Madison**, Monroe, Nassau, New York, **Oneida**, Onondaga, Orange, Orleans, Oswego, Queens, **Putnam**, Rensselaer, Richmond, Rockland, Schenectady, **Schuylers**, Seneca, **Suffolk**, Sullivan, Tioga, **Tompkins**, **Ulster**, Wayne, Westchester, Yates

\*MA State/County Penetration – May 2016, CMS.gov

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## New York Market

### Market Highlights

#### NY:

- 2017 Expansion into [Chenango](#), [Dutchess](#), [Madison](#), [Oneida](#), [Putnam](#), [Suffolk](#), [Schuyler](#), [Tompkins](#), [Ulster](#),
- Free gym membership at participating facilities
- Eyewear and hearing aid reimbursements available
- \$0 Premium plan options
- No referrals needed
- Open-access plans available in all approved counties
- In-Network coverage that travels with the member
- 4.5-star rating on Aetna PPO Plans

### Strong Network

Seamless multistate 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**

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## New York Market

New York / Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, **Suffolk**, Westchester

### Aetna Medicare Elite Plan (PPO) (H5521-120)



#### Why You Should Sell This Plan

\$0 premium plan, low PCP and specialist copays, no referrals, \$1,000 deductible on select services, preventive dental and eyewear allowance, 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 | \$650 per stay                                    |
| Out-of-pocket Maximum         | \$6,700 In-Network /\$10,000 Combined             |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 28% coinsurance                                   |

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# New York Market

## New York / Nassau

### Aetna Medicare Premier Plan (PPO) (H5521-111)



#### Why You Should Sell This Plan

Reduced Premium, low PCP copay, preventive dental and eyewear allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$105   |
| PCP In-Network                | \$15  |
| 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 /\$10,000 Combined             |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# New York Market

## New York / Suffolk

### Aetna Medicare Premier Plan (PPO) (H5521-117)



#### Why You Should Sell This Plan

Low PCP copays, no referrals, \$0 labs, preventive dental, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$79  |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$330 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 28% coinsurance                                   |

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# New York Market

## New York / Bronx, Kings, Richmond

### Aetna Medicare Select Plan (HMO) (H3312-002)



#### Why You Should Sell This Plan

Low premium, no referrals, \$2 copay on Tier 1 preferred generic, free fitness programs and gym membership

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$35  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$360 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 27% coinsurance                                   |

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# New York Market

## New York / New York, Queens

### Aetna Medicare Value Plan (HMO) (H3312-060)



#### Why You Should Sell This Plan

Low premium, no referrals, \$2 copay on Tier 1 preferred generics, free fitness programs and gym membership

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$39  |
| PCP In-Network                | \$35  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$360 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 26% coinsurance                                   |



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# New York Market

## New York / Kings

### Aetna Medicare Premier Plan (PPO) (H5521-113)



#### Why You Should Sell This Plan

Reduced PCP and specialist copays, no referrals, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$108   |
| PCP In-Network                | \$20  |
| 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 / \$10,000 Combined            |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 28% coinsurance                                   |

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# New York Market

## New York / New York, Queens, Richmond

### Aetna Medicare Standard Plan (PPO) (H5521-040)



#### Why You Should Sell This Plan

Low PCP copay, no referrals, \$0 labs, free fitness programs and gym membership, out-of-network coverage for added flexibility

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$99  |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$360 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 28% coinsurance                                   |

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# New York Market

## New York / Bronx, Rockland, Westchester

### Aetna Medicare Premier Plan (PPO) (H5521-121)



#### Why You Should Sell This Plan

Low PCP copay, no referrals, \$0 labs, eyewear allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$99  |
| 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# New York Market

## New York / Rockland, Westchester

### Aetna Medicare Value Plan (HMO) (H3312-018)



#### Why You Should Sell This Plan

No referrals, large comprehensive network, free fitness programs and gym membership

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$107   |
| PCP In-Network                | \$25  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$360 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 28% coinsurance                                   |

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# New York Market

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

### Aetna Medicare Value Plan (HMO) (H3312-062)



#### Why You Should Sell This Plan

Low premium, low PCP copay, no referrals, \$0 labs, preventive dental, eyewear and hearing aid allowances, free fitness programs and gym membership

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$325 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# New York Market

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

### Aetna Medicare Premier Plan (PPO) (H5521-112)



#### Why You Should Sell This Plan

Competitive premium, low PCP and specialist copays, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$49  |
| 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         | \$6,700 In-Network /\$10,000 Combined             |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 31% coinsurance                                   |

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# New York Market

**New York / Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rensselaer, Schenectady, Sullivan, Ulster**

## Aetna Medicare Elite Plan (PPO) (H5521-119)



### Why You Should Sell This Plan

Low premium plan, low PCP and specialist copays, no referrals, \$0 labs, \$1,000 deductible on select services, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$35  |
| 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 30% coinsurance                                   |

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## New York Market

New York / **Dutchess**, **Orange**, **Putnam**, **Sullivan**, **Ulster**

### Aetna Medicare Premier Plan (PPO) (H5521-110)



#### Why You Should Sell This Plan

Reduced Premium, low PCP copay, large comprehensive network, no referrals, preventive dental allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, reduced premium

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$69  |
| PCP In-Network                | \$10  |
| 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 /\$10,000 Combined             |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |



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## New York Market

**New York / Broome, Cayuga, Chemung, **Chenango**, Cortland, **Madison**, **Oneida**, **Schuyler**, Tioga, **Tompkins****

### Aetna Medicare Value Plan (PPO) (H5521-077)



#### Why You Should Sell This Plan

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

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$300 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 31% coinsurance                                   |

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# New York Market

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

### Aetna Medicare Value Plan (HMO) (H3312-048)



#### Why You Should Sell This Plan

Low plan premium, low PCP and specialist copays, \$0 lab copay, no referrals, preventive dental, eyewear and hearing aid allowances, free fitness programs and gym membership

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$30  |
| 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 31% coinsurance                                   |

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## New York Market

### New York / Onondaga

#### Aetna Medicare Syracuse Plan (PPO) (H5521-098)



#### Why You Should Sell This Plan

\$0 plan premium, low PCP copay, low outpatient surgery copay, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, expanded network

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$5   |
| Specialist In-Network         | \$35  |
| Inpatient Hospital In-Network | \$300 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,000 In-Network /\$10,000 Combined             |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 31% coinsurance                                   |

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## New York Market

**New York / Broome, Cayuga, Chemung, **Chenango**, Cortland, **Madison**, Monroe, **Oneida**, Onondaga, **Schuyler**, Seneca, Tioga, **Tompkins**, Wayne, Yates**

### Aetna Medicare Elite Plan (PPO) (H5521-118)



#### Why You Should Sell This Plan

\$0 Premium plan, low PCP and specialist copays, no referrals, \$1,000 deductible on select services, preventive dental and eyewear allowance, 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 | \$225 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# New York Market

## New York / Monroe, Orleans, Seneca, Wayne, Yates

### Aetna Medicare Premier Plan (PPO) (H5521-076)



#### Why You Should Sell This Plan

Low premium, low PCP copay, no referrals, preventive dental allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$39  |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$360 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/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |



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# Ohio/Kentucky

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## Ohio/Kentucky Market



### Number of Medicare eligibles\*

|               |                  |
|---------------|------------------|
| KY Louisville | 60,939           |
| OH Cincinnati | 470,229          |
| OH Cleveland  | 794,622          |
| OH Columbus   | 294,025          |
| OH Toledo     | 128,540          |
| <b>Total</b>  | <b>1,748,355</b> |

### 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 2016, CMS.gov

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## Ohio/Kentucky Market

### Market Highlights

- Footprint of 38 counties around 8 metropolitan areas with 1.75M Medicare eligibles
- 4-star HMO plans in each market
- 4.5-star PPO plans in each market
- \$0 premium PPO options
- Comprehensive annual physical exam
- Worldwide coverage for emergency and urgent care
- Access to 24-hour Nurse Hotline on all Aetna Plans
- \$0 SilverSneakers<sup>®</sup> fitness memberships available on all plans
- All members have access to our national provider networks and preferred pharmacies
- Aetna Rx Home Delivery is back as a preferred pharmacy
- \$2 copay on Tier 1 drugs
- Tier 1 and Tier 2 drugs are not subject to the deductible
- Tier 1 and Tier 2 gap coverage included on all plans

### Value Proposition

Aetna provides our members with a strong, robust hospital and provider network. With 100% of Ohio/Kentucky's plans rated 4-stars or higher, we not only provide stability and peace of mind to current members but we're positioned as an excellent choice for new membership. Our 38-county footprint positions strongly rated and very competitive plans in and around the 8 major cities throughout the Ohio/Kentucky market. Highly coveted \$0 premium products can be found in each submarket across Ohio/Kentucky, including first-dollar coverage on in-network services! Our plans feature a complimentary fitness benefit through SilverSneakers as well as coverage in the gap on Tier 1 and Tier 2 medications. In addition, members have access to over 30,000 preferred pharmacies, including Aetna Rx Home Delivery. Aetna has been serving Medicare members since 1965, and with exceptional member service and a strong commitment to the Medicare market, we look forward to making your members our top priority

