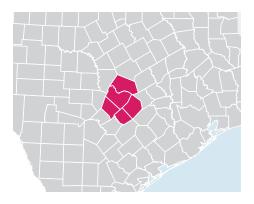


Texas





TX Austin



Number of Medicare eligibles

TX Austin: 249,371

Service area

Texas: Bastrop, Caldwell, Hays, Travis, Williamson

Market highlights

- Maintained Aetna HMO with \$0 premium, \$0 primary care, \$0 Rx generic and supplemental benefits
- Maintained low premium 4-star rated PPO option with no medical deductibles, \$0 primary care, \$0 Rx generic and supplemental benefits
- Added Travis County back into the Choice PPO
- · Added Tier 1 and Tier 2 gap coverage to all plans
- Transitioning from Silver&Fit to SilverSneakers®
- · Added Part D deductible to plans

Why sell our plans

- 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 Broker Manager support

- Maintained network with Austin Regional Clinic and Seton Health System
- No referrals on Choice PPO in a "pod referral system" driven market
- Seamless statewide network that has access to San Antonio, Dallas and Houston major medical systems
- Seamless national network on PPO



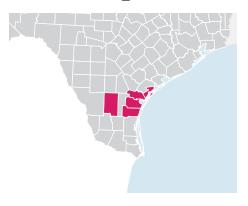
TX Austin

Texas: Bastrop, Caldwell, Hays, Travis, Williamson

	Aetna Medicare Choice Plan (PPO) (H5521-103) ★★★★	Aetna Medicare Premier Plan (HMO) (H4523-001) ★★★
Monthly premium	\$19	\$0
PCP in network	\$0	\$0
Specialist in network	\$35	\$35
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 in network	\$6,000	\$4,500
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	\$95	\$95
Tier 1 — Preferred generic	\$2/\$10	\$2/\$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%	31%/31%



TX Corpus Christi



Number of Medicare eligibles

TX Corpus Christi: 91,069

Service area

Texas: Aransas, Kleberg, Nueces, San Patricio

Market highlights

- Lowered the premium on Choice PPO to \$0 and maintained competitiveness of the 4-star rated PPO with no medical deductibles, low office visit copays, \$0 Rx generic mail order option and supplemental benefit allowances
- · Added Tier 1 and Tier 2 gap coverage to all plans
- Transitioning from Silver&Fit to SilverSneakers®
- · Added Part D deductible to plans

Why sell our plans

- Growing Medicare Advantage markets that have been primarily HMO
- Aetna offers market an alternative \$0 premium PPO plan option with comparable benefits, statewide and national network access
- · Local sales Broker Manager support

- Relationships with CHRISTUS Spohn Hospitals, Corpus Christi Medical Center (HCA) and Thomas-Spann Clinic
- Seamless statewide network that has access to San Antonio, Rio Grande Valley and Houston major medical systems
- No referrals required on PPO in a HMO driven market by WellMed



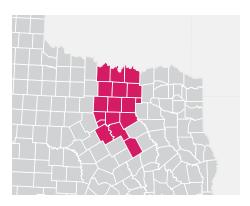
TX Corpus Christi

Texas: Aransas, Kleberg, Nueces, San Patricio

	Aetna Medicare Choice Plan (PPO) (H5521-105) ★★★★
Monthly premium	\$0
PCP in network	\$10
Specialist in network	\$35
Inpatient hospital in network	\$315 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket maximum in network	\$5,900
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	\$95
Tier 1 — Preferred generic	\$2/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	31%/31%



TX Dallas/Fort Worth



Number of Medicare eligibles

TX Dallas/Fort Worth: 913,763

Service area

Texas: Collin, Dallas, Denton, Ellis, Johnson, Parker, Rockwall, Tarrant

Market highlights

- 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-star rated PPO option with no medical deductibles, competitive office visit copays and supplemental benefit allowances
- · Added Choice PPO into Tarrant County
- Significantly lowered premium on Value PPO plan
- Added Tier 1 and Tier 2 gap coverage to all plans
- Transitioning from Silver&Fit to SilverSneakers®
- · Added Part D deductible to plans

