



Power up with Aetna Medicare

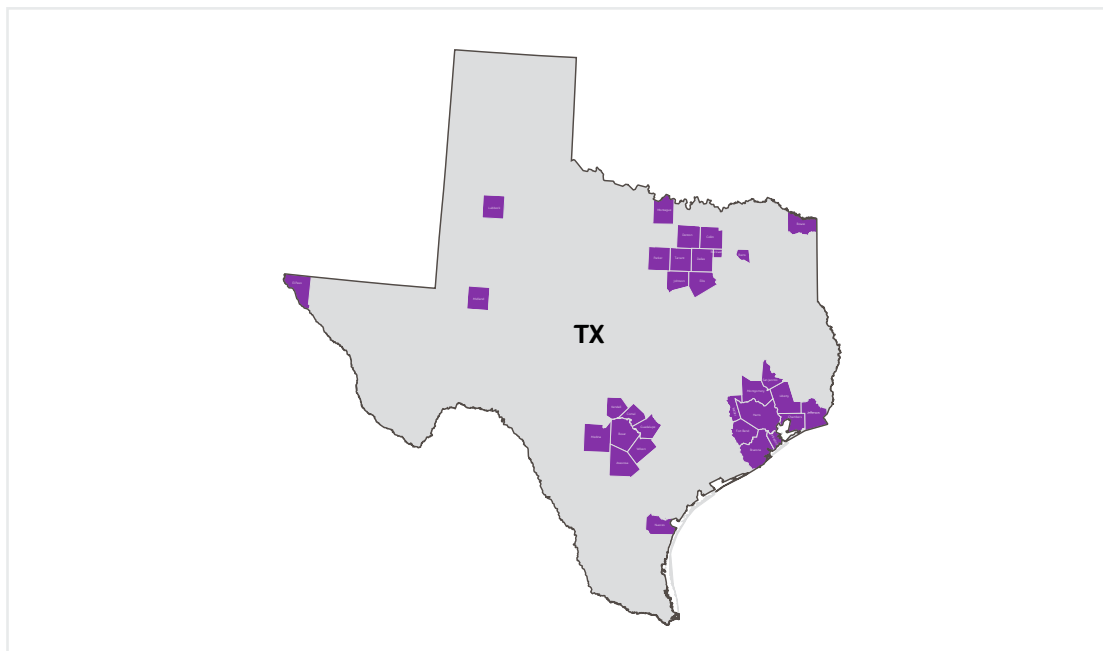
First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Texas Market



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18.25.022.1-V17 (07/14)



West
Texas Market



Number of Medicare eligibles*	
TX Corpus Christi	52,724
TX Dallas	737,040
TX El Paso	111,307
TX Houston	735,791
TX Northern	82,573
TX San Antonio	323,700
Total	2,043,135

Service Area: TX: Atascosa, Bexar, Bowie, Brazoria, Chambers, Collin, Comal, Dallas, Denton, El Paso, Ellis, Fort Bend, Galveston, Guadalupe, Harris, Jefferson, Johnson, Kendall, Liberty, Lubbock, Medina, Midland, Montague, Montgomery, Nueces, Parker, Rains, Rockwall, San Jacinto, Tarrant, Waller, Wilson

*MA State/County Penetration – June 2014, CMS.gov

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West Texas Market

Market Highlights

Houston:

- \$0 premium, \$0 Primary Care, \$0 Rx Generics HMO Option including supplemental benefits
- Low premium 4.5 STAR PPO option with no in-network deductibles or Rx deductibles
- Coverage for a free fitness facility membership at participating locations including Lifetime Fitness
- In-network coverage that travels with the member
- New preferred pharmacy networks

San Antonio:

- \$0 premium, \$0 Primary Care, \$0 Rx Generics HMO Option including supplemental benefits
- Low premium 4.5 STAR PPO option with no in network deductibles or Rx deductibles
- Coverage for a free fitness facility membership at participating locations including Lifetime Fitness
- In-network coverage that travels with the member
- New preferred pharmacy networks

North Texas:

- New \$0 premium High Value Network HMO with HCA partnership
- Low premium 4.5 STAR PPO option with no in-network deductibles or Rx deductibles
- Coverage for a free fitness facility membership at participating locations including Lifetime Fitness
- In-network coverage that travels with the member
- New preferred pharmacy networks

Strong Network

Houston:

- Village Family Practice
- Greater Houston Physicians Medical Association
- PLATINUM
- Seamless network for TX as well as national network via Travel Advantage benefit (**not available on High Value Network and Coventry Products**)

San Antonio:

- Gonzaba
- UPSA
- Seamless network for TX as well as national network via Travel Advantage benefit (**not available on High Value Network and Coventry Products**)

North Texas:

- HCA Physicians
- The IPA in Collin County
- Baylor Health System
- Seamless network for TX as well as national network via Travel Advantage benefit (**not available on High Value Network and Coventry products**)



West
Texas Market
TX

San Antonio

	Advantra (HMO)	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Service Area	Bexar, Medina counties	Bexar, Comal counties	Bexar, Comal counties
Why You Should Sell This Plan	Lead 4 STAR HMO with \$0 premium, \$0 primary care, \$0 Rx Generics and over \$600 in supplemental benefit allowances	High Value Network HMO option built with Baptist network partner to provide coordinated care and sustainable value with Aetna Extras including Annual Physical Exam and no cost gym membership	NEW Lead PPO with low monthly premium for network access, preventive dental allowance and competitive cost shares on sustainable high quality 4.5 star rating
Monthly Premium	\$0	\$0	\$19
PCP In-Network	\$0	\$0	\$15
Specialist In-Network	\$30	\$30	\$35
Inpatient Hospital In-Network	\$150 per day copay, day(s) 1-6	\$200 per day copay, day(s) 1-6	\$250 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,900 In-Network	\$3,400 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay	\$0 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$0/\$5 copay	\$5 copay	\$5/\$9 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	N/A	N/A

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West
Texas Market
TX

San Antonio

	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Value Plan (PPO)	Advantra PPO
Service Area	Bexar, Comal counties	Bexar, Comal counties	Bexar, Medina counties
Why You Should Sell This Plan	Broad HMO network access option with Aetna Extras including Travel Advantage, Annual Physical Exam and no cost gym membership	Network access on a high quality 4.5 Star rating	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits
Monthly Premium	\$0	\$69	\$42
PCP In-Network	\$20	\$20	\$10
Specialist In-Network	\$45	\$50	\$45
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6	\$195 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$0/\$4 copay	\$2/\$6 copay	25% coinsurance
Tier 2 - Non-Preferred Generic	\$6/\$10 copay	\$9/\$13 copay	25% coinsurance
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	25% coinsurance
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	25% coinsurance
Tier 5 - Specialty	33% coinsurance	N/A	25% coinsurance

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West
Texas Market
TX

San Antonio

Aetna Medicare Select Plan (HMO)	
Service Area	Atascosa, Guadalupe, Kendall, Medina and Wilson counties
Why You Should Sell This Plan	Strong \$0 premium HMO option in the surrounding counties of San Antonio with network access to all Aetna providers as well as the Aetna Extras
Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$2/\$6 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance

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West
Texas Market
TX

Dallas

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Service Area	Collin, Dallas and Denton counties	Collin, Dallas and Denton counties
Why You Should Sell This Plan	NEW High Value Network HMO option built with HCA network partner to provide coordinated care and sustainable value with Aetna Extras including Annual Physical Exam and no cost gym membership	NEW Lead PPO with low monthly premium for network access, preventive dental allowance and competitive cost shares on sustainable high quality 4.5 star rating
Monthly Premium	\$0	\$19
PCP In-Network	\$0	\$15
Specialist In-Network	\$40	\$40
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$5,000 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$2 copay	\$5/\$9 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance

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West
Texas Market
TX

Dallas and Surrounding Counties

	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Value Plan (PPO)	Aetna Medicare Select Plan (HMO)
Service Area	Dallas, Collin and Denton counties	Dallas, Collin and Denton counties	Ellis, Johnson, Montague, Parker, Rains and Rockwall counties
Why You Should Sell This Plan	Premium HMO buys access to all Aetna network, including Baylor, Travel Advantage, Broader Formulary and over \$900 of allowances for dental, vision and hearing coverage	High quality 4.5 star rating plan built with access to broad network, over \$900 of supplemental benefit allowances and broad formulary	Strong \$0 premium HMO option in the surrounding counties of Dallas with network access to all Aetna providers as well as the Aetna Extras
Monthly Premium	\$91	\$167	\$0
PCP In-Network	\$15	\$25	\$15
Specialist In-Network	\$50	\$50	\$40
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4 copay	\$2/\$6 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$2/\$6 copay	\$6/\$10 copay	\$2/\$6 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance	33% coinsurance

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West
Texas Market
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Counties: Tarrant

Aetna Medicare Select Plan (HMO)	
Why You Should Sell This Plan	Broad network access to all Aetna providers as well as the Aetna Extras
Monthly Premium	\$69
PCP In-Network	\$15
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4copay
Tier 2 - Non-Preferred Generic	\$5/\$9copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance

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West
Texas Market
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Houston

	Advantra HMO	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Service Area	Harris, Montgomery, Fort Bend and Jefferson counties	Harris and Montgomery counties	Harris and Montgomery counties
Why You Should Sell This Plan	Lead 4 STAR HMO with \$0 premium, \$0 primary care, \$0 Rx Generics and over \$600 in supplemental benefit allowances	Broad HMO network access option with Aetna Extras including Travel Advantage, Annual Physical Exam and no cost gym membership	NEW Lead PPO with low monthly premium for network access, preventive dental allowance and competitive cost shares on sustainable high quality 4.5 star rating
Monthly Premium	\$0	\$0	\$19
PCP In-Network	\$0	\$10	\$15
Specialist In-Network	\$30	\$40	\$35
Inpatient Hospital In-Network	\$150 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6	\$250 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,900 In-Network	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5copay	\$0/\$4copay	\$0/\$4copay
Tier 2 - Non-Preferred Generic	\$0/\$5 copay	\$6/\$10 copay	\$5/\$9 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	N/A	N/A

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West
Texas Market
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Houston and Surrounding Counties

	Aetna Medicare Value Plan (PPO)	Advantra (PPO)	Aetna Medicare Select Plan (HMO)
Service Area	Harris and Montgomery counties	Harris, Montgomery, Fort Bend and Jefferson counties	Brazoria, Chambers, Fort Bend, Galveston, Jefferson, Liberty, San Jacinto and Waller counties
Why You Should Sell This Plan	Low max out of pocket and network access on a high quality 4.5 star rating	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits	Strong \$0 premium HMO option in the surrounding counties of Houston with network access to all Aetna providers as well as the Aetna Extras
Monthly Premium	\$93	\$42	\$0
PCP In-Network	\$25	\$10	\$20
Specialist In-Network	\$50	\$45	\$45
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$195 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$5000 In-Network / \$10,000 Combined	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4copay	25% coinsurance	\$0/\$4copay
Tier 2 - Non-Preferred Generic	\$5/\$9copay	25% coinsurance	\$2/\$6copay
Tier 3 - Preferred Brand	\$45 copay	25% coinsurance	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	25% coinsurance	50% coinsurance