### Strong Network

The OH/KY 38-county service area includes the majority of acute care hospitals

#### OH:

- Unique provider network relationship with, but not limited to, Mercy Health System, University Hospitals of Cleveland, Mount Carmel Health Partners, Central Ohio Primary Care Physicians and ProMedica
- Excellent network in the **Cleveland/Akron/Canton/Youngstown Market:** Cleveland Clinic, University Hospital, MetroHealth, Akron General, St. Elizabeth, St. Joseph, Mercy, Alliance, Affinity; **Columbus Market:** Central Ohio Primary Care Physicians, OhioHealth, OSU, Mount Carmel; **Toledo Market:** Mercy, ProMedica, UT Medical Center; **Cincinnati Market:** The Christ Hospital, Bethesda, Good Samaritan, Mercy, University Hospitals; **Dayton Market:** Premier Health Partners; **Northern KY Market:** St. Elizabeth Healthcare



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# Ohio/Kentucky Market

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

## Advantra Silver (PPO) (H1608-029)



### Why You Should Sell This Plan

4.5-star rated PPO, \$0 plan premium PPO, low PCP copay and in-network access to providers in the tri-state area of OH, PA, WV, \$0 fitness membership through SilverSneakers, Rx deductible, significantly lowered from 2016

|                               |   |
|-------------------------------|---|
| 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         | \$5,400 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 30% coinsurance                                   |

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## Ohio/Kentucky Market

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

### Aetna Medicare Choice Plan (PPO) (H5521-134)



#### Why You Should Sell This Plan

4.5-star rated PPO, low PCP copay and \$0 fitness membership through SilverSneakers

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$90  |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$30  |
| Inpatient Hospital In-Network | \$225 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$5,000 In-Network/\$7,500 Combined               |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

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# Ohio/Kentucky Market

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

## Aetna Medicare Value Plan (HMO) (H3931-107)



### Why You Should Sell This Plan

4.0-star rated HMO, \$0 plan premium, \$0 fitness membership through SilverSneakers, reduced inpatient hospital, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$350 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$5,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# Ohio/Kentucky Market

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

## Aetna Medicare Value Plan (HMO) (H3931-108)



### Why You Should Sell This Plan

4.0-star rated HMO, \$0 fitness membership through SilverSneakers, reduced Rx deductible from 2016, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$500 per day, days 1-3; \$0 per day, days 4-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# Ohio/Kentucky Market

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

## Aetna Medicare Value Plan (PPO) (H5521-089)



### Why You Should Sell This Plan

4.5-star rated PPO, \$0 plan premium, \$0 fitness membership through SilverSneakers, reduced inpatient hospital, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$400 per day, days 1-4; \$0 per day, days 5-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# Ohio/Kentucky Market

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

### Aetna Medicare Select Plan (HMO) (H3931-109)



#### Why You Should Sell This Plan

4.0-star rated HMO, \$0 fitness membership through SilverSneakers, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$29  |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$400 per day, days 1-4; \$0 per day, days 5-90   |
| Out-of-pocket Maximum         | \$5,500 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# Ohio/Kentucky Market

## Ohio/Clark, Greene, Miami, Montgomery

### Aetna Medicare Select Plan (HMO) (H3931-110)



#### Why You Should Sell This Plan

4.0-star rated HMO, \$0 fitness membership through SilverSneakers, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$36  |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$350 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$5,600 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# Ohio/Kentucky Market

## Kentucky/Boone, Campbell, Kenton

### Aetna Medicare Value Plan (PPO) (H5521-085)



#### Why You Should Sell This Plan

4.5-star rated PPO, \$0 plan premium, \$0 fitness membership through SilverSneakers, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$355 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,000 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2 /\$10 copay                                   |
| Tier 2 - Generic              | \$5 /\$20 copay                                   |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |



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# 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) (H5521-020)



#### Why You Should Sell This Plan

4.5-star rated PPO, \$0 fitness membership through SilverSneakers, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$125   |
| PCP In-Network                | \$15  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$285 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$5,000 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 29% coinsurance                                   |

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# Ohio/Kentucky Market

## Ohio/Brown, Butler, Clermont, Hamilton

### Aetna Medicare Value Plan (PPO) (H5521-087)



#### Why You Should Sell This Plan

4.5-star rated PPO, \$0 plan premium, \$0 fitness membership through SilverSneakers, reduced Rx deductible, reduced inpatient hospital, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$20  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$415 per day, days 1-4; \$0 per day, days 5-90   |
| Out-of-pocket Maximum         | \$6,100 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 30% coinsurance                                   |

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# Ohio/Kentucky Market

## Ohio/Hancock, Lucas, Seneca, Stark , Wood

### Aetna Medicare Value Plan (PPO) (H5521-088)



#### Why You Should Sell This Plan

4.5-star rated PPO, \$0 plan premium, low PCP copay, \$0 fitness membership through SilverSneakers, reduced Rx deductible, reduced inpatient hospital, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$290 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,100 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 30% coinsurance                                   |

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# Ohio/Kentucky Market

## Ohio/Clark, Miami

### Aetna Medicare Value Plan (PPO) (H5521-090)



#### Why You Should Sell This Plan

4.5-star rated PPO, \$0 plan premium, low PCP copay, \$0 fitness membership through SilverSneakers, reduced Rx deductible, reduced inpatient hospital, national provider network, worldwide emergency and urgent care coverage

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$45  |
| Inpatient Hospital In-Network | \$315 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,100 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 30% coinsurance                                   |



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## Show Me Market



### Number of Medicare eligibles\*

|              |                |
|--------------|----------------|
| IL Eastern   | 152,194        |
| IL Peoria    | 107,616        |
| IL Southern  | 132,491        |
| IL Western   | 20,104         |
| MO Central   | 82,109         |
| MO St. Louis | 399,633        |
| <b>Total</b> | <b>894,147</b> |

### Service Area:

- IL:** Adams, Bond, Brown, Calhoun, Cass, Christian, Clinton, Cumberland, DeWitt, Douglas, Fayette, Ford, Fulton, Greene, Jasper, Jersey, Logan, Macon, Macoupin, Madison, Marshall, Mason, McLean, Menard, Monroe, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Randolph, Sangamon, Scott, Shelby, St. Clair, Stark, Tazewell, Vermilion, Washington, Woodford
- MO:** Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lincoln, Maries, Miller, Moniteau, Montgomery, Osage, Perry, Pike, Shelby, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

\*MA State/County Penetration – May 2016, CMS.gov

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## Show Me Market

### Market Highlights

- Choose the right network for your clients — from select networks (Total Care and Gold Advantage) to the largest and most stable networks available in our service area (Advantra HMO and Advantra PPO networks)
- No deductibles on medical OR prescription benefits
- Larger selection of Tier 1 generic drugs available in 2017
- Copays as low as \$0 for a 90-day supply of Tier 1 generic drugs at preferred pharmacies
- Annual physical exams and many other preventive services covered at 100%
- No-cost Healthways SilverSneakers® Fitness Program benefits on all plans
- Access to a 24-hour Nurse Line on all plans
- Routine eye exams at \$0 copay on all plans
- Routine eyewear allowance at \$0 copay on most plans
- Allowance for preventive dental providing the ability to see ANY licensed dentist on select plans
- Allowance for hearing aids on select plans
- Healthy Home Visits at no cost for at-risk members

### Value Proposition

Eight plans offering a variety of network, premium (including \$0 premium plans) and benefit choices to meet your customers' needs

### Strong Network

#### Includes:

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

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## Show Me Market

**Missouri /** Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lincoln, Maries, Miller, Moniteau, Montgomery, Osage, Perry, Pike, Shelby, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

**Illinois /** Bond, Calhoun, Clinton, Greene, Jersey, Madison, Monroe, Randolph, St. Clair, Washington

|                                      | <b>Advantra (PPO) (H1608-013)</b><br>   | <b>Advantra Option 2 (HMO) (H2663-002)</b><br>   | <b>Advantra Option 1 (HMO-POS) (H2663-006)</b><br>   |
|--------------------------------------|---|--|--|
| <b>Why You Should Sell This Plan</b> | 4.5-star rated HMO-POS, reasonable monthly plan premium, large regional network offering the ability to see providers in other service areas, low Rx copays and the freedom to use providers outside of the network | 4.0-star rated HMO, large regional open-access network offering the ability to see providers in other service areas without the need for referrals | 4.0-star rated HMO-POS, reasonable monthly plan premium, large network and the freedom to use providers outside of the network |
| Monthly Premium                      | \$54  | \$85   | \$34   |
| PCP In-Network                       | \$20  | \$5  | \$25   |
| Specialist In-Network                | \$45  | \$35   | \$50   |
| Inpatient Hospital In-Network        | \$320 per day, days 1-5; \$0 per day, days 6-90   | \$275 per day, days 1-7; \$0 per day, days 8-90  | \$280 per day, days 1-7; \$0 per day, days 8-90  |
| Out-of-pocket Maximum                | \$6,000 In-Network/\$6,000 Combined   | \$2,430 In-Network   | \$5,200 In-Network   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay*   | \$2/\$10 copay*  | \$2/\$10 copay*  |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance   | 33% coinsurance  | 33% coinsurance  |