Why sell our plans

- Maintained 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 Broker Manager support

- Relationships with Baylor Hospital System, Methodist Health System and Dallas Methodist Physicians Network as well as HCA Hospital Systems and Physicians
- Seamless statewide and national network with PPO that has access to San Antonio and Houston major medical systems
- · No referrals required on PPO



TX Dallas/Fort Worth

Texas: Collin, Dallas, Denton, Ellis, Johnson, Parker, Rockwall, Tarrant

	Aetna Medicare Prime Plan (HMO) (H4523-021)¹ ★★★∮	Aetna Medicare Choice Plan (PPO) (H5521-059) ★★★★	Aetna Medicare Value Plan (PPO)(H5521-108)² ★★★★
Monthly premium	\$0	\$19	\$53
PCP in network	\$0	\$25	\$25
Specialist in network	\$20	\$50	\$50
Inpatient hospital in network	\$300 per day, days 1-5; \$0 per day, days 6-90	\$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 in network	\$3,400	\$6,700	\$6,700
Out-of-pocket maximum combined	N/A	\$10,000	\$10,000
Deductible	\$0	\$0	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.			
Prescription deductible	\$400	\$95	\$0
Tier 1 — Preferred generic	\$0/\$10	\$2/\$10	\$2/\$10
Tier 2 — Generic	\$5/\$15	\$5/\$15	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47	\$42/\$47	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100	\$100/\$100	\$100/\$100
Tier 5 — Specialty	25%/25%	31%/31%	33%/33%

^{&#}x27;Only available in Collin, Dallas, Denton, Parker, Tarrant

²Not available in Tarrant



TX El Paso



Number of Medicare eligibles

TX El Paso: 120,327

Service area

Texas: El Paso

Market highlights

- Maintained 4-star rated PPO with \$0 premium, no medical deductibles, \$0 primary care, \$0 Rx generic and supplemental benefit allowances
- Maintained 4-star rated PPO with \$0 premium plus \$99 Part B premium giveback
- · Added Tier 1 and Tier 2 gap coverage to all plans
- Transitioning from Silver&Fit to SilverSneakers®
- Added Part D deductible to plans

Why sell our plans

- Large Medicare Advantage markets that have been primarily HMO
- Aetna offers market alternative PPO plan options with comparable benefits and national network access at \$0 premium and even Part B premium giveback
- · Local sales Broker Manager support

- Relationships with Sierra Providence Health Network, University Medical Center (aka Texas Tech)
- No referrals needed on PPO in a market driven by WellMed Clinics
- Seamless statewide and national PPO network that includes in network access to most major medical systems in Dallas, San Antonio and Houston.

FIRST LOOK 2018

Medicare Advantage



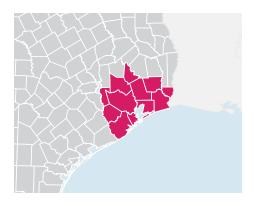
TX El Paso

Texas: El Paso

	Aetna Medicare Choice Plan (PPO) (H5521-107) ★★★★	Aetna Medicare Plus Plan (PPO) (H5521-146) ★★★★
Monthly premium	\$0	\$0 plus \$99 Part B premium giveback
PCP in network	\$0	\$25
Specialist in network	\$35	\$50
Inpatient hospital in network	\$250 per day, days 1-6; \$0 per day, days 7-90	\$380 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket maximum in network	\$4,500	\$6,700
Out-of-pocket maximum combined	\$10,000	\$10,000
Deductible	\$0	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.		
Prescription deductible	\$195	\$195
Tier 1 — Preferred generic	\$2/\$10	\$2/\$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%



TX Houston



Number of Medicare eligibles

TX Houston: 921,660

Service area

Texas: Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, Orange, San Jacinto, Waller