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West
Texas Market
TX

Counties: Bowie, El Paso, Parker

	Advantra (HMO)	Advantra (PPO)
Why You Should Sell This Plan	Lead 4 STAR HMO with \$0 premium, \$0 primary care, \$0 Tier 1 Rx Generics and over \$600 in supplemental benefit allowances	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits
Monthly Premium	\$0	\$42
PCP In-Network	\$0	\$10
Specialist In-Network	\$30	\$45
Inpatient Hospital In-Network	\$200 per day copay, day(s) 1-6	\$195 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$4,000 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$0/\$5copay	25% coinsurance
Tier 2 - Non-Preferred Generic	\$4/\$9copay	25% coinsurance
Tier 3 - Preferred Brand	\$45 copay	25% coinsurance
Tier 4 - Non-Preferred Brand	50% coinsurance	25% coinsurance
Tier 5 - Specialty	33% coinsurance	25% coinsurance

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West
Texas Market
TX

Counties: Nueces

	Advantra (HMO)	Advantra (PPO)
Why You Should Sell This Plan	Lead 4 STAR HMO with \$0 premium, \$0 primary care, \$0 Rx Generics and over \$600 in supplemental benefit allowances	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits
Monthly Premium	\$0	\$42
PCP In-Network	\$0	\$10
Specialist In-Network	\$30	\$45
Inpatient Hospital In-Network	\$150 per day copay, day(s) 1-6	\$195 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,900 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$0/\$5copay	25% coinsurance
Tier 2 - Non-Preferred Generic	\$0/\$5copay	25% coinsurance
Tier 3 - Preferred Brand	\$45 copay	25% coinsurance
Tier 4 - Non-Preferred Brand	50% coinsurance	25% coinsurance
Tier 5 - Specialty	33% coinsurance	25% coinsurance

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West
Texas Market
TX

Counties: Lubbock, Midland

Advantra (PPO)	
Why You Should Sell This Plan	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits
Monthly Premium	\$42
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$195 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	
Tier 1 - Preferred Generic	25% coinsurance
Tier 2 - Non-Preferred Generic	25% coinsurance
Tier 3 - Preferred Brand	25% coinsurance
Tier 4 - Non-Preferred Brand	25% coinsurance
Tier 5 - Specialty	25% coinsurance



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St. Louis Market



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Mid-America

St. Louis Market
(IL-South, MO-East)



Number of Medicare eligibles*	
IL Southern	127,880
MO Central	82,631
MO Saint Louis	377,634
Total	588,145

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

*MA State/County Penetration – June 2014, CMS.gov

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Mid-America

St. Louis Market

(IL-South, MO-East)

Market Highlights

- Six plans - PPO, HMO-POS, HMO, HMO-SNP - with monthly premiums as low as \$0 per month
- NO Deductibles
- \$0 copay for preferred generics
- \$0 copay for Vision exams and Preventive Dental visits
- No-cost Healthways SilverSneakers® Fitness Program
- Medicare/Medicaid Dual Eligible SNP available in MOST Missouri Service Areas

Strong Network

- Includes Belleville Memorial, BJC, Capital Region Medical, Mercy, SSM, St. Elizabeth's, St. Louis University, St. Luke's and University of MO, Washington University Physicians



Mid-America

St. Louis Market

IL, MO

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

	Gold Advantage (HMO)	Advantra (PPO)
Why You Should Sell This Plan	Our most popular plan with a long history of client satisfaction - offering a \$0 monthly premium, a robust network, modest copays & a low MOOP	For those clients that appreciate the cost-savings of using In-Network providers, but also appreciate - and demand - the flexibility to choose providers outside of the network at a 30% coinsurance
Monthly Premium	\$0	\$33
PCP In-Network	\$15	\$20
Specialist In-Network	\$45	\$40
Inpatient Hospital In-Network	\$500 per day copay, day(s) 1-3, \$0 per day copay, day(s) 4-90, addl days - covered	\$400 per day copay, day(s) 1-4, \$0 per day copay, day(s) 5-90, addl days - covered
Out-of-pocket Maximum	\$3,200 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs		
Tier 1 - Preferred Generic	\$0 copay	\$0 copay
Tier 2 - Non-Preferred Generic	\$6 copay	\$8 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance



Mid-America

St. Louis Market

IL, MO

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

	Advantra Option 1 (HMO-POS)	Advantra Option 2 (HMO)
Why You Should Sell This Plan	Our largest network of providers - with the flexibility of using providers outside of the network under the POS feature at a 30% coinsurance - all at a reasonable monthly premium	Our largest network of providers at a higher premium than Advantra Option 1 - but with lower overall copays and a lower MOOP
Monthly Premium	\$34.30	\$96
PCP In-Network	\$25	\$10
Specialist In-Network	\$50	\$40
Inpatient Hospital In-Network	\$425 per day copay, day(s) 1-4, \$0 per day copay, day(s) 5-90, addl days - covered	\$285 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$6,700 In-Network	\$2,550 In-Network
Prescription Drugs		
Tier 1 - Preferred Generic	\$0 copay	\$0 copay
Tier 2 - Non-Preferred Generic	\$4 copay	\$4 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance



Mid-America
St. Louis Market
 MO

MISSOURI Counties: Franklin, Jefferson, St. Charles, St. Louis, St. Louis City

Coventry Total Care (HMO-POS)	
Why You Should Sell This Plan	A small network that offers big in-network cost-savings to clients that EXCLUSIVELY use the Mercy & SSM Healthcare networks and facilities. In addition, the POS feature allows your clients the flexibility to see providers outside of the network at a 30% coinsurance. \$0 copay for Preferred Generic drugs -even in the coverage gap
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$420 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$3,000 In-Network
Prescription Drugs	
Tier 1 - Preferred Generic	\$0 copay - even in the coverage gap
Tier 2 - Non-Preferred Generic	\$7 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Mid-America
St. Louis Market
 MO

MISSOURI Counties: Audrain, Boone, Callaway, Cole, Crawford, Franklin, Gasconade, Jefferson, Lincoln, Miller, Moniteau, Montgomery, Osage, St. Charles, St. Louis, St. Louis City, Warren, Washington

Advantra Dual Eligible SNP (HMO SNP)

Why You Should Sell This Plan

Offering your **State of Missouri** Dual Eligible Medicare/Medicaid (FBDE, QMB+ & SLMB+ **ONLY**) clients all of the benefits of both Medicare & Medicaid plus Part D prescription coverage, comprehensive dental, \$22 monthly OTC allowance, vision, hearing aids and a Healthways SilverSneakers® Fitness Program - all in ONE easy-to-use plan!

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$0
Out-of-pocket Maximum	\$0

Prescription Drugs

Tier 1 - Preferred Generic	For generic/Preferred Multi-Source Drug either \$0, \$1.20 or \$2.65 copay. All other either \$0, \$3.60 or \$6.60 copay
Tier 2 - Non-Preferred Generic	
Tier 3 - Preferred Brand	
Tier 4 - Non-Preferred Brand	
Tier 5 - Specialty	

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Power up with Aetna Medicare

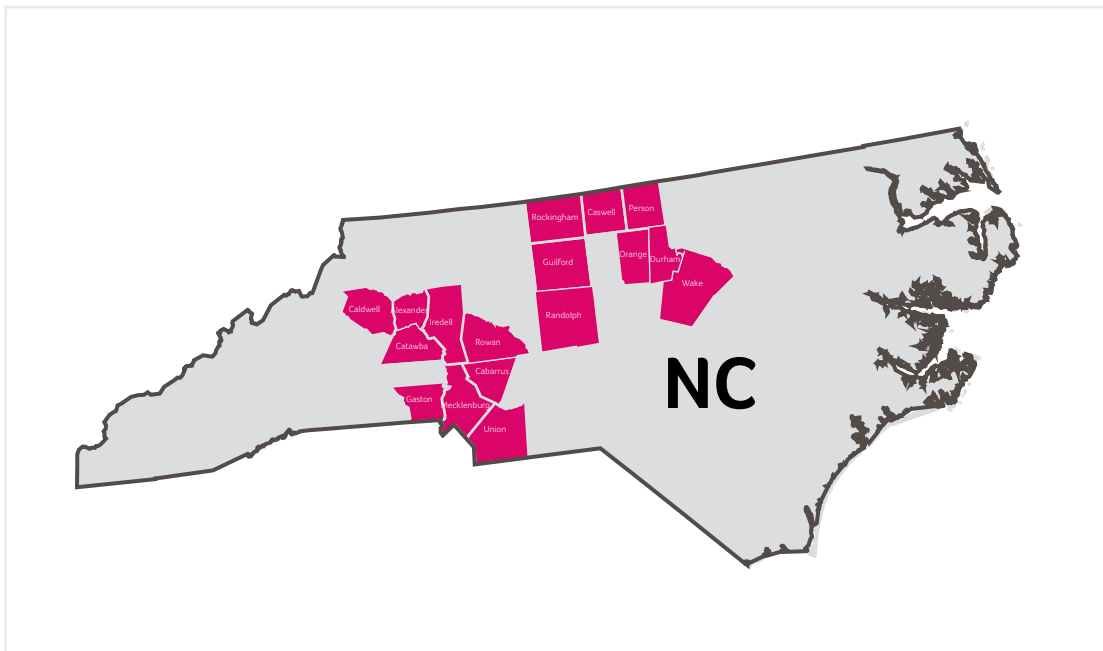
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Mid South Market



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Southeast
Mid South Market (NC)



Number of Medicare eligibles*	
NC Charlotte	210,579
NC Piedmont	113,177
NC Triad	136,491
NC Triangle	177,225
Total	637,472

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

*MA State/County Penetration – June 2014, CMS.gov

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Southeast

Mid South Market

NC

Market Highlights

- New Aetna \$0 monthly premium PPO with no annual deductible
- 4.5 Star PPO
- Expansive Service Area; covers 17 counties
- Large pharmacy network and rich drug formulary
- \$10 PCP copay and the flexibility of Out-of-Network choice
- \$0 Healthways SilverSneakers membership
- \$0 Vision exam with Dental and Vision allowance
- Access to 24-hour Nurse Hotline
- Coventry Advantra GoldSM PPO with no annual deductible still available

Strong Network

- Includes Novant Hospitals, Carolinas Health Systems (CHS), Gaston Memorial, Tenet Hospital systems, Moses Cone Hospitals, North Carolina Baptist, Alamance Regional, Pioneer Community Hospital of Stokes, Wesley Long Community Hospital, Wilkes Regional Medical Center, Women's Hospital of Greensboro, Duke University Medical Center, Durham Regional Medical Center, University of North Carolina Hospitals, Rex Hospital, Duke Raleigh, Wake Medical Center



