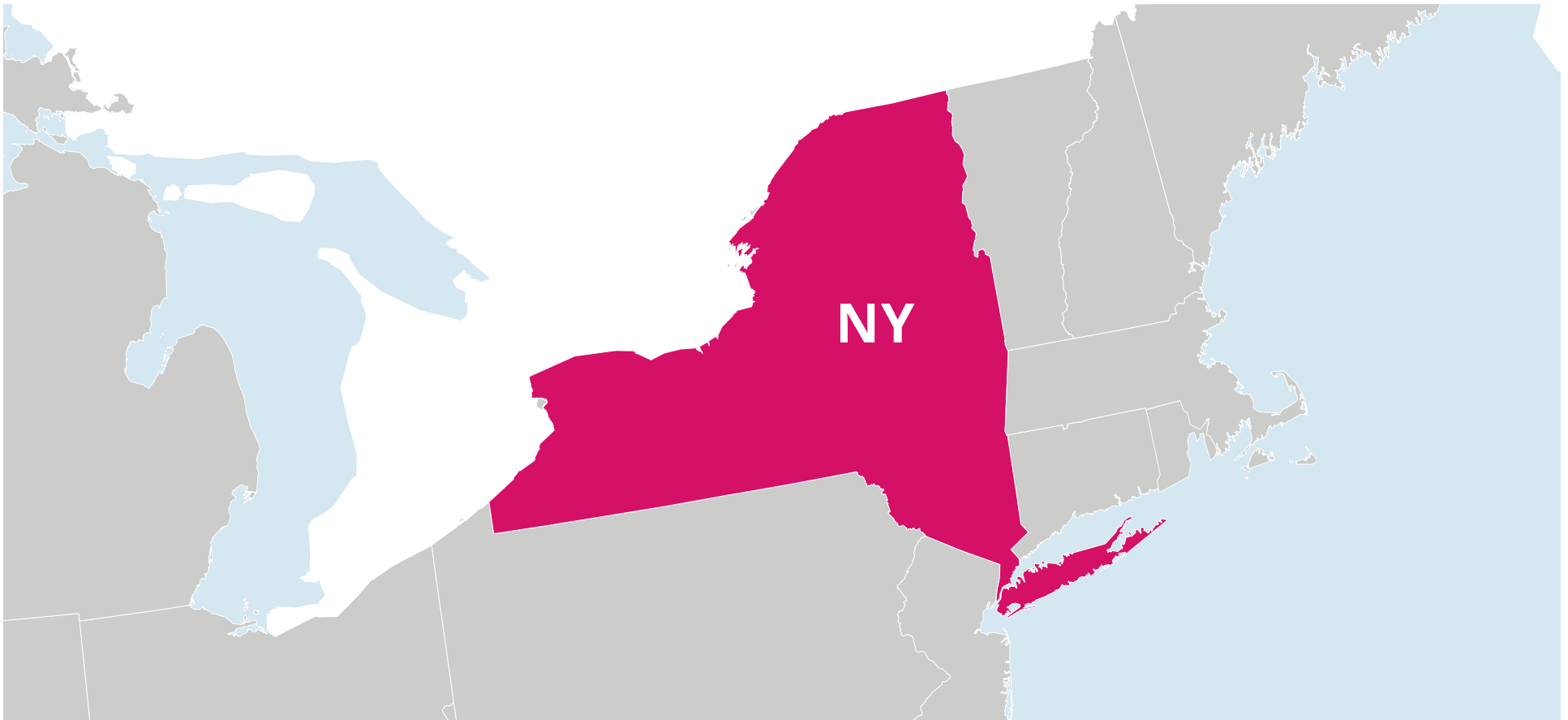
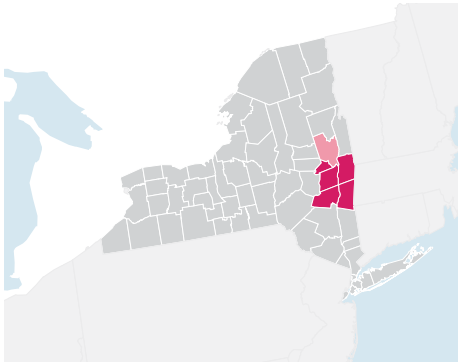