Market highlights

- 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-star rated PPO option with no medical deductibles, competitive office visit copays, \$0 Rx generic and supplemental benefits
- Added Tier 1 and Tier 2 gap coverage to all plans
- · Added Part D deductible to plans
- Transitioning from Silver&Fit to SilverSneakers®

Why sell our plans

- 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 Broker Manager support

- Relationships with Memorial Hermann Hospitals and Medical Group, Methodist Hospitals and Medical Groups, IntegraNet Health, Village Family Practice, Greater Houston Physicians Medical Association
- Seamless statewide and national network with PPO that has access to all major medical systems in Houston and surrounding areas.
- No referrals required on PPO in a "pod referral system" driven market



TX Houston

Texas: Brazoria, Chambers, Fort Bend, Galveston, Hardin, Harris, Jefferson, Liberty, Montgomery, Orange, San Jacinto, Waller

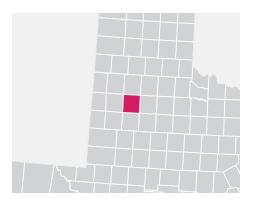
	Aetna Medicare Prime Plan (HMO) (H4523-024)	Aetna Medicare Premier Plan (HMO) (H4523-015)	Aetna Medicare Choice Plan (PPO) (H5521-060)	Aetna Medicare Value Plan (PPO) (H5521-094)	
	***	***	***	***	
Monthly premium	\$0	\$0	\$19	\$126	
PCP in network	\$0	\$15	\$25	\$25	
Specialist in network	\$20	\$50	\$50	\$50	
Inpatient hospital in network	\$250 per stay	\$300 per day, days 1-5; \$0 per day, days 6-90	\$290 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 in network	\$3,400	\$5,000	\$6,700	\$6,700	
Out-of-pocket maximum combined	N/A	N/A	\$10,000	\$6,700	
Deductible	\$0	\$0	\$0	\$0	
Prescription drugs (preferred pharmacies/ standard pharmacies) All prescription copays are representative of a one-month supply.					
Prescription deductible	\$350	\$150	\$95	\$0	
Tier 1 — Preferred generic	\$0/\$10	\$2/\$10	\$2/\$10	\$2/\$10	
Tier 2 — Generic	\$5/\$15	\$5/\$15	\$5/\$15	\$5/\$15	
Tier 3 — Preferred brand	\$42/\$47	\$42/\$47	\$42/\$47	\$42/\$47	
Tier 4 — Nonpreferred drug	\$100/\$100	\$100/\$100	\$100/\$100	\$100/\$100	
Tier 5 — Specialty	26%/26%	30%/30%	31%/31%	33%/33%	

RX deductible applies to Tier 3, Tier 4 and Tier 5.

'Only available in Harris, Fort Bend, Jefferson, Montgomery and Orange



TX Lubbock



Number of Medicare eligibles

TX Lubbock: 43,042

Service area

Texas: Lubbock

Market highlights

- Maintained competitiveness of the 4-star rated PPO with no medical deductibles, competitive office visit copays, \$0 Rx generic mail order option and supplemental benefit allowances
- · Added Tier 1 and Tier 2 gap coverage to all plans
- Transitioning from Silver&Fit to SilverSneakers®
- · Added Part D deductible to plans

Why sell our plans

- Growing Medicare Advantage markets that have been primarily HMO
- Aetna offers market an alternative \$0 premium PPO plan option with comparable benefits, statewide and national network access
- Local sales Broker Manager support

- Relationships with Covenant Health System, Lubbock Family Practice, Physician Network Services (IPA), UMC Physicians and Grace Health System
- Seamless statewide network that has access to Dallas, San Antonio, El Paso and Houston major medical systems
- No referrals required on PPO in a HMO driven market