Southeast
Mid South Market
 NC

	Aetna Medicare Premier Plan (PPO)	Advantra Gold (PPO)
Service Area	Alexander, Cabarrus, Caldwell, Caswell, Catawba, Durham, Gaston, Guilford, Iredell, Mecklenburg, Orange, Person, Randolph, Rockingham, Rowan, Union, Wake counties	Alexander, Caldwell, Caswell, Catawba, Durham, Gaston, Guilford, Orange, Person, Randolph, Rockingham, Wake counties
Why You Should Sell This Plan	New for 2015! Lead PPO plan with 4.5 Star rating and comprehensive provider network. Pairs competitive out-of-pocket costs and rich Rx formulary with the freedom to access care in and out-of-network. Includes extras above Medicare including a Dental & Vision allowance with \$0 SilverSneakers.	Renewing PPO with competitive copays on frequently used benefits. Strong network with the freedom to access care in and out-of-network. Includes extras above Medicare including a Dental & Vision allowance with \$0 SilverSneakers. Looking for a \$0 premium PPO product? Offer the Aetna PPO with lower copays.
Monthly Premium	\$0	\$19
PCP In-Network	\$10	\$15
Specialist In-Network	\$40	\$40
Inpatient Hospital In-Network	\$265 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered	\$265 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$3,950 In-Network / \$6,800 Combined	\$3,950 In-Network / \$6,800 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/ \$8 copay	\$4/ \$9 copay
Tier 2 - Non-Preferred Generic	\$18/ \$24 copay	\$22/ \$27 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Southeast

Mid South Market

NC Triangle

Market Highlights

- \$0 monthly plan premium
- 4 Star HMO
- \$0 preventative care and \$5 PCP copay
- \$0 copays on Preferred Generic Prescription Drugs
- \$0 Healthways SilverSneakers membership
- \$0 Vision & Hearing exams with Dental and Vision allowance
- Access to 24-hour Nurse Hotline
- \$0 premium Value Plan HMO still available

Strong Network

Prime Plan HMO:

- Includes Duke & Friends - Durham, Wake, Orange and Person Counties to include hospitals and providers. (Duke Medical Center Hospitals, Durham Regional, Wake Medical Center, Duke Raleigh, Person County Hospital and more)

Value Plan HMO:

- Includes University of North Carolina, Duke Medical Center, Rex Hospital, Wake Medical Center, Duke Raleigh, Durham Regional, Person County Hospital



Southeast
Mid South Market
 NC Triangle

Counties: Durham, Orange, Person, Wake

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Value Plan (HMO)
Why You Should Sell This Plan	Competitive 4 Star HMO with \$0 Premium and \$5 PCP copay to encourage adherence and promote a strong patient-provider relationship. Pairs competitive out-of-pocket costs and rich Rx benefits like \$0 copays on Preferred Generic Prescription Drugs. Offers extras above Medicare including a Dental & Vision allowance with \$0 SilverSneakers.	\$0 Premium, 4 Star HMO offering outstanding value through a rich Rx formulary, expansive provider network and robust package of supplemental benefits. Plan includes a new Dental allowance and introduces the Free SilverSneakers fitness program.
Monthly Premium	\$0	\$0
PCP In-Network	\$5	\$10
Specialist In-Network	\$35	\$40
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,900 In-Network	\$4,500 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$4 copay	\$0/ \$4 copay
Tier 2 - Non-Preferred Generic	\$12/ \$16 copay	\$9/ \$13 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Southeast

Mid South Market

NC Charlotte

Market Highlights

- \$0 monthly plan premium
- 4 Star HMO
- \$0 copays on Preferred Generic Prescription Drugs with improved drug formulary
- \$0 Preventative services and access to a broad network of providers
- \$0 Healthways SilverSneakers membership
- \$0 Vision & Hearing exams with Dental and Vision allowance
- Access to 24-hour Nurse Hotline
- In-network coverage that travels with the member

Strong Network

- Includes Anson Community Hospital, Carolinas Medical Center, Carolinas Medical Center - Lincoln, Carolinas Medical Center - Mercy, Carolinas Medical Center - North East, Carolinas Medical Center - Pineville, Carolinas Medical Center - Union, Carolinas Medical Center - University, Cleveland Regional Medical Center, CMC Blue Ridge Morganton, CMC Blue Ridge Valdese, FirstHealth Montgomery Memorial Hospital, FirstHealth Moore Regional Hospital, FirstHealth Richmond Memorial Hospital, Harris Regional Hospital, Haywood Regional Medical Center, Kings Mountain Hospital, Margaret R. Pardee Memorial Hospital, Murphy Medical Center, Novant Health Charlotte Orthopedic Hospital, Novant Health Matthews Medical Center, Novant Health Presbyterian Hospital, Novant Health Presbyterian Hospital Huntersville, Novant Health Rowan Medical Center, Scotland Memorial Hospital, St. Luke's Hospital, Stanly Regional Medical Center, Swain County Hospital, Watauga Medical Center



Southeast
Mid South Market
 NC Charlotte

Counties: Cabarrus, Gaston, Iredell, Mecklenburg, Rowan, Union

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	\$0 Premium, 4 Star HMO offering outstanding value through a rich Rx formulary, expansive provider network and robust package of supplemental benefits. Plan includes a new Dental allowance and introduces the Free SilverSneakers fitness program.
Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$49
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$5,900 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$4 copay
Tier 2 - Non-Preferred Generic	\$9/ \$13 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Power up with Aetna Medicare

First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Heartland Market



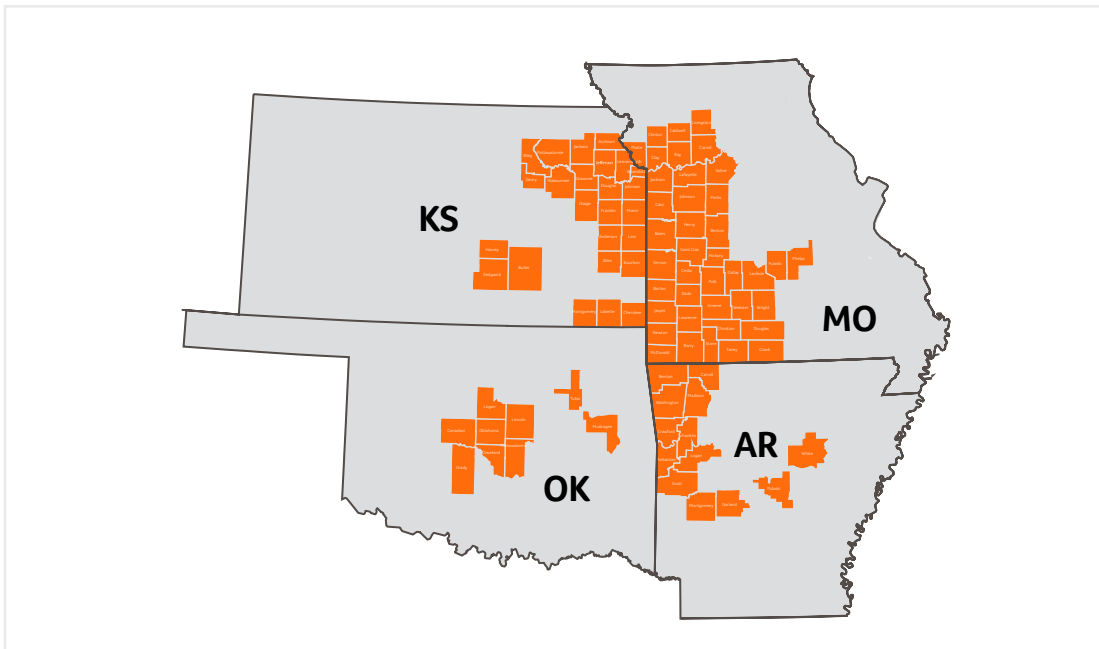
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18.25.022.1-V2 (07/14)



Mid-America

Heartland Market

(AR, KS, MO-W, OK)



Number of Medicare eligibles*	
AR Arkansas	234,771
KS Kansas City	150,083
KS Topeka	59,638
KS Wichita	94,076
KS/MO Joplin	52,673
MO Kansas City	236,136
MO Southwest	171,942
OK Oklahoma City	203,748
OK Tulsa	112,649
Total	1,315,716

Service Area: **AR:** Benton, Carroll, Crawford, Franklin, Garland, Logan, Madison, Montgomery, Pulaski, Scott, Sebastian, Washington, White **KS:** Allen, Anderson, Atchison, Bourbon, Butler, Cherokee, Douglas, Franklin, Geary, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Osage, Pottawatomie, Riley, Sedgwick, Shawnee, Wabaunsee, Wyandotte **MO:** Audrain, Barry, Barton, Bates, Benton, Boone, Caldwell, Callaway, Carroll, Cass, Cedar, Christian, Clay, Clinton, Cole, Cooper, Crawford, Dade, Dallas, Douglas, Franklin, Gasconade, Greene, Henry, Hickory, Howard, Jackson, Jasper, Jefferson, Johnson, Knox, Laclede, Lafayette, Lawrence, Lincoln, Livingston, Maries, McDonald, Miller, Moniteau, Montgomery, Newton, Osage, Ozark, Perry, Pettis, Phelps, Pike, Platte, Polk, Pulaski, Randolph, Ray, Saline, Shelby, St. Charles, St. Clair, St. Louis, St. Louis City, Ste. Genevieve, Stone, Taney, Vernon, Warren, Washington, Webster, Wright **OK:** Canadian, Cleveland, Grady, Lincoln, Logan, Muskogee, Oklahoma, Pottawatomie, Tulsa

*MA State/County Penetration – June 2014, CMS.gov

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Mid-America

Heartland Market

(AR, KS, MO-W, OK)

Market Highlights

- \$0 premium plan options
- \$0 Tier 1 at retail or mail order (select plans)
- Free health club membership with Silver Sneakers
- Dental (preventative) at no additional cost (select plans)
- Optional Dental and Vision (select plans)
- Extensive provider options

Strong Network

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

KS:

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

MO:

- Includes Freeman Health System, Mercy, Cox-Branson (formerly Skaggs), Citizens Memorial Hospital, Sac-Osage Hospital and Barton County Memorial Hospital

AR:

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

OK:

- Includes Integris, Muskogee, OSU Medical, Hillcrest, Oklahoma Surgical and Oklahoma Heart



**Mid-America
Heartland Market**
KS

Counties: Wyandotte

Advantra Advantage (HMO)	
Why You Should Sell This Plan	Number one on CMS plan finder, 4 Star Rating, \$0 premium plan, no deductibles, extensive network of providers, includes \$0 health club membership and optional dental and vision coverage for a small monthly premium.
Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$250 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$10 copay
Tier 2 - Non-Preferred Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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**Mid-America
Heartland Market**
KS, MO