\*\$0 copay for a 90-day supply



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## Show Me Market

**Missouri / Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren**

**Illinois / Madison, Monroe, St. Clair**

**Gold Advantage (HMO) (H2663-005)**



**Why You Should Sell This Plan**

4.0-star rated 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 | \$375 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$3,400 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay*                                   |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

\*\$0 copay for a 90-day supply

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# Show Me Market

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

**Coventry Total Care (HMO-POS) (H2663-015)**



**Why You Should Sell This Plan**

4.0-star rated plan, \$0 plan premium, low in-network copays, \$0 copay for a 90-day supply of Tier 1 preferred generic drugs at preferred pharmacies and a POS feature that allows the flexibility to see providers outside of the network. This plan now offers a lower MOOP and the ability to select one of two optional supplemental benefit packages (Dental Only and Dental/Vision) offering members access to additional benefits. The Total Care Network includes Mercy, SSM, St. Anthony's and St. Luke's and their collaborative physician groups

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$0   |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$300 per day, days 1-8; \$0 per day, days 9-90   |
| Out-of-pocket Maximum         | \$3,000 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay*                                   |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

\*\$0 copay for a 90-day supply

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# Show Me Market

Illinois / Peoria, Tazewell

## Coventry Total Care (HMO) (H2663-017)



### Why You Should Sell This Plan

Total Care is a 4.0-star rated plan and is partnered with UnityPoint Health Methodist/Proctor to provide collaborative care to your clients. Add to this a \$0 premium and \$2 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         | \$35  |
| Inpatient Hospital In-Network | \$275 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$4,000 In-Network                                |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay*                                   |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

\*\$0 copay for a 90-day supply

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## Show Me Market

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

|                                      | <b>Advantra Value (PPO) (H7301-007)</b><br>  | <b>Advantra (PPO)** (H7301-002)</b><br>   |
|--------------------------------------|--|---|
| <b>Why You Should Sell This Plan</b> | <p>This 4.5-star rated PPO plans uses the same great network as Advantra (PPO) and has a significantly improved benefit profile, including supplemental fitness, eye exams and a preventive dental allowance. No out-of-network deductibles and 30% coinsurance give your clients greater flexibility to travel. We are offering this plan at one of the lowest PPO premiums on the market</p> | <p>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 as border providers in WI and IN. Advantra offers affordable Rx, added benefits every client wants and local broker service</p> |
| Monthly Premium                      | \$14   | \$29  |
| PCP In-Network                       | \$5  | \$10  |
| Specialist In-Network                | \$35   | \$45  |
| Inpatient Hospital In-Network        | \$250 per day, days 1-7; \$0 per day, days 8-90  | \$360 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum                | \$4,500 In-Network/\$6,000 Combined  | \$5,500 In-Network/\$10,000 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay*  | \$2/\$10 copay  |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance   |

\*\$0 copay for a 90-day supply

\*\*Also available in counties in the Great Lakes Market



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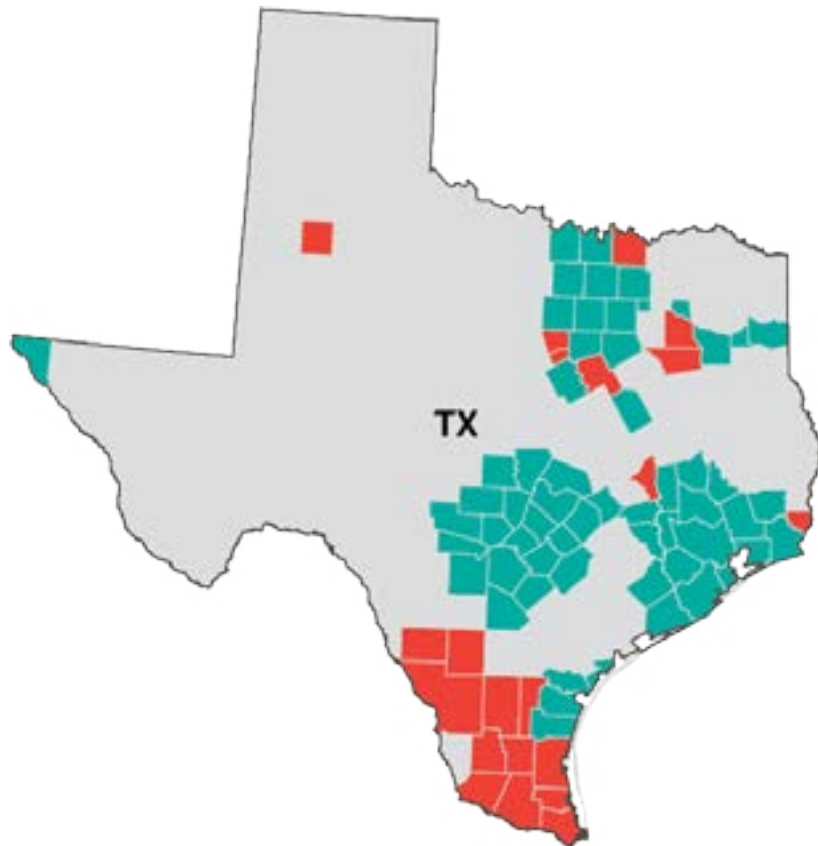
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**Texas**

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## Texas Market



### Number of Medicare eligibles\*

|                              |                  |
|------------------------------|------------------|
| Austin                       | 248,941          |
| Corpus Christi               | 89,354           |
| Dallas                       | 828,038          |
| El Paso                      | 117,271          |
| Houston                      | 891,578          |
| Lubbock                      | 41,972           |
| Northern                     | 139,467          |
| San Antonio                  | 392,353          |
| Rio Grande Valley and Laredo | 200,238          |
| <b>Total</b>                 | <b>2,949,212</b> |

### Service Area:

**TX:** Aransas, Atascosa, Austin, Bandera, Bastrop, Bexar, Blanco, Bosque, Brazoria, Brazos, Brooks, Burnet, Caldwell, Cameron, Chambers, Collin, Comal, Cooke, Dallas, Denton, Dimmit, Duval, El Paso, Ellis, Fort Bend, Galveston, Gillespie, Gonzales, Grayson, Gregg, Grimes, Guadalupe, Hardin, Harris, Harrison, Hays, Henderson, Hidalgo, Hill, Hood, Jefferson, Jim Hogg, Jim Wells, Johnson, Kendall, Kenedy, Kerr, Kleberg, La Salle, Lee, Liberty, Limestone, Llano, Lubbock, Matagorda, Medina, Montague, Montgomery, Nueces, Orange, Parker, Rains, Rockwall, San Jacinto, San Patricio, Smith, Somervell, Starr, Tarrant, Travis, Van Zandt, Walker, Waller, Washington, Webb, Wharton, Willacy, Williamson, Wilson, Wise

\*MA State/County Penetration – May 2016, CMS.gov

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## Texas Market

### Dallas, Fort Worth and Tyler Areas



### Number of Medicare eligibles\*

#### Dallas

|           |         |
|-----------|---------|
| Bosque    | 4,693   |
| Collin    | 98,459  |
| Dallas    | 298,612 |
| Denton    | 79,674  |
| Ellis     | 23,966  |
| Hill      | 8,069   |
| Hood      | 14,618  |
| Johnson   | 27,190  |
| Limestone | 4,882   |
| Parker    | 21,780  |
| Rockwall  | 12,352  |
| Somervell | 1,661   |
| Tarrant   | 241,657 |

#### Northern

|           |        |
|-----------|--------|
| Cooke     | 7,542  |
| Grayson   | 25,710 |
| Gregg     | 22,765 |
| Harrison  | 12,225 |
| Montague  | 4,832  |
| Rains     | 2,797  |
| Smith     | 41,259 |
| Van Zandt | 11,935 |
| Wise      | 10,402 |

**Total 977,080**

\*MA State/County Penetration – May 2016, CMS.gov

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## Texas Market

### Market Highlights

#### Dallas/Fort Worth:

- Simplified to a three-plan portfolio of competitive HMO and PPO options with different “Why Sell” features
- Maintained 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 4.5-star rated PPO option with no deductibles<sup>1</sup>, competitive office visit copays and supplemental benefit allowances
- Significantly lowered premium on Value PPO plan
- Added Tier 1 gap coverage to all plans