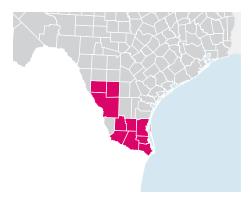
TX Lubbock

Texas: Lubbock

	Aetna Medicare Choice Plan (PPO) (H5521-147) ★★★★
Monthly premium	\$0
PCP in network	\$25
Specialist in network	\$50
Inpatient hospital in network	\$300 per day, days 1-6; \$0 per day, days 7-90
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	\$95
Tier 1 — Preferred generic	\$2/\$10
Tier 2 — Generic	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100
Tier 5 — Specialty	31%/31%



TX Rio Grande Valley



Number of Medicare eligibles

TX Rio Grande Valley: 204,878

Service area

Texas: Brooks, Cameron, Hidalgo, Jim Hogg, Kenedy, Starr, Webb, Willacy

Market highlights

- Maintained 4-star rated PPO with \$0 premium, no medical deductibles, \$0 primary care, competitive medical benefits, \$0 Rx generic mail order option with gap coverage and supplemental benefit allowances
- New 4-star rated PPO with \$0 premium with \$99
 Part B premium giveback
- In-network access to Corpus Christi and San Antonio physicians and hospitals
- · Added Tier 1 and Tier 2 gap coverage to all plans
- Transitioning from Silver&Fit to SilverSneakers®
- · Added Part D deductible to plans

Why sell our plans

- Growing Medicare Advantage markets that have been primarily HMO
- Aetna offers market alternative PPO plan options with comparable benefits, national network access at \$0 premium with \$99 premium Part B premium giveback
- · Local sales Broker Manager support

- For Rio Grande Valley we have relationships with Doctors Hospital at Renaissance (including BMI, Cardiology, Endocrinology, Gastroenterology, Hospitalists, Medical Foundation and Surgery groups) as well as South Texas Health System
- For Laredo we have relationships with Laredo Medical Center and Doctors Hospital at Laredo
- No referrals needed on PPO in a HMO driven market
- Seamless statewide network that has access to San Antonio, Dallas and Houston major medical systems
- · Seamless national network on PPO



TX Rio Grande Valley

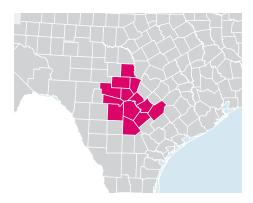
Texas: Brooks, Cameron, Hidalgo, Jim Hogg, Kenedy, Starr, Webb, Willacy

	Aetna Medicare Choice Plan (PPO) (H5521-145) ★★★★	Aetna Medicare Elite Plan (PPO) (H5521-167)¹ ★★★★
Monthly premium	\$0	\$0 plus \$99 Part B premium giveback
PCP in network	\$0	\$35
Specialist in network	\$35	\$40
Inpatient hospital in network	\$305 per day, days 1-5; \$0 per day, days 6-90	\$330 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket maximum in network	\$5,500	\$6,700
Out-of-pocket maximum combined	\$10,000	\$10,000
Deductible	\$0	\$500 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. Outpatient hospital services and skilled nursing facilities.
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.		
Prescription deductible	\$150	\$150
Tier 1 — Preferred generic	\$2/\$10	\$2/\$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%	30%/30%

RX deductible applies to Tier 3, Tier 4 and Tier 5. Only available in Cameron, Hidalgo and Webb



TX San Antonio



Number of Medicare eligibles

TX San Antonio: 403,987

Service area

Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson

Market highlights

- Complete, simple five-plan portfolio of competitive HMO and PPO options with different "Why Sell" features
- Added a new \$0 premium PPO with \$99 premium giveback for Bexar County
- Maintained Aetna Prime High Value Network HMO with \$0 premium, \$0 primary care, \$0 Rx generics, broad formulary, supplemental benefits and multiple network partners
- Maintained low premium 4-star rated PPO option with no medical deductibles, competitive office visit copays, \$0 Rx generic mail order option and supplemental benefits
- Added Tier 1 and Tier 2 gap coverage to all plans
- · Added Part D deductible to plans
- Transitioning from Silver&Fit to SilverSneakers®