Counties: Bates, Butler, Cass, Clay, Harvey, Jackson, Johnson, Miami, Platte, Sedgwick, Wyandotte

Coventry Select (no drug) (HMO)	
Why You Should Sell This Plan	Fills in the gaps for Veterans and other individuals who have other Part D options. Low copays for frequently used benefits. \$3,400 MOOP, \$0 premium, \$0 health club membership, preventive dental
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$20
Inpatient Hospital In-Network	\$250 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	
Tier 1 - Preferred Generic	N/A
Tier 2 - Non-Preferred Generic	N/A
Tier 3 - Preferred Brand	N/A
Tier 4 - Non-Preferred Brand	N/A
Tier 5 - Specialty	N/A



**Mid-America
Heartland Market**
MO

Counties: Bates, Cass, Clay, Jackson, Johnson, Miami, Platte

Advantra Advantage (HMO)	
Why You Should Sell This Plan	\$0 plan premium with extensive network of providers, low OOP Maximum, great customer service and local support plus \$0 health fitness club membership and optional dental and vision benefit
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$5,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$10 copay
Tier 2 - Non-Preferred Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Heartland Market**
KS, MO

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

Advantra Freedom (PPO)	
Why You Should Sell This Plan	New counties added to this product provides opportunity for growth. The low premium provides extensive network coverage, \$0 health club membership, optional dental and vision coverage.
Monthly Premium	\$25
PCP In-Network	\$25
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$310 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$10 copay
Tier 2 - Non-Preferred Generic	\$17/\$22 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Heartland Market**
KS, MO

Counties: Benton, Bourbon, Caldwell, Carroll, Cass, Clay, Clinton, Douglas, Henry, Jackson, Johnson, Lafayette, Leavenworth, Linn, Livingston, Miami, Pettis, Platte, Ray, Saline, Vernon

Advantra Freedom Plus (PPO)	
Why You Should Sell This Plan	Lower member copays, extensive network of providers, with out of network benefits, no cost preventative dental, \$0 health club membership, new counties of Caldwell, Pettis, Ray and Vernon provides additional growth opportunity
Monthly Premium	\$49
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$5,500 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$10 copay
Tier 2 - Non-Preferred Generic	\$17/\$22 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Heartland Market**
KS

Counties: Butler, Harvey, Sedgwick

	Coventry Medicare Advantage Total Care (HMO)	Coventry Medicare Advantage (PPO)
Why You Should Sell This Plan	Lead HMO product with a \$0 premium, network includes all major hospitals, \$0 Tier 1 drugs mail order, \$0 health club membership, #1 on CMS plan finder, 4 Star rating	\$0 premium, extensive provider network, \$0 health club membership, optional dental and vision benefit
Monthly Premium	\$0	\$0
PCP In-Network	\$10	\$20
Specialist In-Network	\$45	\$50
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered	\$325 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$5,900 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$10 copay	\$7/\$10 copay
Tier 2 - Non-Preferred Generic	\$15/\$20 copay	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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**Mid-America
Heartland Market**
KS

Counties: Anderson, Atchison, Franklin, Jackson, Osage, Pottawatomie, Shawnee, Wabaunsee

Coventry Total Care (PPO)	
Why You Should Sell This Plan	New service area expansion with opportunity for growth, HVN with Stormont Vail, \$5 PCP copays, \$0 Tier 1 drugs at retail or mail order, preventative dental benefit, \$0 health club membership
Monthly Premium	\$26
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$5,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Non-Preferred Generic	\$10/\$15 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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**Mid-America
Heartland Market**
KS

Counties: Geary, Jefferson, Riley, Shawnee

Advantra Freedom (PPO)	
Why You Should Sell This Plan	Strong value PPO product with extensive network, Low cost sharing, \$0 Tier 1 drugs at retail or mail order, \$0 health club membership
Monthly Premium	\$33.50
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$6,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Non-Preferred Generic	\$10/\$15 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Heartland Market**
MO

Counties: Barry, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Laclede, Lawrence, Phelps, Polk, Pulaski, Stone, Taney, Webster, Wright

	Coventry Advantage (HMO)	Coventry Advantage (no drug) (HMO)	Coventry Advantage Plus (HMO-POS)
Why You Should Sell This Plan	Most popular HMO product in SWMO, highest membership of all carriers, Low MOOP, 4.5 Star Rating, \$0 Tier 1 drugs at retail or mail order, \$0 health club membership, preventative dental at no additional cost.	Fills in the gaps for Veterans and other individuals who have other Part D options. Low copays for frequently used benefits. \$3,600 MOOP, \$0 premium, \$0 health club membership, preventative dental	Best value HMO product with POS, \$0 premium, extensive network, \$5 PCP visits, \$0 copay for Tier 1 drugs at retail or mail order, \$0 health club membership
Monthly Premium	\$22.50	\$0	\$0
PCP In-Network	\$10	\$5	\$5
Specialist In-Network	\$45	\$40	\$40
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered	\$200 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$3,900 In-Network	\$3,600 In-Network	\$6,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5copay	N/A	\$0/\$5copay
Tier 2 - Non-Preferred Generic	\$6/\$10 copay	N/A	\$6/10 copay
Tier 3 - Preferred Brand	\$45 copay	N/A	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	N/A	50% coinsurance
Tier 5 - Specialty	33% coinsurance	N/A	33% coinsurance

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**Mid-America
Heartland Market**
MO

Counties: Barry, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Laclede, Lawrence, Phelps, Polk, Pulaski, Stone, Taney, Webster, Wright

Advantra Freedom (PPO)	
Why You Should Sell This Plan	Lead PPO product, Moderate premium provides extended network for 2015 providing more choices and opportunity for growth. Low copays, Low MOOP, High member retention, includes \$0 health club membership and preventative dental.
Monthly Premium	\$32
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$5,500 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$10 copay
Tier 2 - Non-Preferred Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Heartland Market**
MO

Counties: Christian, Dade, Douglas, Greene, Lawrence, Phelps, Polk, Pulaski, Wright

Coventry Premier Plus (PPO)	
Why You Should Sell This Plan	Moderate premium allows access to in or out of network services, improved benefits for 2015, \$0 health club membership
Monthly Premium	\$43
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$10 copay
Tier 2 - Non-Preferred Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Heartland Market**
KS, MO

Counties: Allen, Barton, Cherokee, Jasper, Labette, McDonald, Montgomery, Newton

Advantra Freedom (PPO)	
Why You Should Sell This Plan	Provider network includes both hospital systems Mercy and Freeman allowing personal choice of providers, Low monthly premium, \$0 health club membership, \$0 preventative dental
Monthly Premium	\$27.50
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$5,500 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$10 copay
Tier 2 - Non-Preferred Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Heartland Market**
AR

Counties: Crawford, Garland, Pulaski, White

Advantra Premier Plus (PPO)	
Why You Should Sell This Plan	\$0 plan premium with improved benefits, expanded network for 2015, \$0 health club membership. One of the leading plan options in the market.
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$290 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$10copay
Tier 2 - Non-Preferred Generic	\$10/\$15 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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**Mid-America
Heartland Market**

AR

Counties: Benton, Carroll, Crawford, Franklin, Logan, Montgomery, Scott, Sebastian, Washington

Advantra Total Care (HMO)	
Why You Should Sell This Plan	Lead product in market, 4 Star plan with \$0 premium, Low MOOP, \$5 PCP and extensive provider network. \$0 Tier 1 mail order drugs, \$0 health club membership
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$5,500 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$9 copay
Tier 2 - Non-Preferred Generic	\$10/\$15 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Heartland Market**
AR

Counties: Benton, Carroll, Franklin, Logan, Madison, Montgomery, Pulaski, Scott, Sebastian, Washington

Advantra Freedom (PPO)	
Why You Should Sell This Plan	Low plan premium including low copays on frequently used benefits. Extensive network of providers, Low MOOP, \$0 Tier 1 mail order drugs, \$0 health club membership, preventative dental
Monthly Premium	\$15
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$5,900 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$10 copay
Tier 2 - Non-Preferred Generic	\$10/\$15 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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**Mid-America
Heartland Market**
OK

Counties: Canadian, Oklahoma

Coventry Advantage (HMO)	
Why You Should Sell This Plan	Low maximum out of pocket plan with local broker support, built in dental reimbursement, \$0 mail order on Tier 1 drugs, \$0 health club membership and optional dental
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$5,500 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$10 copay
Tier 2 - Non-Preferred Generic	\$10/\$15 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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**Mid-America
Heartland Market**
OK

Counties: Canadian, Cleveland, Grady, Lincoln, Logan, Muskogee, Oklahoma, Pottawatomie, Tulsa

Coventry Freedom (PPO)	
Why You Should Sell This Plan	Moderate premium provides Low PCP and Low MOOP for in or out of network benefits, preventative dental, \$0 health club membership. Additional counties added for 2015 provides great opportunity for growth.
Monthly Premium	\$40
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$4,500 In-Network / \$6,500 combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$10 copay
Tier 2 - Non-Preferred Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Power up with Aetna Medicare

First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Midlands Market



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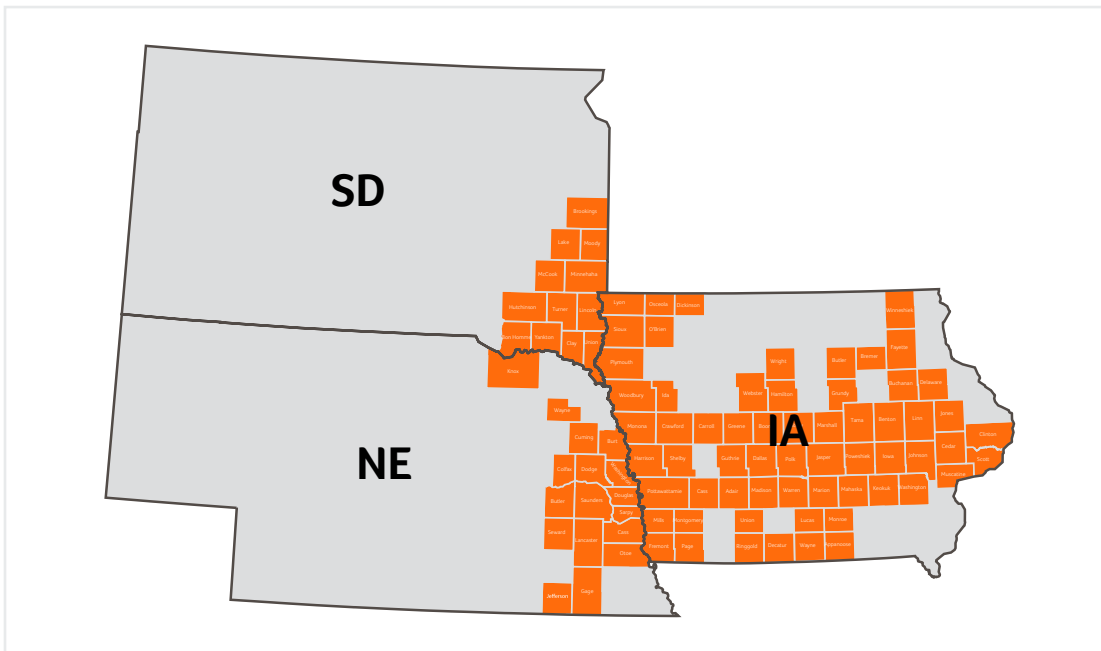
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Mid-America