<sup>1</sup> Applies to Aetna Medicare Choice PPO

### Value Proposition

- Improved the stability of the Aetna portfolio in the large Dallas Market
- Improved the simplicity of the “Why Sell” features of each plan in the portfolio
- Strengthening relationships with network partners
- Local sales support

### Strong Network

#### Dallas/Fort Worth

- Baylor HealthCare System and Physicians Network
- Methodist Health System and Dallas Methodist Physician Network
- HCA Hospital System and Physicians



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## Texas Market

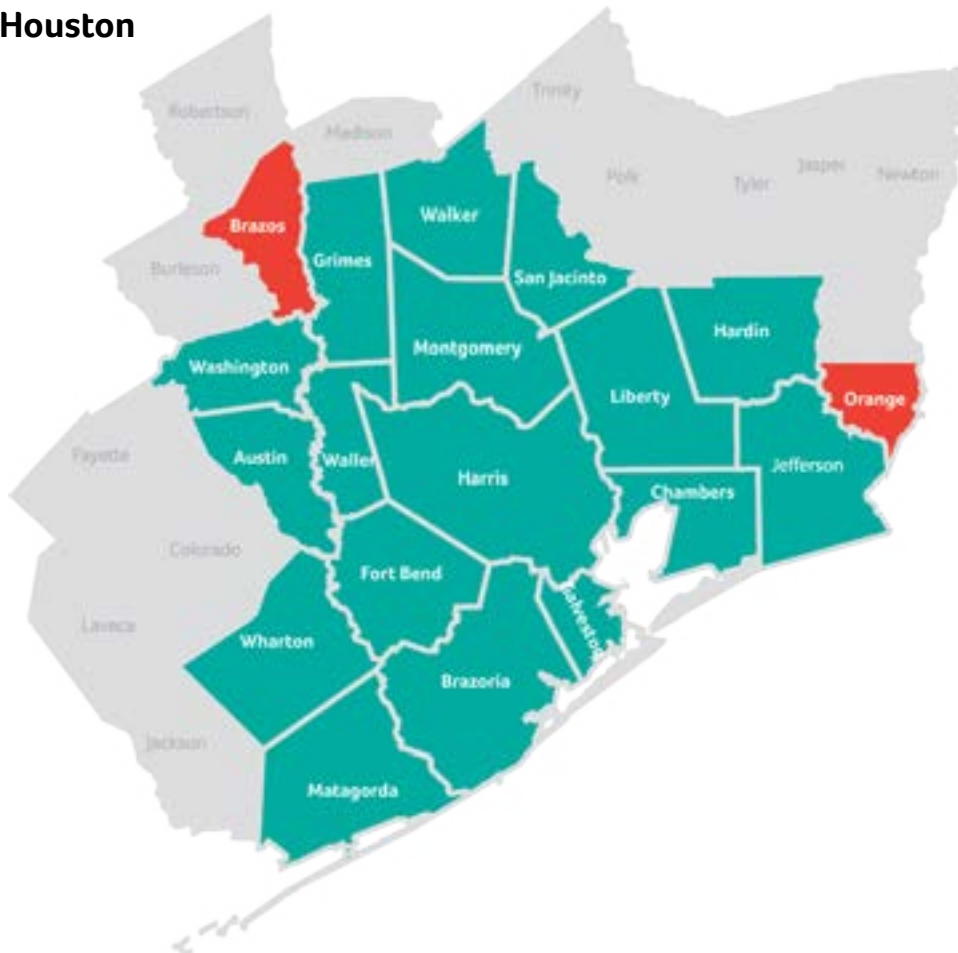
|                                      | Aetna Medicare Prime Plan (HMO)<br>(H4523-021)<br>★★★  | Aetna Medicare Choice Plan (PPO)<br>(H5521-059)<br>★★★★   | Aetna Medicare Value Plan (PPO)<br>(H5521-093)<br>★★★★  |
|--------------------------------------|--|---|---|
| <b>Why You Should Sell This Plan</b> | \$0 plan premium, \$0 PCP copay, HVN HMO with comprehensive coordinated care, \$0 copay on Tier 1 preferred generics, broad formulary with gap coverage and rich supplemental benefit allowances | 4.5-star rated PPO, low plan premium, no deductibles, competitive copays, broad network with national reciprocity, \$0 copay on Tier 1 preferred generics with gap coverage and supplemental benefit allowances | 4.5-star rated PPO, broad network with national reciprocity, \$0 copay on Tier 1 preferred generics, broad formulary with gap coverage, rich supplemental benefit allowances and matching in- and out-network cost-shares |
| Counties                             | <b>Dallas/Fort Worth</b> /Collin, Dallas, Denton, Parker, Tarrant  | <b>Dallas/Fort Worth</b> /Collin, Dallas, Denton, <b>Ellis</b> , Johnson, Parker, Rockwall  | <b>Dallas/Fort Worth</b> /Collin, Dallas, Denton, Ellis, Johnson, Parker, Rockwall  |
| Monthly Premium                      | \$0  | \$19  | \$125   |
| PCP In-Network                       | \$0  | \$15  | \$20  |
| Specialist In-Network                | \$20   | \$40  | \$50  |
| 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   | \$295 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum                | \$4,100 In-Network   | \$6,000 In-Network/\$10,000 Combined  | \$6,700 In-Network/\$10,000 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$0/\$5 copay  | \$2/\$10 copay <sup>1</sup>   | \$0/\$5 copay   |
| Tier 2 - Generic                     | \$0/\$10 copay   | \$5/\$20 copay  | \$0/\$10 copay  |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay  | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay   | \$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance   | 33% coinsurance   |

<sup>1</sup> Plan includes \$0 copay on 90-day preferred mail order

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# Texas Market

## Houston



## Number of Medicare eligibles\*

### Houston

|             |         |
|-------------|---------|
| Austin      | 5,788   |
| Brazoria    | 44,003  |
| Brazos      | 20,595  |
| Chambers    | 5,404   |
| Fort Bend   | 74,744  |
| Galveston   | 49,651  |
| Grimes      | 5,082   |
| Hardin      | 10,504  |
| Harris      | 487,024 |
| Jefferson   | 41,871  |
| Liberty     | 12,664  |
| Matagorda   | 6,634   |
| Montgomery  | 74,753  |
| Orange      | 16,524  |
| San Jacinto | 5,827   |
| Walker      | 9,130   |
| Waller      | 5,937   |
| Washington  | 7,691   |
| Wharton     | 7,752   |

**Total 891,578**

\*MA State/County Penetration – May 2016, CMS.gov

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## Texas Market

### Market Highlights

#### Houston:

- Complete, simple four-plan portfolio of competitive HMO and PPO options with different “Why Sell” features
- Maintained 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 4.5-star rated PPO option with no deductibles, competitive office visit copays, \$0 Rx generic and supplemental benefits
- Added Tier 1 gap coverage to all plans

### Value Proposition

- Maintained the stability of the Aetna portfolio in the large Houston Market
- Improved the simplicity of the “Why Sell” features of each plan in the portfolio
- Strengthening relationships with network partners
- Access to one of the largest MA networks in the market
- Local sales support

### Strong Network

#### Houston

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

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## Texas Market

|                                      | Aetna Medicare Prime Plan (HMO) (H4523-024)<br>★★★   | Aetna Medicare Premier Plan (HMO) (H4523-015)<br>★★★   | Aetna Medicare Choice Plan (PPO) (H5521-060)<br>★★★★★  | Aetna Medicare Value Plan (PPO) (H5521-094)<br>★★★★★  |
|--------------------------------------|--|--|--|---|
| <b>Why You Should Sell This Plan</b> | \$0 plan premium, \$0 PCP copay, HVN HMO with comprehensive coordinated care, \$0 copay on Tier 1 preferred generics, broad formulary with gap coverage and rich supplemental benefit allowances | \$0 plan premium, competitive copays, broad network and \$0 copay on Tier 1 preferred generics with gap coverage and supplemental benefit allowances | 4.5-star rated PPO, low plan premium, no deductibles, competitive copays, broad network with national reciprocity, \$0 copay on Tier 1 preferred generics, supplemental benefit allowances | 4.5-star rated PPO, competitive copays, broad network with national reciprocity, \$0 copay on Tier 1 preferred generics with gap coverage, rich supplemental benefit allowances and matching in- and out-of-network cost-shares |
| Counties                             | Houston/Fort Bend, Harris, Jefferson, Montgomery   | Houston/Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, San Jacinto, Waller                                | Houston/Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, Orange, San Jacinto, Waller  | Houston/Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, Orange, San Jacinto, Waller   |
| Monthly Premium                      | \$0  | \$0  | \$19   | \$124   |
| PCP In-Network                       | \$0  | \$15   | \$15   | \$15  |
| Specialist In-Network                | \$25   | \$40   | \$35   | \$40  |
| Inpatient Hospital In-Network        | \$400 per stay   | \$295 per day, days 1-6; \$0 per day, days 7-90  | \$265 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                | \$3,400 In-Network   | \$6,700 In-Network   | \$6,000 In-Network/\$10,000 Combined   | \$6,700 In-Network/\$10,000 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$0/\$5 copay  | \$2/\$10 copay <sup>1</sup>  | \$2/\$10 copay <sup>1</sup>  | \$0/\$5 copay   |
| Tier 2 - Generic                     | \$0/\$10 copay   | \$5/\$20 copay   | \$5/\$20 copay   | \$0/\$10 copay  |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay   | \$47 copay   | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay  | \$100 copay  | \$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance  | 33% coinsurance  | 33% coinsurance   |