New York



NY Albany



Number of Medicare eligibles

NY Albany: 191,430

 **New**

Service area

New York: Albany, Columbia, Greene, Rensselaer, **Saratoga**, Schenectady

Market highlights

- Plans offer preferred/nonpreferred national pharmacy network.
- Plans may include offering of and/or embedded dental/vision/hearing - or OSB offering. All plans include SilverSneakers® as well as an annual routine physical.
- Communication to brokers and existing members: the addition to the network of Albany Medical Center and its affiliated 500 providers. Transition on RX preferred from Walgreens to CVS 119. Hospital copay increases. Premium increase from \$29 to \$34. Specialist copay from \$35 to \$40. Reduced RX copays. Availability of other products. Premium increase from \$49 to \$54. Modest hospital copay increases. Specialist copay from \$35 to \$40. Reduced RX copays. Availability of other products. No premium increase. Dental allowance increase from \$150 to \$400. Provider notification about Albany Medical system. Media announcement about Albany Medical system.

Why sell our plans

Aetna's broad provider network, no referral requirements, competitive premium and cost-sharing, out of network coverage and other travel options make our plans a smart choice for seniors in New York. Aetna offers customers a range of Medicare plans to fit their lifestyles, health needs and budgets. Our plans include medical, hospital, prescription drug coverage, a great fitness benefit – all that travel with you.

Strong network

We expect that our current provider network that features St. Peter's Health system will be broadened with a new contract with Albany Medical Center. Once complete we will work together to roll out a comprehensive marketing plan to engage brokers and potential members. Invigorate distribution partners to actively sell Aetna now that both major systems are in network. Also, the three unique product offerings in the area will offer something for everyone.

NY Albany

New York: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady

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



Monthly premium	\$34
PCP in network	\$5
Specialist in network	\$40
Inpatient hospital in network	\$700 per stay
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$1,000 deductible only applies to the following in-network services: ambulance, ambulatory surgical centers (ASC), diagnostic & therapeutic radiology, dialysis services, inpatient hospital, inpatient psychiatric services, outpatient surgery, Skilled Nursing Facility (SNF) and most out-of-network services.
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$150
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	30%/30%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

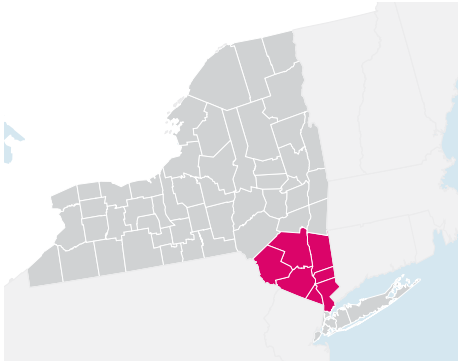
NY Albany

New York: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady

	Aetna Medicare Premier Plan (PPO) (H5521-112) ★★★★★	Aetna Medicare Value Plan (HMO) (H3312-062) ★★★★☆
Monthly premium	\$54	\$29
PCP in network	\$10	\$10
Specialist in network	\$40	\$35
Inpatient hospital in network	\$360 per day, days 1-5; \$0 per day, days 6-90	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700	\$6,700
Out-of-pocket maximum combined	\$10,000	N/A
Deductible	\$0	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.		
Prescription deductible	\$100	\$200
Tier 1 — Preferred generic	\$0/\$10	\$0/\$10
Tier 2 — Generic	\$5/\$15	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100	\$100/\$100
Tier 5 — Specialty	31%/31%	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Hudson Valley



Number of Medicare eligibles

NY Hudson Valley: 414,594

Service area

New York: Delaware, Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster, Westchester

Market highlights

- Plans offer preferred/nonpreferred national pharmacy network.
- Plans may include offering of and/or embedded dental/vision/hearing - or OSB offering. All plans include SilverSneakers® as well as an annual routine physical.
- Communication to brokers and existing members: The addition to the network of Albany Medical Center and its affiliated @ 500 providers. Transition on RX preferred from Walgreens to CVS. Hospital copay increases. Premium increase from \$29 to \$34. Specialist copay from \$35 to \$40. Reduced RX copays. Availability of other products. Premium increase from \$49 to \$54. Modest hospital copay increases. Specialist copay from \$35 to \$40. Reduced RX copays. Availability of other products. No premium increase. Dental allowance increase from \$150 to \$400. Reduced RX copays. Availability of other products. Provider notification about Albany Medical system. Media announcement about Albany Medical system.