Midlands Market

(IA, NE, SD)



Number of Medicare eligibles*	
IA Cedar Rapids	150,495
IA Council Bluffs	41,084
IA Des Moines	168,716
IA Sioux City	42,100
NE Nebraska	178,260
SD South Dakota	57,565
Total	638,220

Service Area: **IA:** Adair, Appanoose, Benton, Boone, Bremer, Buchanan, Butler, Carroll, Cass, Cedar, Clinton, Crawford, Dallas, Decatur, Delaware, Dickinson, Fayette, Fremont, Greene, Grundy, Guthrie, Hamilton, Harrison, Ida, Iowa, Jasper, Johnson, Jones, Keokuk, Linn, Lucas, Lyon, Madison, Mahaska, Marion, Marshall, Mills, Monona, Monroe, Montgomery, Muscatine, 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, Yankton

*MA State/County Penetration – June 2014, CMS.gov

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Mid-America

Midlands Market

(IA, NE, SD)

Market Highlights

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

Strong Network

IA:

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

NE:

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

SD:

- Avera Health System



Mid-America
Midlands Market
 IA, SD

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

Coventry Advantra Platinum (PPO)

Why You Should Sell This Plan

4.5 Star plan that helps your clients save money with a \$0 monthly premium combined with a wide choice of providers and the flexibility of receiving services both in- and out-of-network. Includes a free health club membership.

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$347 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$4,600 In-Network / \$7,500 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$7 copay
Tier 2 - Non-Preferred Generic	\$7/\$10 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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**Mid-America
Midlands Market**

IA

Counties: Marshall, Story

Coventry Total Care (PPO)	
Why You Should Sell This Plan	A truly coordinated care program through a unique partnership between Coventry Health Care and McFarland Clinic emphasizing preventive care and quality medical management. Superior benefits including a free fitness club membership and dental coverage.
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$200 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - covered
Out-of-pocket Maximum	\$2,900 In-Network / \$5,100 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$5 copay
Tier 2 - Non-Preferred Generic	\$4/\$7 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Mid-America Midlands Market

IA

Counties: Ida, Monona, Plymouth, Woodbury

Coventry Total Care (PPO)	
Why You Should Sell This Plan	A truly coordinated care program through a unique partnership between Coventry Health Care and Siouxland Medical Doctors Inc. (known as Patient Preferred) emphasizing preventive care and quality medical management. Superior benefits that include a free fitness club membership and dental coverage.
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$200 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - covered
Out-of-pocket Maximum	\$2,900 In-Network / \$5,100 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$5 copay
Tier 2 - Non-Preferred Generic	\$4/\$7 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Mid-America Midlands Market

IA

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

Coventry Advantra Silver (HMO)

Why You Should Sell This Plan

4.5 Star \$0 premium HMO product with excellent levels of medical benefits and Part D coverage helps take care of your clients' health and helps them save money, too. Includes a free fitness club membership.

Monthly Premium

\$0

PCP In-Network

\$10

Specialist In-Network

\$40

Inpatient Hospital In-Network

\$347 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered

Out-of-pocket Maximum

\$4,900 In-Network

Prescription Drugs

Preferred Pharmacies/
Non-Preferred Pharmacies

Tier 1 - Preferred Generic

\$3/\$7 copay

Tier 2 - Non-Preferred Generic

\$7/\$10 copay

Tier 3 - Preferred Brand

\$45 copay

Tier 4 - Non-Preferred Brand

50% coinsurance

Tier 5 - Specialty

33% coinsurance



**Mid-America
Midlands Market**

IA

Counties: Dallas, Polk, Warren

Coventry Total Care (HMO)	
Why You Should Sell This Plan	A truly coordinated care program through a unique partnership between Coventry Health Care and Mercy Medical Center Des Moines emphasizing preventive care and quality medical management. Superior benefits that include a free fitness club membership and dental coverage.
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$235 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - covered
Out-of-pocket Maximum	\$2,900 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$5 copay
Tier 2 - Non-Preferred Generic	\$4/\$7 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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**Mid-America
Midlands Market**

IA

Counties: Pottawattamie

Coventry Total Care (HMO)	
Why You Should Sell This Plan	A truly coordinated care program through a unique partnership between Coventry Health Care and Alegent Creighton Health emphasizing preventive care and quality medical management. Superior benefits that include a free fitness club membership and dental coverage.
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$235 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - covered
Out-of-pocket Maximum	\$2,900 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$5 copay
Tier 2 - Non-Preferred Generic	\$4/\$7 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Mid-America
Midlands Market
 NE

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

Coventry Advantra Silver (HMO)	
Why You Should Sell This Plan	4.0 Star \$0 premium HMO product with excellent levels of medical benefits and Part D coverage helps take care of your clients' health and helps them save money, too. Includes a free fitness club membership.
Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$347 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$4,900 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$9 copay
Tier 2 - Non-Preferred Generic	\$9/\$12 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



**Mid-America
Midlands Market**
NE

Counties: Douglas, Sarpy

Coventry Total Care (HMO)	
Why You Should Sell This Plan	A truly coordinated care program through a unique partnership between Coventry Health Care and Alegent Creighton Health emphasizing preventive care and quality medical management. Superior benefits that include a free fitness club membership and dental coverage.
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$390 per day copay, day(s) 1-4, \$0 per day copay, day(s) 5-90, addl days - covered
Out-of-pocket Maximum	\$4,750 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/\$7 copay
Tier 2 - Non-Preferred Generic	\$7/\$10 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Mid-America
Midlands Market
 NE

Counties: Butler, Colfax, Cuming, Douglas, Gage, Jefferson, Knox, Lancaster, Washington, Wayne

Coventry Advantra Platinum (PPO)	
Why You Should Sell This Plan	This PPO helps your clients save money with a low monthly premium. It offers a wide selection of providers along with a free health club membership and dental benefits.
Monthly Premium	\$20
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$347 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - covered
Out-of-pocket Maximum	\$4,900 In-Network / \$7,500 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$9 copay
Tier 2 - Non-Preferred Generic	\$9/\$12 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Mid-America
Midlands Market
 SD

Counties: Lincoln, McCook, Minnehaha

Coventry Total Care (PPO)	
Why You Should Sell This Plan	A truly coordinated care program through a unique partnership between Coventry Health Care and Avera Health emphasizing preventive care and quality medical management along with superior benefits that include a free health club membership and dental benefits.
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$200 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - covered
Out-of-pocket Maximum	\$2,900 In-Network / \$5,100 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$5 copay
Tier 2 - Non-Preferred Generic	\$4/\$7 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Power up with Aetna Medicare

First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Great Lakes Market



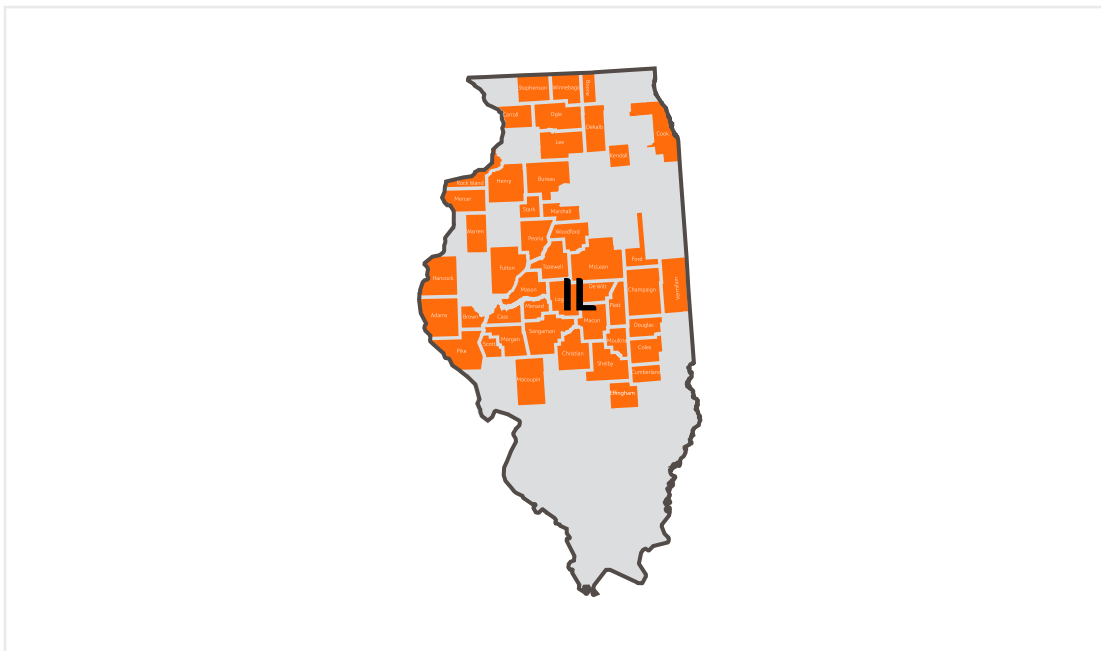
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Mid-America

Great Lakes Market

(IL - North/Central)



Number of Medicare eligibles*	
IL Chicago	760,681
IL Eastern	175,775
IL Northern	174,288
IL Peoria	103,310
IL Western	24,116
Total	1,238,170

Service Area: IL: Adams, Boone, Brown, Bureau, Carroll, Cass, Champaign, Christian, Coles, Cook, Cumberland, De Witt, DeKalb, Douglas, Effingham, Ford, Fulton, Hancock, Henry, Kendall, Lee, Logan, Macon, Macoupin, Marshall, Mason, Mclean, Menard, Mercer, Morgan, Moultrie, Ogle, Peoria, Piatt, Pike, Rock Island, Sangamon, Scott, Shelby, Stark, Stephenson, Tazewell, Vermilion, Warren, Winnebago, Woodford

*MA State/County Penetration – June 2014, CMS.gov

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Mid-America

Great Lakes Market

(IL - North/Central)

Market Highlights

- Three \$0 premium plans
- Total of five plans with premiums under \$30
- All plans in service area offer \$0 copay for Tier 1 Preferred Generic Rx including mail-order
- Free fitness membership included in all plans
- \$0 Copay for two dental visits / year on most plans
- \$0 hearing and vision screenings
- Eight new counties for 2015
- Options and benefit packages to fit multiple types of consumers

