



## Northeast

Keystone

New England

New Jersey

**New York**

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# New York Market



## Number of Medicare eligibles\*

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

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

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

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## New York Market

### Market Highlights

#### NY:

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

### Strong Network

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

# New York Market

## New York / Bronx, Kings, Richmond

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

# New York Market

## New York / Rockland, Westchester

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

# New York Market

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

### Aetna Medicare Value Plan (HMO)

#### Why You Should Sell This Plan

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

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

# New York Market

## New York / New York, Queens

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

# New York Market

## New York / New York, Queens, Richmond

### Aetna Medicare Standard Plan (PPO)

#### Why You Should Sell This Plan

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

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



# New York Market

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

### Aetna Medicare Premier Plan (PPO)

#### Why You Should Sell This Plan

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

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

# New York Market

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

### Aetna Medicare Value Plan (PPO)

#### Why You Should Sell This Plan

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

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

# New York Market

## New York / Onondaga

### Aetna Medicare Syracuse Prime Plan (PPO)

#### Why You Should Sell This Plan

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

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

# New York Market

## New York / Orange, Sullivan

### Aetna Medicare Premier Plan (PPO)

#### Why You Should Sell This Plan

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

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

# New York Market

## New York / Nassau

### Aetna Medicare Premier Plan (PPO)

#### Why You Should Sell This Plan

\$2 copay on Tier 1 preferred generic, no referrals, comprehensive network and free fitness programs and gym membership, out of network coverage for added flexibility

|                               |   |
|-------------------------------|---|
| Monthly Premium               | \$138   |
| PCP In-Network                | \$25  |
| Specialist In-Network         | \$50  |
| Inpatient Hospital In-Network | \$350 per day, days 1-5; \$0 per day, days 6-90   |
| Out-of-pocket Maximum         | \$6,700 In-Network / \$10,000 Combined            |
| Prescription Drugs            | Preferred Pharmacies/<br>Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic    | \$2/\$10 copay                                    |
| Tier 2 - Generic              | \$8/\$18 copay                                    |
| Tier 3 - Preferred Brand      | \$47 copay  |
| Tier 4 - Non-Preferred Brand  | 50% coinsurance                                   |
| Tier 5 - Specialty            | 28% coinsurance                                   |

# New York Market

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

### Aetna Medicare Premier Plan (PPO)

#### Why You Should Sell This Plan

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

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

# New York Market

## New York / Kings

### Aetna Medicare Premier Plan (PPO)

#### Why You Should Sell This Plan

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

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