<sup>1</sup> Plan includes \$0 copay on 90-day preferred mail order

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## Texas Market

### Austin and San Antonio



### Number of Medicare eligibles\*

#### Austin

|            |         |
|------------|---------|
| Bastrop    | 13,331  |
| Blanco     | 3,302   |
| Burnet     | 11,256  |
| Caldwell   | 6,622   |
| Gillespie  | 7,805   |
| Hays       | 23,844  |
| Lee        | 3,347   |
| Llano      | 6,615   |
| Travis     | 119,765 |
| Williamson | 61,201  |

#### San Antonio

|           |         |
|-----------|---------|
| Atascosa  | 8,014   |
| Bandera   | 5,586   |
| Bexar     | 266,578 |
| Comal     | 27,440  |
| Gonzales  | 3,804   |
| Guadalupe | 22,862  |
| Kendall   | 9,290   |
| Kerr      | 14,920  |
| Medina    | 8,477   |
| Wilson    | 7,660   |

**Total 631,719**

\*MA State/County Penetration – May 2016, CMS.gov

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## Texas Market

### Market Highlights

#### Austin:

- Maintained Aetna HMO with \$0 premium, \$0 primary care, \$0 Rx generic and supplemental benefits
- Maintained low premium 4.5-star rated PPO option with no deductibles, \$0 primary care, \$0 Rx generic and supplemental benefits
- Added Tier 1 gap coverage to all plans

#### San Antonio:

- Complete, simple four-plan portfolio of competitive HMO and PPO options with different “Why Sell” features
- Maintained 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 4.5-star rated PPO option with no deductibles, competitive office visit copays and supplemental benefits
- Added Tier 1 gap coverage to all plans

### Value Proposition

- Maintained the stability of the Aetna portfolio in Austin and San Antonio
- Improved the simplicity of the “Why Sell” features of each plan in the portfolio
- Strengthening relationships with network partners
- Local sales support

### Strong Network

#### Austin:

- Seton Medical Center
- Austin Regional Clinic (existing patients only)

#### San Antonio

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

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## Texas Market

|                                      | Aetna Medicare Prime Plan (HMO) (H4523-020)<br>★★★★  | Aetna Medicare Premier Plan (HMO) (H4523-001)<br>★★★★  | Aetna Medicare Choice Plan (PPO) (H5521-058)<br>★★★★★  | Aetna Medicare Value Plan (PPO) (H5521-092)<br>★★★★★   |
|--------------------------------------|--|--|--|--|
| <b>Why You Should Sell This Plan</b> | \$0 plan premium, \$0 PCP copay, HVN HMO with comprehensive coordinated care, \$0 copay on Tier 1 preferred generics, broad formulary with gap coverage and rich supplemental benefit allowances | \$0 plan premium, \$0 PCP copay, broad local network, \$0 copay on Tier 1 preferred generics, supplemental benefit allowances      | 4.5-star rated PPO, low plan premium, no deductibles, competitive copays, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generics, supplemental benefit allowances | 4.5-star rated PPO, competitive copays, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generics, broad formulary with gap coverage, rich supplemental benefit allowances and matching in- and out-of-network cost-shares |
| Counties                             | <b>San Antonio</b> /Bexar, Comal   | <b>San Antonio</b> /Atascosa, Bexar, Guadalupe, Kendall, Medina, Wilson <b>Austin</b> /Bastrop, Caldwell, Hays, Travis, Williamson | <b>San Antonio</b> /Atascosa, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson   | <b>San Antonio</b> /Atascosa, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson   |
| Monthly Premium                      | \$0  | \$0  | \$19   | \$68   |
| PCP In-Network                       | \$0  | \$0  | \$15   | \$15   |
| Specialist In-Network                | \$25   | \$35   | \$35   | \$40   |
| Inpatient Hospital In-Network        | \$150 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                | \$3,400 In-Network   | \$5,000 In-Network   | \$6,000 In-Network/ \$10,000 Combined  | \$6,700 In-Network/\$10,000 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$0/\$5 copay  | \$2/\$10 copay <sup>1</sup>  | \$2/\$10 copay <sup>1</sup>  | \$0/\$5 copay  |
| Tier 2 - Generic                     | \$0/\$10 copay   | \$5/\$20 copay   | \$5/\$20 copay   | \$0/\$10 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay   | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay  | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance  | 33% coinsurance  | 33% coinsurance  |

<sup>1</sup> Plan includes \$0 copay on 90-day preferred mail order

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## Texas Market

### Aetna Medicare Choice Plan (PPO) (H5521-103)



#### Why You Should Sell This Plan

Broad local network 4.5-star rated PPO with low monthly premium, \$0 Rx Tier 1 generic with gap coverage, \$0 primary care, no deductibles, supplemental benefit allowances and national network reciprocity

|                               |  |
|-------------------------------|--|
| Counties                      | <b>Austin</b> /Bastrop, Caldwell, Hays, Williamson |
| Monthly Premium               | \$19   |
| PCP In-Network                | \$0  |
| Specialist In-Network         | \$35   |
| Inpatient Hospital In-Network | \$295 per day, days 1-6; \$0 per day, days 7-90    |
| Out-of-pocket Maximum         | \$6,000 In-Network/\$10,000 Combined               |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic    | \$2/\$10 copay <sup>1</sup>                        |
| Tier 2 - Generic              | \$5/\$20 copay                                     |
| Tier 3 - Preferred Brand      | \$47 copay   |
| Tier 4 - Non-Preferred Drug   | \$100 copay  |
| Tier 5 - Specialty            | 33% coinsurance                                    |

<sup>1</sup> Plan includes \$0 copay on 90-day preferred mail order



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# Texas Market

## West Texas



### Number of Medicare eligibles\*

|              |                |
|--------------|----------------|
| El Paso      | 117,271        |
| Lubbock      | 41,972         |
| <b>Total</b> | <b>159,243</b> |

\*MA State/County Penetration – May 2016, CMS.gov

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## Texas Market

### Market Highlights

#### El Paso:

- Maintained 4.5-star rated PPO with \$0 premium, no deductibles, \$0 primary care, \$0 Rx generic and supplemental benefit allowances
- New 4.5-star rated PPO with \$0 premium plus \$99 Part B Premium Giveback
- Added Tier 1 gap coverage to all plans

#### Lubbock (New Aetna market):

- New 4.5-star rated PPO with \$0 premium, no deductibles, \$10 primary care, \$0 Rx generic with gap coverage and supplemental benefit allowances

### Strong Network

#### El Paso:

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

#### Lubbock:

- Lubbock Family Practice
- Physician Network Services (IPA)
- UMC Physicians
- Grace Health System

### Value Proposition

- Large Medicare Advantage markets that have been primarily HMO
- Aetna offers market a new alternative PPO plan option with comparable benefits and national network access at \$0 premium
- Local sales support

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## Texas Market

|                                      | Aetna Medicare Choice Plan (PPO)<br>(H5521-107)<br>★★★★★   | Aetna Medicare Plus Plan (PPO)<br>(H5521-146)<br>★★★★★  |
|--------------------------------------|--|---|
| <b>Why You Should Sell This Plan</b> | 4.5-star rated PPO, \$0 plan premium, \$0 PCP copay, no deductibles, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generics with gap coverage and supplemental benefit allowances | 4.5-star rated PPO, \$0 plan premium, no deductibles, competitive benefits, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generics with gap coverage and supplemental benefit allowances<br><b>PLUS \$99 PART B GIVEBACK</b> |
| Counties                             | <b>El Paso</b> /El Paso  | <b>El Paso</b> /El Paso   |
| Monthly Premium                      | \$0  | \$0   |
| PCP In-Network                       | \$0  | \$15  |
| Specialist In-Network                | \$35   | \$40  |
| Inpatient Hospital In-Network        | \$150 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                | \$3,500 In-Network/\$10,000 Combined   | \$6,700 In-Network/\$10,000 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay <sup>1</sup>  | \$2/\$10 copay <sup>1</sup>   |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay   |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance   |

<sup>1</sup> Plan includes \$0 copay on 90-day preferred mail order

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## Texas Market

### Aetna Medicare Choice Plan (PPO) (H5521-147)



#### Why You Should Sell This Plan

4.5-star rated PPO, \$0 plan premium, \$10 PCP copay, no deductibles, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generics with gap coverage and supplemental benefit allowances