Why sell our plans

Aetna's broad provider network, no referral requirements, competitive premium and cost-sharing, out of network coverage and other travel options make our plans a smart choice for seniors in New York. Aetna offers customers a range of Medicare plans to fit their lifestyles, health needs and budgets. Our plans include medical, hospital, prescription drug coverage, a great fitness benefit – all that travel with you.

Strong network

We expect that our current provider network that features St. Peter's Health system will be broadened with a new contract with Albany Medical Center. Once complete we will work together to roll out a comprehensive marketing plan to engage brokers and potential members. Invigorate distribution partners to actively sell Aetna now that both major systems are in network. Also, the three unique product offerings in the area will offer something for everyone.

NY Hudson Valley

New York: Delaware,Dutchess, Orange, Putnam, Sullivan, Ulster

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



Monthly premium	\$34
PCP in network	\$5
Specialist in network	\$40
Inpatient hospital in network	\$700 per stay
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$1,000 deductible only applies to the following in-network services: ambulance, ambulatory surgical centers (ASC), diagnostic & therapeutic radiology, dialysis services, inpatient hospital, inpatient psychiatric services, outpatient surgery, Skilled Nursing Facility (SNF) and most out-of-network services.
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$150
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	30%/30%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Hudson Valley

New York: Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster

	Aetna Medicare Premier Plan (PPO) (H5521-110) ★★★★★	Aetna Medicare Value Plan (HMO) (H3312-062) ★★★★☆
Monthly premium	\$69	\$29
PCP in network	\$5	\$10
Specialist in network	\$35	\$35
Inpatient hospital in network	\$345 per day, days 1-5; \$0 per day, days 6-90	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700	\$6,700
Out-of-pocket maximum combined	\$10,000	N/A
Deductible	\$0	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.		
Prescription deductible	\$150	\$200
Tier 1 — Preferred generic	\$0/\$10	\$0/\$10
Tier 2 — Generic	\$5/\$15	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100	\$100/\$100
Tier 5 — Specialty	30%/30%	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Hudson Valley

New York: Rockland, Westchester

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



Monthly premium	\$0
PCP in network	\$15
Specialist in network	\$40
Inpatient hospital in network	\$700 per stay
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$1,000 deductible only applies to the following in-network services: ambulance, ambulatory surgical centers (ASC), diagnostic & therapeutic radiology, dialysis services, inpatient hospital, inpatient psychiatric services, outpatient surgery, Skilled Nursing Facility (SNF) and most out-of-network services.
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$250
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	28%/28%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

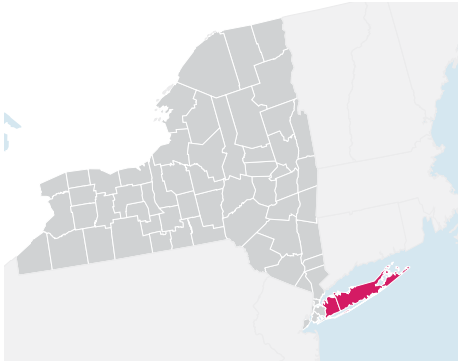
NY Hudson Valley

New York: **Rockland, Westchester**

	Aetna Medicare Premier Plan (PPO) (H5521-121) ★★★★	Aetna Medicare Value Plan (HMO) (H3312-018) ★★★★
Monthly premium	\$99	\$109
PCP in network	\$15	\$25
Specialist in network	\$35	\$45
Inpatient hospital in network	\$360 per day, days 1-5; \$0 per day, days 6-90	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700	\$6,700
Out-of-pocket maximum combined	\$10,000	N/A
Deductible	\$0	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.		
Prescription deductible	\$200	\$200
Tier 1 — Preferred generic	\$0/\$10	\$0/\$10
Tier 2 — Generic	\$5/\$15	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100	\$100/\$100
Tier 5 — Specialty	29%/29%	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Long Island