Strong Network

- SwedishAmerican Hospital
- UnityPoint Health-Methodist & Proctor
- Loyola University
- Kindred Hospital
- St. John's Hospital
- Advocate
- Carle Hospital
- Decatur Memorial Hospital
- Springfield Clinic



Mid-America
Great Lakes Market
IL

Counties: Cook

	Aetna Medicare Value Plan (HMO)	Aetna Medicare Standard Plan (PPO)	Aetna Medicare Value Plan (PPO)
Why You Should Sell This Plan	HMO with large network and outstanding value including providers in Chicago collar counties, includes \$0 Tier 1 Rx and local support/service	High rated (4.5) PPO offering incredibly large network, local support and very low MOOP	High rated (4.5) PPO offering excellent value at \$0 premium, local support and large network that includes the Chicago collar counties
Monthly Premium	\$14	\$69	\$0
PCP In-Network	\$10	\$10	\$20
Specialist In-Network	\$50	\$50	\$50
Inpatient Hospital In-Network	\$260 per day copay, day(s) 1-7	\$260 per day copay, day(s) 1-7	\$500 per day copay, day(s) 1-2, \$225 per day copay, day(s) 3-5
Out-of-pocket Maximum	\$4,500 In-Network	\$2,900 In-Network / \$10,000 Combined \$1,000 Out-of-network deductible	\$4,900 In-Network / \$10,000 Combined \$1,500 Out-of-network deductible
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4 copay	\$0 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$7/\$11 copay	\$10 copay	\$3/\$7 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance	33% coinsurance

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Mid-America
Great Lakes Market
 IL

Counties: Boone, Winnebago

Coventry Total Care (HMO)	
Why You Should Sell This Plan	Total Care is partnered with SwedishAmerican 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	\$15
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$350 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	
Tier 1 - Preferred Generic	\$0 copay
Tier 2 - Non-Preferred Generic	\$7 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Mid-America
Great Lakes Market
 IL

Counties: Peoria, Tazewell

	Coventry Total Care (HMO)	Advantra (HMO)
Why You Should Sell This Plan	Total Care is partnered with UnityPoint Health-Methodist&Proctor to provide collaborative care to your clients. Add to this a \$0 premium and \$0 Tier 1 Rx with a low MOOP and this plan offers high value with a goal of providing high quality outcomes for members	Offers a large network throughout the area plus a benefit structure designed to fit the cost conscious
Monthly Premium	\$0	\$29
PCP In-Network	\$15	\$10
Specialist In-Network	\$40	\$30
Inpatient Hospital In-Network	\$350 per day copay, day(s) 1-6	\$500 per day copay, day(s) 1-3
Out-of-pocket Maximum	\$3,400 In-Network	\$6,700 In-Network
Prescription Drugs		
Tier 1 - Preferred Generic	\$0 copay	\$0 copay
Tier 2 - Non-Preferred Generic	\$7 copay	\$7 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Mid-America
Great Lakes Market
 IL

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

Advantra Value (PPO)	
Why You Should Sell This Plan	One of IL's highest rated plans at 4.5 Stars, offers a large network of providers in the service area with affordable Rx, added benefits and local customer service
Monthly Premium	\$14
PCP In-Network	\$25
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$500 per day copay, day(s) 1-2, \$225 per day copay, day(s) 3-5
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Non-Preferred Generic	\$3/\$8 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Mid-America
Great Lakes Market
 IL

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

Advantra (PPO)	
Why You Should Sell This Plan	Advantra (PPO) is one of IL's highest rated plans at 4.5 Stars and offers a large network of providers in the service area with affordable Rx, added benefits every client wants and local customer service
Monthly Premium	\$29
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$345 per day copay, day(s) 1-5
Out-of-pocket Maximum	\$4,500 In-Network / \$4,500 Combined
Prescription Drugs	
Tier 1 - Preferred Generic	\$0 copay
Tier 2 - Non-Preferred Generic	\$10 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Deep South Market

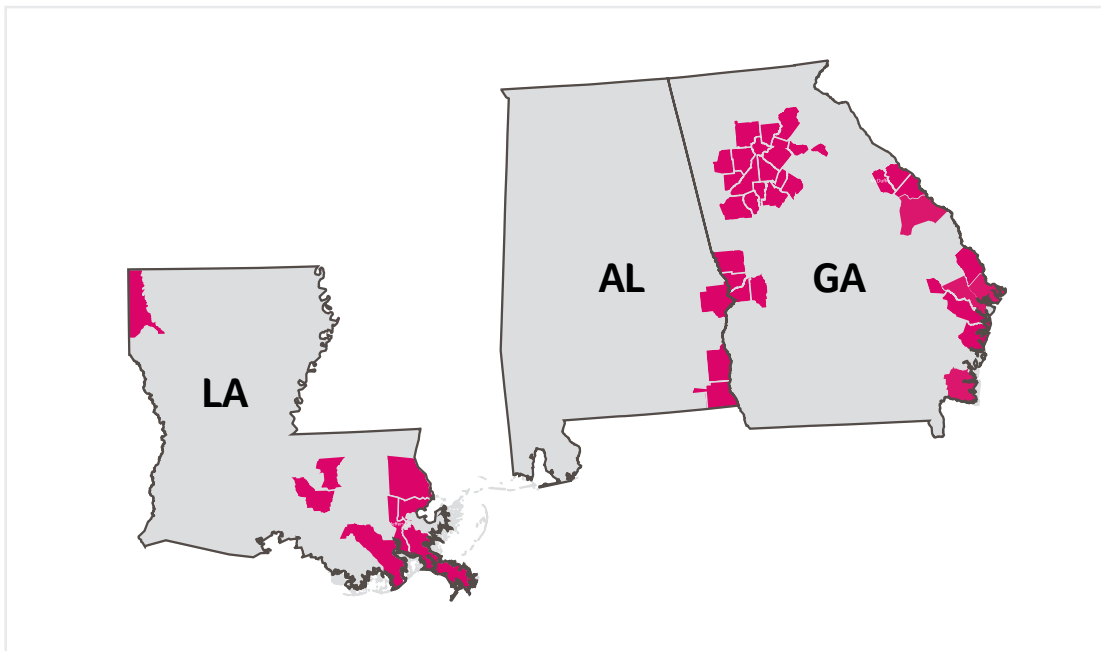


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Southeast

Deep South Market (AL, GA, LA)



Number of Medicare eligibles*	
AL Alabama	36,060
GA Atlanta	627,747
GA Augusta	59,018
GA Coastal	64,023
GA Columbus	38,426
LA Baton Rouge	85,239
LA New Orleans	192,634
LA Shreveport	45,389
Total	1,148,536

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

*MA State/County Penetration – June 2014, CMS.gov

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Southeast

Deep South Market

Alabama and Georgia (Aetna)

Market Highlights

Essential Plan PPO:

- New Plan for 2015!
- Expanded Medicare Service Area serving 27 counties; including 3 new Alabama counties.
- \$0 monthly premium with no annual deductible
- 4.5 Star PPO plan with flexibility of Out-Of-Network choice
- Large pharmacy network and rich drug formulary
- \$0 Healthways SilverSneakers membership
- \$0 Vision exam with Dental and Vision allowance
- Access to 24-hour Nurse Hotline

Select Plan Open Access HMO:

- \$0 monthly premium HMO
- \$10 PCP copay with no referrals to visit in-network doctors
- \$0 American Specialty Health Silver&Fit membership
- \$100 Vision allowance with access to Hearing Aids and Dental services
- Access to 24-hour Nurse Hotline
- In-network coverage that travels with the member

Strong Network

AL:

- Includes Southeast Alabama Medical Center; Donalsonville, Seminole County, GA; The Medical Center, Doctors Hospital and Hughston Hospital in Columbus, GA

GA:

- Includes Wellstar, Emory, Northside, Grady Health System, DeKalb Medical Center, Atlanta Medical Center, St. Joseph's, North Fulton Regional Hospital, Northeast GA Medical Center, Gwinnett Medical Center, Southern Regional Medical Center, Shepherd Center, Regency Hospital of South Atlanta, LLC, Henry Medical Center, Rockdale Medical Center, Barrow Community Hospital, Burke Medical Center, Southern GA Health System Camden Campus, Optim Medical Center - Tattnell, St. Joseph's Candler, Evans Memorial, Northside Forsyth and Doctors Hospital



Southeast

Deep South Market

Alabama and Georgia (Aetna)

Counties: AL: Henry, Houston, Russell **GA:** Barrow, Bryan, Chatham, Chattahoochee, Clayton, Columbia, Coweta, DeKalb, Douglas, Evans, Fayette, Forsyth, Fulton, Gwinnett, Hall, Harris, Marion, McDuffie, McIntosh, Muscogee, Newton, Paulding, Richmond, Rockdale

Aetna Medicare Essential Plan (PPO)

Why You Should Sell This Plan

Positioned as leading Aetna plan; 4.5 Star PPO with \$0 monthly Premium offered across 27 counties. Pairs competitive out-of-pocket costs and rich Rx formulary with the freedom to access care in and out-of-network. Includes an attractive supplemental package with a Dental & Vision allowance and \$0 SilverSneakers

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$39
Inpatient Hospital In-Network	\$260 per day copay, day(s) 1-7, \$0 per day copay, day(s) 8-90
Out-of-pocket Maximum	\$4,900 In-Network / \$6,700 Out-of-Network / \$10,000 combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/ \$10 copay
Tier 2 - Non-Preferred Generic	\$20/ \$26 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Southeast
Deep South Market
 Georgia (Aetna)

Counties: Cherokee, Dekalb, Forsyth, Fulton, Gwinett

Aetna Medicare Select Plan (HMO) - Open Access

Why You Should Sell This Plan

\$0 Premium, Open Access HMO eliminates referrals to visit any network doctor. Blends competitive out-of-pocket costs with plan extras such as free fitness, \$100 Vision allowance and access to dental and hearing aids in our optional supplemental package. Includes the Aetna HMO Travel benefit.