Why sell our plans

- Strengthened the stability of the Aetna portfolio in San Antonio
- Added a new Part B premium giveback plan to the San Antonio portfolio
- Improved the simplicity of the "Why Sell" features of each plan in the portfolio
- Strengthening relationships with network partners
- · Local sales Broker Manager support

- Relationships with Baptist Health System and MedFirst Physicians and UPSA medical group
- No referrals needed on PPO in a "pod referral system" market



TX San Antonio

Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson

	Aetna Medicare Choice Plan (PPO) (H5521-058) ★★★★	Aetna Medicare Plus Plan (PPO) (H5521-199)¹ ★★★★	Aetna Medicare Value Plan (PPO) (H5521-092) ★ ★ ★ ★
Monthly premium	\$19	\$0 plus \$99 Part B premium giveback	\$74
PCP in network	\$15	\$35	\$15
Specialist in network	\$35	\$50	\$35
Inpatient hospital in network	\$300 per day, days 1-6; \$0 per day, days 7-90	\$410 per day, days 1-3; \$0 per day, days 4-90	\$300 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket maximum in network	\$6,000	\$6,700	\$6,000
Out-of-pocket maximum combined	\$10,000	\$10,000	\$6,000
Deductible	\$0	\$0	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.			
Prescription deductible	\$150	\$150	\$0
Tier 1 — Preferred generic	\$2/\$10	\$2/\$10	\$2/\$10
Tier 2 — Generic	\$5/\$15	\$5/\$15	\$5/\$15
Tier 3 — Preferred brand	\$42/\$47	\$42/\$47	\$42/\$47
Tier 4 — Nonpreferred drug	\$100/\$100	\$100/\$100	\$100/\$100
Tier 5 — Specialty	30%/30%	30%/30%	33%/33%

RX deductible applies to Tier 3, Tier 4 and Tier 5.

¹Only available in Bexar



TX San Antonio

Texas: Atascosa, Bexar, Comal, Guadalupe, Kendall, Medina, Wilson

	Aetna Medicare Prime Plan (HMO) (H4523-020)¹ ★★★	Aetna Medicare Premier Plan (HMO) (H4523-001) ★★★
Monthly premium	\$0	\$0
PCP in network	\$0	\$0
Specialist in network	\$25	\$35
Inpatient hospital in network	\$100 per day, days 1-5; \$0 per day, days 6-90	\$300 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket maximum in network	\$3,400	\$4,500
Out-of-pocket maximum combined	N/A	N/A
Deductible	\$0	\$0
Prescription drugs (preferred pharmacies/standard pharmacies) All prescription copays are representative of a one-month supply.		
Prescription deductible	\$400	\$95
Tier 1 — Preferred generic	\$0/\$10	\$2/\$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	25%/25%	31%/31%

RX deductible applies to Tier 3, Tier 4 and Tier 5.

'Only available in Bexar and Comal

FIRST LOOK 2018

Medicare Advantage



TX

Texas: Austin, Bandera, Blanco, Brazos, Burnet, Bosque, Cooke, Dimmit, Duval, Gillespie, Gonzales, Grayson, Gregg, Grimes, Harrison, Henderson, Hill, Hood, Jim Wells, Kerr, La Salle, Lee, Limestone, Llano, Matagorda, Montague, Rains, Smith, Somervell, Van Zandt, Walker, Washington, Wharton, Wise

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

	Aetna Medicare TX Connect Plus 1 (PPO) (H5521-109) ★ ★ ★	Aetna Medicare TX Connect Plus 1 (PPO) (H5521-104) ★ ★ ★
Monthly premium	\$0	\$0
PCP in network	\$15	\$0
Specialist in network	\$35	\$35
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 in network	\$6,700	\$6,700
Out-of-pocket maximum combined	\$10,000	\$10,000
Deductible	\$750 per year for out-of-network services	\$750 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	\$95
Tier 1 — Preferred generic	\$2/\$10	\$2/\$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%	31%/31%