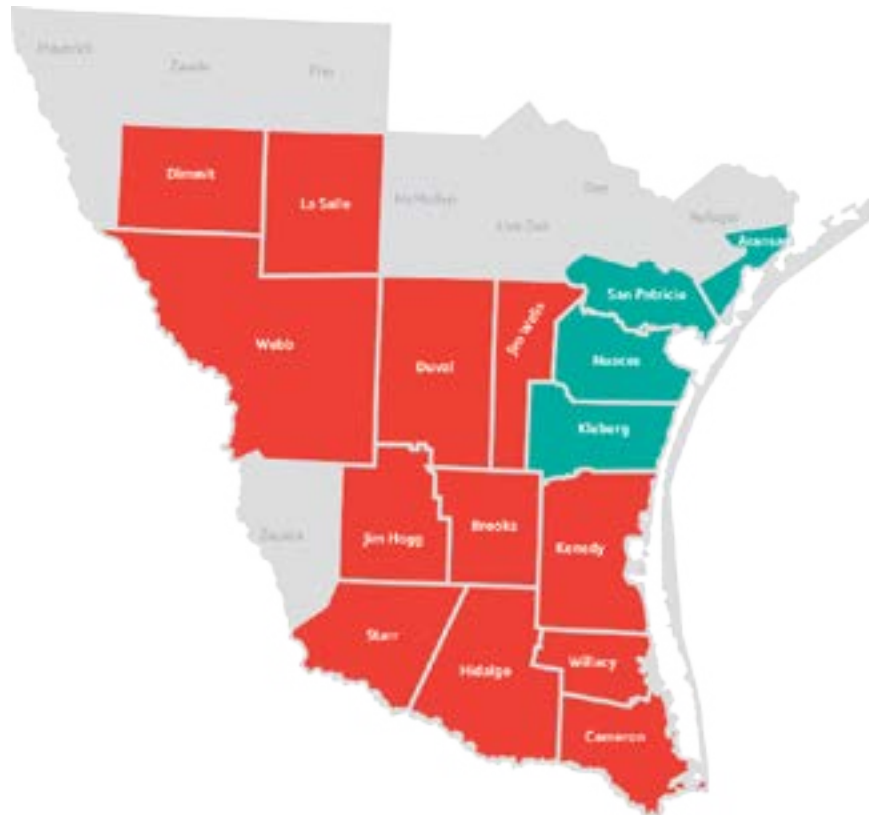
|                               |   |
|-------------------------------|---|
| Counties                      | <b>Lubbock/Lubbock</b>                            |
| Monthly Premium               | \$0   |
| PCP In-Network                | \$10  |
| Specialist In-Network         | \$40  |
| Inpatient Hospital In-Network | \$295 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$6,000 In-Network/\$10,000 Combined              |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay <sup>1</sup>                       |
| Tier 2 - Generic              | \$5/\$20 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay                                       |
| Tier 5 - Specialty            | 33% coinsurance                                   |

<sup>1</sup> Plan includes \$0 copay on 90-day preferred mail order

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# Texas Market

## Corpus Christi, Rio Grande Valley and Laredo



### Number of Medicare eligibles\*

#### Corpus Christi

|              |        |
|--------------|--------|
| Aransas      | 7,243  |
| Duval        | 2,309  |
| Jim Wells    | 7,436  |
| Kleberg      | 4,744  |
| Nueces       | 55,326 |
| San Patricio | 12,296 |

#### Rio Grande Valley and Laredo

|          |        |
|----------|--------|
| Brooks   | 1,588  |
| Cameron  | 57,646 |
| Dimmit   | 1,827  |
| Hidalgo  | 94,773 |
| Jim Hogg | 930    |
| La Salle | 1,119  |
| Kenedy   | 54     |
| Starr    | 9,033  |
| Webb     | 29,874 |
| Willacy  | 3,394  |

**Total 289,592**

\*MA State/County Penetration – May 2016, CMS.gov

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## Texas Market

### Market Highlights

#### Corpus Christi:

- Maintained low premium 4.5-star rated PPO with no deductibles, competitive office visit copays, \$0 Rx generic and supplemental benefit allowances
- Added Tier 1 gap coverage to all plans

#### Rio Grande Valley and Laredo (New Aetna Market):

- New 4.5-star rated PPO with \$0 premium, no deductibles, \$0 primary care, competitive medical benefits, \$0 Rx generic with gap coverage and supplemental benefit allowances
- In-network access to Corpus Christi and San Antonio physicians and hospitals

### Value Proposition

- Growing Medicare Advantage markets that have been primarily HMO
- Aetna offers market a new alternative PPO plan option with comparable benefits, national network access at \$0 premium or low premium
- Local sales support

### Strong Network

#### Corpus Christi

- CHRISTUS Spohn Hospitals
- Corpus Christi Medical Center (HCA)
- Thomas-Spann Clinic
- Surgical Associates

#### Rio Grande Valley:

- Doctors Hospital at Renaissance — including BMI, Cardiology, Endocrinology, Gastroenterology, Hospitalists, Medical Foundation and Surgery groups
- South Texas Health System

#### Laredo:

- Laredo Medical Center
- Doctors Hospital at Laredo

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## Texas Market

### Aetna Medicare Choice Plan (PPO) (H5521-105)



#### Why You Should Sell This Plan

4.5-star rated PPO, low monthly premium, \$10 PCP copay, no deductibles, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generics with gap coverage and supplemental benefit allowances

|                               |   |
|-------------------------------|---|
| Counties                      | <b>Corpus Christi</b> /Aransas, Kleberg, Nueces, San Patricio |
| 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         | \$5,900 In-Network/\$10,000 Combined                          |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies             |
| Tier 1 - Preferred Generic    | \$2/\$10 copay <sup>1</sup>                                   |
| Tier 2 - Generic              | \$5/\$20 copay  |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay   |
| Tier 5 - Specialty            | 33% coinsurance   |

<sup>1</sup> Plan includes \$0 copay on 90-day preferred mail order

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## Texas Market

### Aetna Medicare Choice Plan (PPO) (H5521-145)



#### Why You Should Sell This Plan

4.5-star rated PPO, \$0 plan premium, \$0 PCP copay, no in-network deductibles, broad local network with national reciprocity, \$0 copay on Tier 1 preferred generics with gap coverage and supplemental benefit allowances

|                               |   |
|-------------------------------|---|
| Counties                      | <b>Rio Grande Valley and Laredo</b> /Brooks, Cameron, Hidalgo, Jim Hogg, Kenedy, Starr, Webb, Willacy |
| Monthly Premium               | \$0   |
| PCP In-Network                | \$0   |
| Specialist In-Network         | \$25  |
| Inpatient Hospital In-Network | \$275 per day, days 1-6; \$0 per day, days 7-90   |
| Out-of-pocket Maximum         | \$5,000 In-Network/\$10,000 Combined  |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic    | \$2/\$10 copay <sup>1</sup>   |
| Tier 2 - Generic              | \$5/\$20 copay  |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Drug   | \$100 copay   |
| Tier 5 - Specialty            | 33% coinsurance   |

<sup>1</sup> Plan includes \$0 copay on 90-day preferred mail order



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## 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](http://www.Medicare.gov) and [www.AetnaMedicare.com](http://www.AetnaMedicare.com)

|                               | Aetna Medicare TX Connect Plus 1 (PPO) <sup>1</sup><br>(H5521-104) or (H5521-109)<br>★★★★★ | Aetna Medicare TX Connect Plus 2 (PPO) <sup>2</sup><br>(H5521-106) or (H5521-108)<br>★★★★★ |
|-------------------------------|--|--|
| Monthly Premium               | \$0  | \$77 or \$99   |
| PCP In-Network                | \$0 or \$10  | \$0  |
| Specialist In-Network         | \$20 or \$30   | \$20 or \$25   |
| Inpatient Hospital In-Network | \$275 or \$295 per day, days 1-6; \$0 per day, days 7-90                                   | \$175 per day, days 1-6; \$0 per day, days 7-90  |
| Out-of-pocket Maximum         | \$6,000 In-Network/\$10,000 Combined   | \$3,500 In-Network/\$10,000 Combined   |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic    | \$2/\$10 copay <sup>3</sup>  | \$2/\$10 copay <sup>3</sup>  |
| Tier 2 - Generic              | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand      | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug   | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty            | 33% coinsurance  | 33% coinsurance  |

<sup>1</sup> Austin, Bandera, Blanco, Burnet, Bosque, Cooke, **Dimmit**, Gillespie, Gonzales, **Grayson**, Gregg, Grimes, Harrison, **Hill**, **Hood**, Kerr, **La Salle**, Lee, Limestone, Llano, Matagorda, **Montague**, **Rains**, Smith, **Somervell**, **Van Zandt**, Walker, Washington, Wise