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90
Out-of-pocket Maximum	\$4,650 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/ \$10 copay
Tier 2 - Non-Preferred Generic	\$7/ \$13 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Southeast

Deep South Market

Georgia (Coventry)

Market Highlights

- Low monthly premium PPO with no annual deductible
- \$0 HMO-POS providing select services Out-of-Network
- Large pharmacy network and rich drug formulary
- \$10 PCP and the flexibility of Out-Of-Network choice
- \$0 Healthways SilverSneakers membership
- \$0 Vision exam with Dental and Vision allowance

Strong Network

- Includes Wellstar, Emory, Northside, Dekalb Medical Center, Atlanta Medical Center, St. Joseph's, North Fulton Regional Hospital, Northeast GA Medical Center, Gwinnett Medical Center, Eastside Medical Center, Piedmont Henry Hospital, Rockdale Medical Center, Barrow Community Hospital, Southern Regional Medical Center, Burke Medical Center, Southern GA Health System Camden Campus, Optim Medical Center - Tattnell, St. Joseph's Candler, Evans Memorial and Doctors Hospital



Southeast
Deep South Market
 Georgia (Coventry)

Counties: 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)	
Why You Should Sell This Plan	Leading PPO in the marketplace for 2 consecutive years. Pairs competitive out-of-pocket costs and rich Rx benefits with the freedom to access care in and out-of-network. Offers extras above Medicare including a Dental & Vision allowance with \$0 SilverSneakers. Looking for a \$0 premium PPO product? Offer the Aetna \$0 premium PPO with attractive benefits.
Monthly Premium	\$19
PCP In-Network	\$10
Specialist In-Network	\$39
Inpatient Hospital In-Network	\$250 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90
Out-of-pocket Maximum	\$4,650 In-Network / \$7,000 Out-of-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/ \$10 copay
Tier 2 - Non-Preferred Generic	\$14/ \$21 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Southeast
Deep South Market
 Georgia (Coventry)

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

Advantra Silver (HMO-POS)	
Why You Should Sell This Plan	\$0 Premium, HMO-POS provides access to select Out-of-Network services. Offers a rich Rx formulary with an expansive provider network. Plan includes extras such as free SilverSneakers gym membership, and a \$0 Vision exam.
Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$5,900 In-Network / \$7,900 Out-of-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/ \$10 copay
Tier 2 - Non-Preferred Generic	\$20/ \$25 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Southeast

Deep South Market

Louisiana

Market Highlights

New Orleans Metro and Baton Rouge Metro

- \$0 monthly premium HMO with \$0 annual deductible
- \$5 PCP/ \$20 Specialist copay
- Large pharmacy network and rich drug formulary
- \$0 copays on Preferred Generic Prescription Drugs with coverage in the gap
- \$0 Healthways SilverSneakers fitness membership
- \$500 Annual Comprehensive Dental Benefit including \$0 preventative services
- \$150 Vision Allowance

North Louisiana / Shreveport Metro (Caddo Parish)

- Low monthly premium HMO with \$0 annual deductible
- \$5 PCP /\$35 Specialist copay
- Large pharmacy network and rich drug formulary
- \$0 copays on Preferred Generic Prescription Drugs with coverage in the gap
- \$0 Healthways SilverSneakers fitness membership
- \$0 Preventative Dental services & \$75 Vision allowance

Strong Network

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



Southeast
Deep South Market
 Louisiana

	Advantra (HMO)	Advantra (HMO)
Service Area	Ascension, East Baton Rouge, Iberville, Jefferson, Lafourche, Orleans, Plaquemines and St. Tammany Parish	Caddo Parish
Why You Should Sell This Plan	\$0 Premium HMO with no annual deductible. Blends competitive out-of-pocket costs with rich Rx formulary and attractive \$0 T1 copay with coverage through the gap. Plan offers extras, including comprehensive and preventative dental coverage and free gym membership.	HMO blends competitive out-of-pocket costs with rich Rx formulary and attractive \$0 T1 copay with coverage through the gap. Plan offers extras, including preventative dental coverage, vision allowance and free gym membership.
Monthly Premium	\$0	\$25
PCP In-Network	\$5	\$5
Specialist In-Network	\$20	\$35
Inpatient Hospital In-Network	\$50 per day copay, day(s) 1-7, \$0 per day copay, day(s) 8-90, addl days - covered	\$175 per day copay, day(s) 1-10, \$0 per day copay, day(s) 11-90, addl days - covered
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$4 copay	\$0/ \$10 copay
Tier 2 - Non-Preferred Generic	\$8/ \$12 copay	\$10/ \$20 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Power up with Aetna Medicare

First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Keystone Market



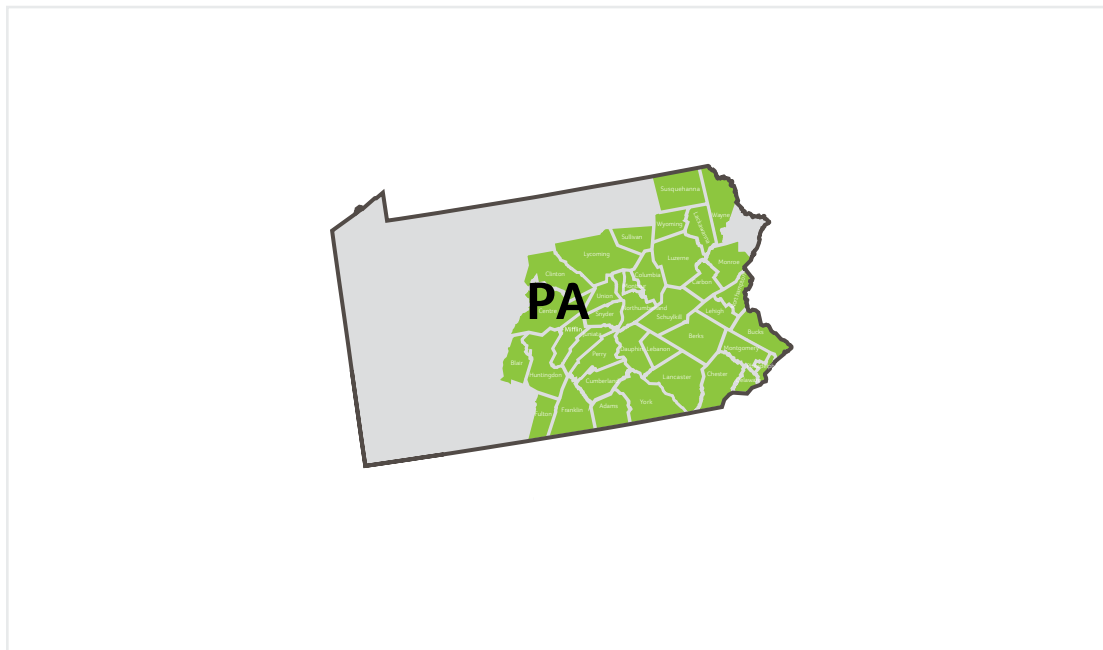
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Northeast

Keystone Market

(Southeast PA, Central PA)



Number of Medicare eligibles*	
PA Harrisburg	712,948
PA Philadelphia	852,850
PA State College	76,108
Total	1,641,906

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

*MA State/County Penetration – June 2014, CMS.gov

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Northeast

Keystone Market

(Southeast PA, Central PA)

Market Highlights

PA:

- 4 expansion counties in CPA: Franklin, Fulton, Susquehanna and Wayne
- \$0 Premium Plans in all Counties
- Free Gym Membership in partnership with Silver & Fit
- Strong network access
- Dual Eligible Special Needs Plans available
- Part D Rx coverage with low copays
- No referrals needed for specialists
- No in-network deductibles

Strong Network

PA:

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



Northeast

Keystone Market

(DE)



Number of Medicare eligibles*	
DE Delaware	117,696

Service Area: DE: Kent, New Castle

*MA State/County Penetration – June 2014, CMS.gov

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Northeast

Keystone Market

(DE)

Market Highlights

DE:

- Free Gym Membership
- \$0 annual hearing and vision exam
- Seamless multistate network access
- \$0 Tier 1 RX copays at Preferred Pharmacies
- Optional dental benefits

Strong Network

DE:

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



Northeast
Keystone Market
 SEPA

Counties: Bucks, Chester, Delaware

	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Standard Plan (HMO)
Why You Should Sell This Plan	This premier HMO plan has one of the strongest networks in the Philadelphia region with a \$0 Tier 1 RX Copay and dental, vision, hearing	This competitive HMO offers a strong network, \$0 Preferred Generic RX and affordable benefits from top to bottom
Monthly Premium	\$186	\$71
PCP In-Network	\$5	\$35
Specialist In-Network	\$30	\$50
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - unlimited	\$325 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$6 copay	\$0/\$6 copay
Tier 2 - Non-Preferred Generic	\$10/ \$16 copay	\$10/\$16 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Northeast
Keystone Market
 SEPA

Counties: Philadelphia

Advantra UCPN Plus (HMO)	
Why You Should Sell This Plan	A \$0 premium plan with a \$0 PCP copay and strong benefits tied to a community-based health initiative
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$195 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4 copay
Tier 2 - Non-Preferred Generic	\$19 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Northeast
Keystone Market
 SEPA

Counties: Montgomery

Aetna Medicare Standard Plan (HMO)	
Why You Should Sell This Plan	This HMO offers a robust network, competitive premium and a high quality benefit proposition
Monthly Premium	\$111
PCP In-Network	\$35
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$4 copay
Tier 2 - Non-Preferred Generic	\$2/ \$6 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	26% coinsurance

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Northeast
Keystone Market
 SEPA

Counties: Bucks, Chester, Montgomery

	Advantra Silver (HMO)	Advantra Gold (PPO)
Why You Should Sell This Plan	One of the last remaining \$0 premium plans in the area with no deductible and referrals are not needed for specialists	This is one of the best PPO in the area based on price, benefits and access to providers at low copays
Monthly Premium	\$0	\$92
PCP In-Network	\$10	\$10
Specialist In-Network	\$45	\$45
Inpatient Hospital In-Network	\$210 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - unlimited	\$400 per stay, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7 copay	\$7/ \$10 copay
Tier 2 - Non-Preferred Generic	\$15 copay	\$15/ \$25 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Northeast
Keystone Market
 SEPA

Counties: Delaware, Philadelphia

	Advantra Silver (HMO)	Advantra Gold (PPO)
Why You Should Sell This Plan	One of the last remaining \$0 premium plans in the area with no deductible and referrals are not needed for specialists	This is one of the best PPOs in the area based on price, benefits and access to providers at low copays
Monthly Premium	\$0	\$98
PCP In-Network	\$10	\$10
Specialist In-Network	\$45	\$45
Inpatient Hospital In-Network	\$195 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - unlimited	\$150 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7 copay	\$6/ \$10 copay
Tier 2 - Non-Preferred Generic	\$15 copay	\$9/ \$19 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Northeast
Keystone Market
 CPA

Counties: Cumberland, Dauphin

Aetna Medicare PinnacleHealth Prime Plan (HMO)	
Why You Should Sell This Plan	An HMO with \$0 premium, \$0 office copays and no deductible tied to one of the premier hospital systems in Central PA
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$200 per day copay, day(s) 1-7, \$0 per day copay, day(s) 8-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	
Tier 1 - Preferred Generic	\$0 copay
Tier 2 - Non-Preferred Generic	\$14 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Northeast
Keystone Market
 CPA

Counties: Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Northampton, Perry, Schuylkill, Sullivan, Susquehanna, Union, Wayne, York

Advantra Silver Plus (PPO)	
Why You Should Sell This Plan	One of the best overall PPO values with \$5 PCP, Per Stay Inpatient Hospital benefit and one of the strongest networks in the market
Monthly Premium	\$67
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$450 per stay, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/ \$10 copay
Tier 2 - Non-Preferred Generic	\$9/ \$19 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Northeast
Keystone Market
 CPA