Number of Medicare eligibles

NY Long Island: 532,785

Service area

New York: Nassau, Suffolk

Market highlights

- Plans offer preferred/nonpreferred national pharmacy network.
- Plans may include offering of and/or embedded dental/vision/hearing - or OSB offering. All plans include SilverSneakers® as well as an annual routine physical.
- Communicate to brokers and existing members: Transition on RX preferred from Walgreens to CVS. Maintaining \$0 premium. Modest increases in hospital copays. PCP copay from \$10 to \$15. Same RX deductible of \$250 with new \$0 copay on Tier 1 generic/preferred CVS. Removal of dental allowance/addition of dental OSB option. Modest increase in premium - \$105 to \$108. \$0 RX copay Tier 1 generic copay. Radiology coinsurance to \$300 copay. Radiology coinsurance to \$250 copay. \$10 increase to inpatient copay. New \$0 RX copay on Tier 1 generics. \$50 copay on non-par physician services.

Why sell our plans

Aetna's broad provider network, no referral requirements, competitive premium and cost-sharing, out of network coverage and other travel options make our plans a smart choice for seniors in New York. Aetna offers customers a range of Medicare plans to fit their lifestyles, health needs and budgets. Our plans include medical, hospital, prescription drug coverage, a great fitness benefit – all that travel with you.

Strong network

Aetna offers a very broad network of providers on Long Island, however, Stonybrook Hospital and employed physicians are not in network. We've lowered out of network member cost-sharing to accommodate those members who wish to maintain particular services with any non-participating provider.

NY Long Island

New York: **Nassau**

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



Monthly premium	\$108
PCP in network	\$15
Specialist in network	\$45
Inpatient hospital in network	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$200
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Long Island

New York: Nassau, Suffolk

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



Monthly premium	\$0
PCP in network	\$15
Specialist in network	\$40
Inpatient hospital in network	\$700 per stay
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$1,000 deductible only applies to the following in-network services: ambulance, ambulatory surgical centers (ASC), diagnostic & therapeutic radiology, dialysis services, inpatient hospital, inpatient psychiatric services, outpatient surgery, Skilled Nursing Facility (SNF) and most out-of-network services.
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$250
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	28%/28%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Long Island

New York: **Suffolk**

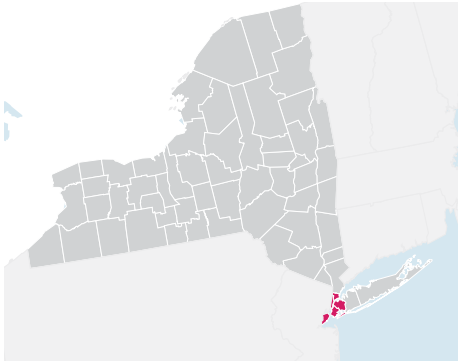
Aetna Medicare Premier Plan (PPO) (H5521-117)



Monthly premium	\$79
PCP in network	\$10
Specialist in network	\$45
Inpatient hospital in network	\$340 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$250
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	28%/28%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Metro New York



Number of Medicare eligibles

NY Metro New York: 1,253,895

Service area

New York: Bronx, Brooklyn, New York, Queens, Staten Island

Market highlights

- Plans offer preferred/nonpreferred national pharmacy network.
- Plans may include offering of and/or embedded dental/vision/hearing - or OSB offering. All plans include SilverSneakers® as well as an annual routine physical.
- We have a very stable product and competitive pricing in Staten Island, Westchester, Brooklyn, Bronx, so we need to tout that and emphasize broader network/no referrals to compete head to head with UHC (prime competitor). We are terming HMO members in Manhattan and Queens.