<sup>2</sup> Available in: Aransas, Atascosa, Bastrop, Bexar, Brazoria, **Brazos**, **Brooks**, Caldwell, **Cameron**, Chambers, Collin, Comal, **Duval**, Dallas, Denton, Ellis, El Paso, Fort Bend, Galveston, Guadalupe, Hardin, Harris, Hays, Henderson, **Hidalgo**, Jefferson, **Jim Hogg**, **Jim Wells**, Johnson, Kendall, **Kenedy**, Kleberg, Liberty, **Lubbock**, Medina, Montgomery, Nueces, **Orange**, Parker, Rockwall, San Jacinto, San Patricio, **Starr**, Waller, **Webb**, **Willacy**, Williamson, Wilson

<sup>3</sup> Plan includes \$0 copay on 90-day preferred mail order



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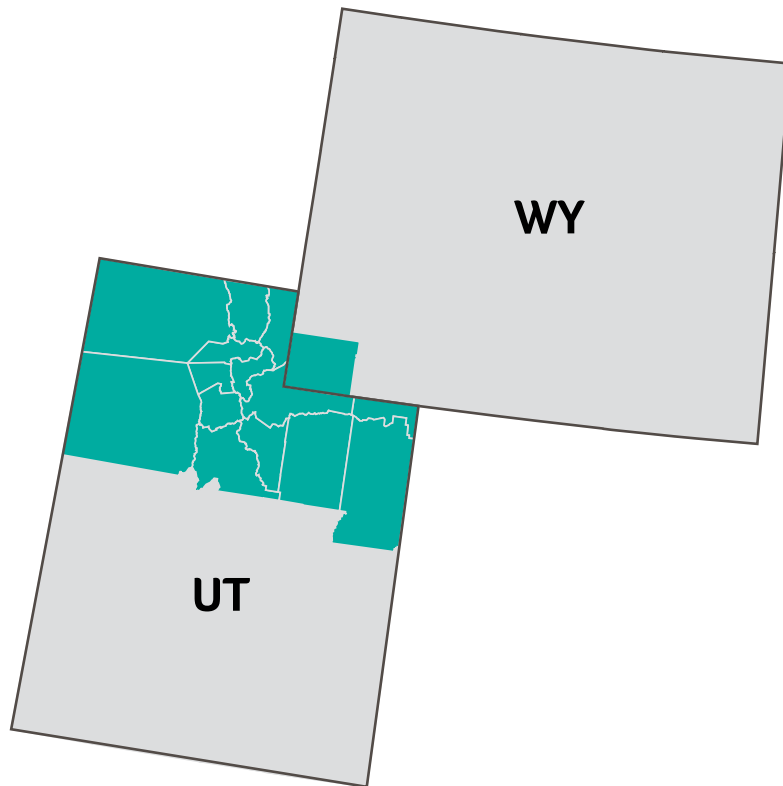
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# Utah/Wyoming

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## Utah/Wyoming Market



### Number of Medicare eligibles\*

|               |                |
|---------------|----------------|
| Northern Utah | 289,437        |
| Uinta Wyoming | 2,895          |
| <b>Total</b>  | <b>292,332</b> |

### Service Area:

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

\*MA State/County Penetration – May 2016, CMS.gov

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# Utah/Wyoming Market

## Market Highlights

### UT/WY:

#### HMO

- Two HMO plans offered
- Choice of \$0 premium in select counties and low-premium option in Uintah and Duchesne in UT and Uinta in WY
- 5-tier formulary with lower Rx copays at preferred pharmacies including a preferred mail order option
- 90-day supply at 2x copay for Tier 1 generics at preferred pharmacies including mail order
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- No-cost membership to an in-network fitness facility via Silver&Fit

#### PPO

- Two PPO plans offered in select counties
- Low premium of \$24/\$65

#### Premiums provide:

- \$800 reimbursement allowance for hearing aids
- \$250 allowance for eyewear
- \$1000 combined reimbursement allowance for preventive and comprehensive dental
- Out-of-network benefits
- 5-tier formulary with \$0 Tier 1 generics 90-day supply at preferred pharmacies including mail order
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- No-cost membership to an in-network fitness facility via Silver&Fit
- No referrals required
- Access to national provider network

## Value Proposition

The UT/WY portfolio of HMO and PPO products has been carefully designed to compete favorably in the key market within our service area. Our strategy is to promote health and wellness while focusing on benefit designs that empower members to take control of their health care.

## Strong Network

### UT:

- Includes Ashley Regional Medical Center, Central Utah Clinic, Foothill Family Clinic, Granger Medical Clinic, HCA MountainStar, IASIS, Mountain West Medical Center, Ogden Clinic, Tanner Clinic, Uintah Basin Medical Center, University of Utah, Intermountain Healthcare (rural counties only)

### WY:

- Evanston Regional Hospital

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## Utah/Wyoming Market

|                                      | Altius Advantra (HMO) (H8649-003)<br>★★★★   | Altius Advantra Select (HMO) (H8649-008)<br>★★★★  |
|--------------------------------------|---|---|
| <b>Why You Should Sell This Plan</b> | \$0 premium, \$10 PCP, large selection of PCPs and specialists, \$0 fitness benefit via Silver&Fit, 5-tier formulary with lower Rx cost, open access with no referrals required | Low premium, \$10 PCP, large selection of PCPs and specialists, \$0 fitness benefit via Silver&Fit, 5-tier formulary with lower Rx cost, open access with no referrals required |
| Counties                             | <b>Utah</b> /Box Elder, Cache, Daggett, Davis, Morgan, Rich, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber  | <b>Utah</b> /Duchesne, Uintah <b>Wyoming</b> /Uinta   |
| Monthly Premium                      | \$0   | \$44  |
| PCP In-Network                       | \$10  | \$10  |
| Specialist In-Network                | \$50  | \$50  |
| Inpatient Hospital In-Network        | \$300 per day, days 1-6; \$0 per day, days 7-90   | \$300 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/<br>Non-Preferred Pharmacies   | Preferred Pharmacies/<br>Non-Preferred Pharmacies   |
| Tier 1 - Preferred Generic           | \$2/\$10 copay  | \$2/\$10 copay  |
| Tier 2 - Generic                     | \$5/\$20 copay  | \$5/\$20 copay  |
| Tier 3 - Preferred Brand             | \$47 copay  | \$47 copay  |
| Tier 4 - Non-Preferred Drug          | \$100 copay   | \$100 copay   |
| Tier 5 - Specialty                   | 25% coinsurance   | 27% coinsurance   |

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## Utah/Wyoming Market

|                                      | Aetna Medicare Choice Plan (PPO) (H5521-101)<br>★★★★★  | Aetna Medicare Select Plan (PPO) (H5521-131)<br>★★★★★  |
|--------------------------------------|--|--|
| <b>Why You Should Sell This Plan</b> | Premium plan that buys you additional supplemental dental, eyewear and hearing aid benefits and 5-tier Rx formulary, including no Rx deductible and low Rx copays, Aetna stability, access to a large national network | Premium plan that buys you additional supplemental dental, eyewear and hearing aid benefits and 5-tier Rx formulary, including no Rx deductible and low Rx copays, Aetna stability, access to a large national network |
| Counties                             | <b>Utah</b> /Box Elder, Davis, Morgan, Salt Lake, Summit, Tooele, Utah, Wasatch, Weber   | <b>Utah</b> /Duchesne, Rich  |
| Monthly Premium                      | \$24   | \$65   |
| PCP In-Network                       | \$5  | \$5  |
| Specialist In-Network                | \$35   | \$40   |
| Inpatient Hospital In-Network        | \$289 per day, days 1-6; \$0 per day, days 7-90  | \$289 per day, days 1-6; \$0 per day, days 7-90  |
| Out-of-pocket Maximum                | \$4,800 In-Network/\$7,900 Combined  | \$4,800 In-Network/\$7,900 Combined  |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance  |



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*Medicare Advantage Plans*  
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# Washington

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## Washington Market



### Number of Medicare eligibles\*

|              |                |
|--------------|----------------|
| King         | 295,899        |
| Pierce       | 136,855        |
| Snohomish    | 117,728        |
| <b>Total</b> | <b>546,482</b> |

### Service Area:

**WA:** King, Pierce, Snohomish

\*MA State/County Penetration – May 2016, CMS.gov

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## Washington Market

### Market Highlights

#### King, Pierce and Snohomish

- **New market launch in King, Pierce and Snohomish Counties - Greater Seattle, WA area**
- **2 PPO plan offerings - 4.5-star ratings:**
  - \$54 Choice PPO: Competitively priced for HMO clients
  - \$90 Select PPO: Offers additional benefits, such as hearing aid and richer eyewear allowances
- Members have access to a broad provider network both locally and nationally via the Aetna PPO provider network
- Preferred/non-preferred pharmacy network with access to a national network of pharmacy providers
- \$0 copay for a 3-month supply of Tier 1 preferred generic drugs at a preferred pharmacy
- Worldwide emergency coverage and \$0 copay for annual physical exam, fitness benefit, nursing hotline and health education