Why sell our plans

Aetna's broad provider network, no referral requirements, competitive premium and cost-sharing, out of network coverage and other travel options make our plans a smart choice for seniors in New York. Aetna offers customers a range of Medicare plans to fit their lifestyles, health needs and budgets. Our plans include medical, hospital, prescription drug coverage, a great fitness benefit – all that travel with you.

Strong network

Aetna offers a very broad network that includes all of the major metro NYC provider systems which is a major competitive advantage.

NY Metro New York

New York: **Bronx**

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



Monthly premium	\$99
PCP in network	\$15
Specialist in network	\$35
Inpatient hospital in network	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$200
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Metro New York

New York: Bronx, Brooklyn, New York, Queens, Staten Island

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



Monthly premium	\$0
PCP in network	\$15
Specialist in network	\$40
Inpatient hospital in network	\$700 per stay
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$1,000 deductible only applies to the following in-network services: ambulance, ambulatory surgical centers (ASC), diagnostic & therapeutic radiology, dialysis services, inpatient hospital, inpatient psychiatric services, outpatient surgery, Skilled Nursing Facility (SNF) and most out-of-network services.
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$250
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	28%/28%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Metro New York

New York: Bronx, Brooklyn, Staten Island

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



Monthly premium	\$31
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 in network	\$6,700
Out-of-pocket maximum combined	N/A
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$200
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Metro New York

New York: **Brooklyn**

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



Monthly premium	\$108
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 in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$250
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	28%/28%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Metro New York

New York: New York, Queens

Aetna Medicare Select Plan (HMO) (H3312-063)



Monthly premium	\$0
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 in network	\$6,700
Out-of-pocket maximum combined	N/A
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$200
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Metro New York

New York: New York, Queens, Staten Island

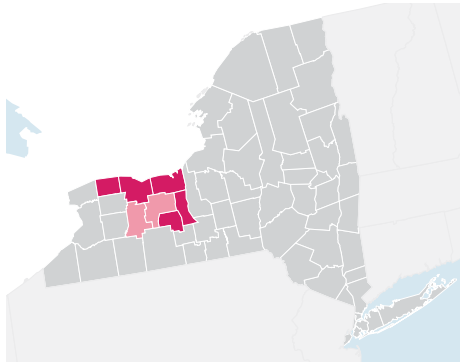
Aetna Medicare Standard Plan (PPO) (H5521-040)



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 in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$500 per year for out-of-network services
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$150
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	30%/30%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Rochester



Number of Medicare eligibles

NY Rochester: 228,895

 **New**

Service area

New York: Livingston, Monroe, **Ontario**, Orleans, Seneca, Wayne, Yates

Market highlights

- Reduced in network cost-sharing on many benefits and significantly reduced out of network cost-sharing to enable lower cost access to Rochester Regional Health System.
- Plans offer preferred/nonpreferred national pharmacy network.
- Plans may include offering of and/or embedded dental/vision/hearing - or OSB offering. All plans include SilverSneakers® as well as an annual routine physical.
- Communication to brokers/providers/consumers: Come learn about exciting new products now available – need to draw brokers/members back to table. Those products are available to Ontario and Livingston County members. Rochester Regional Health System and its affiliated providers are not participating at this time, however we are continuing negotiations with them. Effective communication around the fact that we have lowered our out-of-network cost sharing to accommodate those members who may elect to have some services at RRHS: no out-of-network deductible, same cost sharing for hospital services, \$40 and \$45 copays for out of network (including

RRHS) physician services. \$20 out-of-network lab and 20% out-of-network radiology copay. Fitness vendor changes from Silver and Fit to SilverSneakers®. Transition on RX preferred from Walgreens to CVS. Elite plan remains \$0 premium; Premier PPO premium goes from \$39 to \$44. \$0 copay for Tier 1 generics/preferred.

Why sell our plans

Aetna's broad provider network, no referral requirements, competitive premium and cost-sharing, out of network coverage and other travel options make our plans a smart choice for seniors in New York. Aetna offers customers a range of Medicare plans to fit their lifestyles, health needs and budgets. Our plans include medical, hospital, prescription drug coverage, a great fitness benefit – all that travel with you.

Strong network

University of Rochester system is the primary provider in greater Rochester and we have reduced cost-sharing for out of network services to enable members to access Rochester Regional Health system with much lower out of pocket cost sharing requirements. This should address the concerns members had last year and enable us to compete very effectively in the market.

NY Rochester

New York: **Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Yates**

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



Monthly premium	\$0
PCP in network	\$15
Specialist in network	\$40
Inpatient hospital in network	\$650 per stay
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$1,000 deductible only applies to the following in-network services: ambulance, ambulatory surgical centers (ASC), diagnostic & therapeutic radiology, dialysis services, inpatient hospital, inpatient psychiatric services, outpatient surgery, Skilled Nursing Facility (SNF) and most out-of-network services.
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$200
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

NY Rochester

New York: **Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Yates**

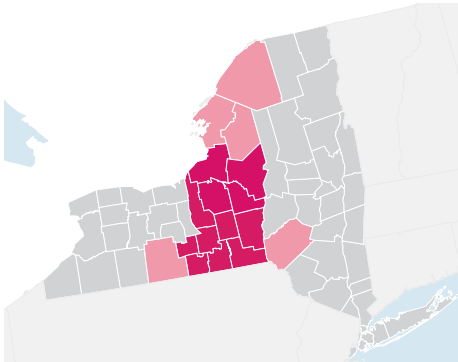
Aetna Medicare Premier Plan (PPO) (H5521-076)



Monthly premium	\$44
PCP in network	\$15
Specialist in network	\$40
Inpatient hospital in network	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$200
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	29%/29%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

Syracuse & Southern Tier



Number of Medicare eligibles

Syracuse & Southern Tier: 390,571

Service area

New York: Broome, Cayuga, Chemung, Chenango, Cortland, **Jefferson, Lewis**, Madison, Oneida, Onondaga, Oswego, Schuyler, **St. Lawrence, Steuben**, Tioga, Tompkins

Market highlights

- Plans offer preferred/nonpreferred national pharmacy network.
- Plans may include offering of and/or embedded dental/vision/hearing - or OSB offering. All plans include SilverSneakers® as well as an annual routine physical.
- Increasing use of effective media and marketing for our four expansion counties so that everyone knows we are there. Ensure that we hand hold the 5521-098 members transitioning into 5521-077, so that we don't lose a single member in the transition. Deepen the provider partnerships so that providers are advocating for Aetna. Take advantage of the competitive \$0 premium product that is available in this area. Tout transition to SilverSneakers® via gym events, etc.

Why sell our plans

Aetna's broad provider network, no referral requirements, competitive premium and cost-sharing, out of network coverage and other travel options make our plans a smart choice for seniors in New York. Aetna offers customers a range of Medicare plans to fit their lifestyles, health needs and budgets. Our plans include medical, hospital, prescription drug coverage, a great fitness benefit – all that travel with you.

 **New**

Syracuse & Southern Tier

New York: Broome, Cayuga, Chemung, Chenango, Cortland, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego, St. Lawrence, Schuyler, Steuben, Tioga, Tompkins

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



Monthly premium	\$0
PCP in network	\$5
Specialist in network	\$35
Inpatient hospital in network	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	\$10,000
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$100
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	31%/31%

This plan includes Tier 1 and Tier 2 prescription gap coverage.

Syracuse & Southern Tier

New York: Broome, Cayuga, Chemung, Chenango, **Jefferson**, **Lewis**, Madison, Oneida, Onondaga, Oswego, **St. Lawrence**, Schuyler, **Steuben**, Tioga, Tompkins

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



Monthly premium	\$29
PCP in network	\$5
Specialist in network	\$35
Inpatient hospital in network	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$6,700
Out-of-pocket maximum combined	N/A
Deductible	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.	
Prescription deductible	\$0
Tier 1 — Preferred generic	\$0/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	33%/33%

This plan includes Tier 1 and Tier 2 prescription gap coverage.