### Value Proposition

Aetna is offering 2 new PPO options for clients facing increasing Medicare Supplement premiums and/or clients losing their employer benefits coverage. Both plans offer greater provider options through Aetna's national PPO provider network. Your clients will have confidence in joining a 4.5-star plan with an excellent reputation

### Strong Network

#### WA:

**King County** - Network includes, yet not limited to:

- Overlake Hospital Medical Center
- EvergreenHealth Medical Center
- Valley Medical Center
- Harborview Medical Center
- Northwest Hospital
- Swedish Medical Center (Cherry Hill, First Hill, Ballard)
- University of Washington Medical Center (UW)

**Pierce County** - Network includes, yet not limited to:

- MultiCare Auburn Medical Center
- Multicare Allenmore Hospital
- Tacoma General Hospital
- MultiCare Good Samaritan Hospital

**Snohomish County** - Network includes, yet not limited to:

- Providence Regional Medical Center (Colby Campus and Pacific Campus)
- Swedish Edmonds

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# Washington Market

WA / King, Pierce, Snohomish

|                                      | Aetna Medicare Select Plan (PPO) (H5521-128)<br>★★★★☆  | Aetna Medicare Choice Plan (PPO) (H5521-127)<br>★★★★☆  |
|--------------------------------------|--|--|
| <b>Why You Should Sell This Plan</b> | <b>NEW PPO for 2017!</b> 4.5-star PPO, competitive plan premium, access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage. Additional benefits include \$500 hearing aid allowance and \$150 eyewear allowance | <b>NEW PPO for 2017!</b> 4.5-star PPO, competitive plan premium, no in-network medical deductible, access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage. Plan includes \$100 eyewear allowance |
| Monthly Premium                      | \$90   | \$54   |
| PCP In-Network                       | \$10   | \$15   |
| Specialist In-Network                | \$40   | \$50   |
| Inpatient Hospital In-Network        | \$250 per day, days 1-4; \$0 per day, days 5-90  | \$400 per day, days 1-4; \$0 per day, days 5-90  |
| Out-of-pocket Maximum                | \$5,900 In-Network/\$8,500 Combined  | \$6,700 In-Network/\$10,000 Combined   |
| Prescription Drugs                   | Preferred Pharmacies/<br>Non-Preferred Pharmacies  | Preferred Pharmacies/<br>Non-Preferred Pharmacies  |
| Tier 1 - Preferred Generic           | \$2/\$10 copay   | \$2/\$10 copay   |
| Tier 2 - Generic                     | \$5/\$20 copay   | \$5/\$20 copay   |
| Tier 3 - Preferred Brand             | \$47 copay   | \$47 copay   |
| Tier 4 - Non-Preferred Drug          | \$100 copay  | \$100 copay  |
| Tier 5 - Specialty                   | 33% coinsurance  | 33% coinsurance  |



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# Prescription Drug Plans

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

We offer three PDPs in all 50 states and D.C.: Aetna Saver, First Health Value Plus, and First Health Premier Plus. All of our PDP plans are fully commissionable. And the Aetna Saver plan is below the LIS benchmark in every state except for Florida.

### **PDP referral program**

Through our referral program, you can earn a one-time referral payment for each referred client who chooses to enroll in an Aetna or Coventry PDP. To participate in the referral program, you must be contracted with Aetna, but you don't have to complete the annual certification process.

### **Aetna's family of prescription drug plans will give you additional opportunities in 2017. Here are some highlights of our exciting PDP portfolio:**

- 3-plan PDP product portfolio available in all 50 states and D.C.
- Saver plan with \$32 average premium projected to below the low-income subsidy benchmark everywhere except for Florida
- Value Plus plan with \$40 average premium, \$0 deductible, and gap coverage
- Premium Plus plan with \$103 average premium, \$0 deductible, and enhanced gap coverage
- Saver and Premier Plus plans offer \$1 tier 1 preferred generic copays at over 20,000 preferred pharmacies
- Simplified network structure including 60k pharmacies with more than 20,000 preferred options
- Formularies with enhanced generic coverage

\*MA State/County Penetration – May 2016, CMS.gov



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## Benefit designs\* All three plans are eligible for new business and renewal commissions in 2017.

|   | Aetna Medicare Rx Saver (PDP) <sup>1,2</sup>   | First Health Part D Value Plus (PDP) <sup>1,2</sup>  | First Health Part D Premier Plus (PDP) <sup>1,2</sup>  |
|---|--|--|--|
| <b>Why You Should Sell This Plan</b>  | 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 for predictable out-of-pocket costs and more robust coverage                   | Offers our highest level of medication coverage, protecting members against skyrocketing drug costs for unexpected illness |
| <b>Monthly Plan Premium (plan premiums vary by CMS region)<sup>2</sup></b>  |  |  |  |
| Monthly Premium   | \$32.18 <sup>2</sup>   | \$39.71 <sup>2</sup>   | \$103.04 <sup>2</sup>  |
| <b>Deductible: The amount the member pays before the plan begins to pay</b>   |  |  |  |
| Deductible  | \$400 <sup>2</sup>   | \$0  | \$0  |
| <b>Initial Coverage: Once the deductible is reached, member cost-share is paid for drugs until the member's total drug expenditure (regardless of who pays) reaches \$3,700</b> |  |  |  |
| 30 day retail copay/coinsurance (preferred cost-share pharmacies/standard cost-share pharmacies)  |  |  |  |
| Tier 1 - Preferred Generic  | \$1/\$7  | \$2/\$10   | \$1/\$10   |
| Tier 2 - Generic  | \$2/\$15 <sup>2</sup>  | \$5/\$20   | \$2/\$20   |
| Tier 3 - Preferred Brand  | 30 <sup>2</sup>  | \$47 <sup>2</sup>  | \$34   |
| Tier 4 - Non-Preferred Brand  | 35% <sup>2</sup>   | 50%  | 50%  |
| Tier 5 - Specialty  | 25%  | 33%  | 33%  |
| <b>Coverage Gap: Member remains in this phase until their yearly true out-of-pocket drug costs reaches \$4,950</b>  |  |  |  |
|   | 51% Generic Drugs<br>40% Brand Drugs   | T1, T2 coverage at ICL cost-share<br>All remaining formulary drugs<br>51% Generic Drugs<br>40% Brand Drugs | T1, T2 and partial T4 coverage at ICL cost-share<br>All remaining formulary drugs<br>51% Generic Drugs<br>40% Brand Drugs  |
| <b>Catastrophic Coverage: After member true out-of-pocket costs exceed \$4,950 a small copay or coinsurance is required for each covered prescription</b>                       |  |  |  |
| Greater of 5% coinsurance, or \$3.30 for Generic Drugs (including brand drugs dispensed as generic) or \$8.25 for Brand Drugs   |  |  |  |
| <b>Network</b>  |  |  |  |
| Over 60,000 retail pharmacies with more than 20,000 preferred options   |  |  |  |
| <b>Footnotes</b>  |  |  |  |
| <sup>1</sup> available in all 50 states and District of Columbia  |  | <sup>2</sup> Premiums and member deductible/copays/coinsurance vary by CMS region                          |  |

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## Over 60,000 retail pharmacies with more than 20,000 preferred

### Albertsons, including:

- ACME Pharmacy\*
- Osco
- Sav-on\*
- Shaws\*
- Star Market\*
- United Supermarkets of Texas

### BI-LO Pharmacy, including:

- Harveys\*
- Winn-Dixie

### Brookshire Grocery Company, including:

- Super 1 Foods

### Cardinal MCC, including:

- Brookshire Brothers
- Discount Drug Mart
- fred's Pharmacy\*
- Fruth Pharmacy
- Hen House
- House Calls
- Market 32
- Price Chopper\*
- Ritzman
- Weis Market

### Coborn's

- Costco
- Giant Eagle
- Harmon's Whole Health
- H-E-B
- Hy-Vee
- Kmart

### Kroger, including:

- Baker's
- City Market\*
- Copps
- Dillons
- Fred Meyer
- Harris Teeter
- King Soopers
- Kroger Sav-on
- Mariano's
- QFC
- Pick 'n Save
- Ralph's\*
- Roundy's
- Smith's\*

### Meijer

- Publix
- QuickChek
- Safeway, including:
  - Carrs
  - Pavilions
  - Randalls
  - Tom Thumb
  - Vons

### Sam's Club

### Save Mart

### SUPERVALU, including:

- Cub
- Farm Fresh
- Shop 'n Save
- Thrifty White\*

### Walgreens, including:

- Duane Reade
- Eaton Apothecary

### Walmart

### Wegmans

\*Not all pharmacies with this name are part of the preferred chain. Please consult the online directory.