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

	Advantra Silver Plus (HMO)	Advantra Gold (PPO)	Advantra Silver (PPO)
Why You Should Sell This Plan	This HMO is unrivaled in the market with an affordable premium, excellent value and a robust network	One of the best PPOs in the area with a low premium, no in network deductible and strong network access	You'll find a high marketplace demand for this \$0 premium plan that includes Part D coverage and strong network access
Monthly Premium	\$49	\$116	\$0
PCP In-Network	\$5	\$0	\$5
Specialist In-Network	\$35	\$40	\$45
Inpatient Hospital In-Network	\$450 per stay, addl days - unlimited	\$250 per stay, addl days - unlimited	\$195 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/ \$10 copay	\$2/ \$8 co pay	\$7/ \$10 copay
Tier 2 - Non-Preferred Generic	\$22/ \$32 copay	\$8/ \$18 copay	\$13/ \$23 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance	33% coinsurance

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Northeast
Keystone Market
 CPA

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

Advantra Northern Pennsylvania Gold (HMO)	
Why You Should Sell This Plan	One of the last remaining \$0 premium plans in the market with low copays, low inpatient hospital copays, free fitness and strong network coverage
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$100 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/ \$10 copay
Tier 2 - Non-Preferred Generic	\$9/ \$19 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Northeast
Keystone Market
 DE

Counties: New Castle

Aetna Medicare Premier Plan (PPO)	
Why You Should Sell This Plan	This PPO plan provides strong benefits (including vision, hearing & fitness) at a low monthly premium and a seamless multistate network
Monthly Premium	\$151
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$250 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$3/ \$9 copay
Tier 2 - Non-Preferred Generic	\$14/ \$20 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Northeast
Keystone Market
 DE

Counties: Kent, New Castle

	Aetna Medicare Standard Plan (HMO)	Aetna Medicare Premier Plan (HMO)
Why You Should Sell This Plan	This HMO plan provides lower copays, strong benefits with (including vision, hearing & fitness) and a seamless multistate network	This HMO plan provides a low monthly premium, strong benefits (including vision, hearing & fitness) and a seamless multistate network
Monthly Premium	\$68	\$152
PCP In-Network	\$20	\$5
Specialist In-Network	\$50	\$35
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - unlimited	\$205 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$4 copay	\$0/ \$4 copay
Tier 2 - Non-Preferred Generic	\$7/ \$11 copay	\$7/ \$11 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

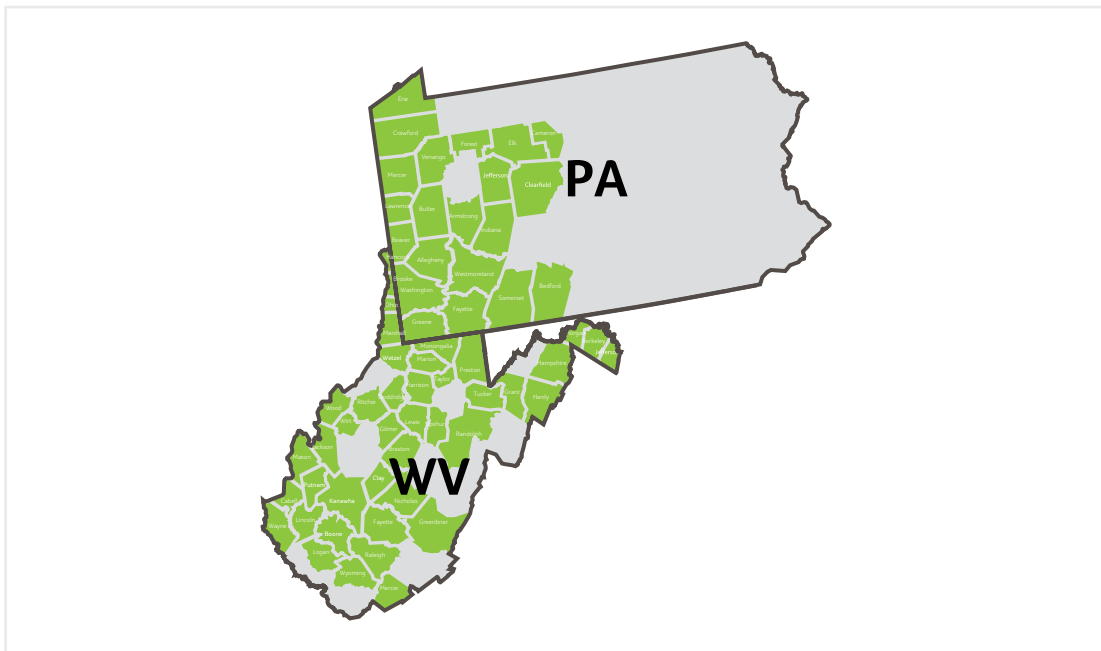
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Northeast

Keystone Market

(Western PA and WV)



Number of Medicare eligibles*	
PA Pittsburgh	730,188
WV Charleston	214,998
WV Highlands	148,068
Total	1,093,254

Service Area: WPA: Allegheny, Armstrong, Beaver, Bedford, Butler, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland **WV:** Berkeley, 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

*MA State/County Penetration – June 2014, CMS.gov

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Northeast

Keystone Market

(Western PA and WV)

Market Highlights

WPA:

- 3 New Counties in WPA: Cameron, Elk and Forest
- \$0 premium plans with prescription coverage for the 10th consecutive year
- 4.5 star CMS Star Rating for HMO and PPO plans
- Highest-rated Medicare Advantage plan in WPA--22nd nationally by Consumer Reports, November 2013
- \$0 fitness club membership
- Value-added benefits including vision, hearing and dental on most plans
- \$39 Silver Plus HMO plan available in 7 counties with Part D and vision coverage
- New MA only and Part B premium give-back plans
- Access to a large provider network including all UPMC Health System locations and Allegheny Health Network
- Dual Eligible Special Needs Plan available

WV:

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

Strong Network

WPA:

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

WV:

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



Northeast
Keystone Market
 WPA

Counties: Armstrong, Beaver, Bedford, Butler, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, Washington, Westmoreland

	Advantra Gold (HMO)	Advantra Silver (PPO)
Why You Should Sell This Plan	Lower copays for frequently used services; Tier 1 generic prescription drug gap coverage; \$5 PCP copay, inpatient hospital copay per stay	Excellent value PPO product with better price than competitors and great customer service
Monthly Premium	\$119	\$64
PCP In-Network	\$5	\$10
Specialist In-Network	\$40	\$40
Inpatient Hospital In-Network	\$275 per stay, addl days - unlimited	\$425 per stay, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/ \$10 copay	\$5/ \$10 copay
Tier 2 - Non-Preferred Generic	\$10/ \$20 copay	\$6/ \$16 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Northeast
Keystone Market
 WPA

Counties: Cameron, Crawford, Elk, Erie, Forest, Mercer, Venango

Advantra Silver Plus (HMO)	
Why You Should Sell This Plan	Excellent value HMO product with better price than competitors and great customer service
Monthly Premium	\$39
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$350 per stay, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/ \$10 copay
Tier 2 - Non-Preferred Generic	\$10/ \$20 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Northeast
Keystone Market
 WPA

Counties: Allegheny

	Advantra Gold (HMO)	Advantra Silver (HMO)
Why You Should Sell This Plan	Tier 1 generic prescription gap coverage; lower copays for frequently used benefits, \$5 PCP copay; inpatient hospital copay per stay; plus great customer service	Lead HMO product with a \$0 premium for the 10th consecutive year, includes Part D coverage and great customer service
Monthly Premium	\$105	\$0
PCP In-Network	\$5	\$15
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$400 per stay, addl days - unlimited	\$195 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$5/ \$10 copay	\$7 copay
Tier 2 - Non-Preferred Generic	\$7/ \$17 copay	\$12 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Northeast
Keystone Market
 WPA

Counties: Allegheny

	Advantra Gold (PPO)	Advantra Silver (PPO)
Why You Should Sell This Plan	Good value PPO plan with Tiers 1 and 2 generic prescription gap coverage: plus \$0 PCP copay	Lead HMO product with a \$0 premium for the 10th consecutive year, includes Part D coverage and great customer service
Monthly Premium	\$115	\$29
PCP In-Network	\$0	\$10
Specialist In-Network	\$30	\$45
Inpatient Hospital In-Network	\$275 per stay, addl days - unlimited	\$150 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/ \$10 copay	\$8/ \$10 copay
Tier 2 - Non-Preferred Generic	\$8/ \$18 copay	\$19/ \$29 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Northeast
Keystone Market
 WV- North

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

	Advantra Silver (HMO)	Advantra Gold (PPO)
Why You Should Sell This Plan	Lead HMO product with a \$0 premium that includes Part D; no referrals to specialists; better hospital network than the competitors	One of the best PPO in the area with a low premium, no in network deductible and strong network access
Monthly Premium	\$0	\$58
PCP In-Network	\$20	\$5
Specialist In-Network	\$45	\$35
Inpatient Hospital In-Network	\$185 per day copay, day(s) 1-8, \$0 per day copay, day(s) 9-90, addl days - unlimited	\$400 per stay, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/ \$10 copay	\$8/\$10 copay
Tier 2 - Non-Preferred Generic	\$11/ \$21 copay	\$12/ \$22 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Northeast
Keystone Market
 WV - South

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

	Advantra Silver (HMO)	Advantra Gold (PPO)
Why You Should Sell This Plan	Lead HMO product with a \$0 premium that includes Part D; no referrals to specialists; better hospital network than the competitors	One of the best PPOs in the area with a low premium, no in network deductible and strong network access
Monthly Premium	\$0	\$65
PCP In-Network	\$15	\$5
Specialist In-Network	\$40	\$35
Inpatient Hospital In-Network	\$195 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - unlimited	\$400 per stay, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/ \$10 copay	\$8/ \$10 copay
Tier 2 - Non-Preferred Generic	\$9/ \$19 copay	\$12/ \$22 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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Northeast Keystone Market

CPA, WPA, SEPA

Counties: Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Bucks, Butler, Carbon, Centre, Chester, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Erie, Fayette, Greene, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Schuylkill, Snyder, Somerset, Sullivan, Union, Washington, Westmoreland, Wyoming, York

Advantra Cares (HMO SNP) *	
Why You Should Sell This Plan	HOT SNP Product for 2015 with a strong provider network; \$50 OTC mail order; dental, transportation, fitness
Monthly Premium	\$0 - \$31.10
PCP In-Network	0% - 20% coinsurance
Specialist In-Network	0% - 20% coinsurance
Inpatient Hospital In-Network	\$0
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	up to 25% coinsurance
Tier 2 - Non-Preferred Generic	up to 25% coinsurance
Tier 3 - Preferred Brand	up to 25% coinsurance
Tier 4 - Non-Preferred Brand	up to 25% coinsurance
Tier 5 - Specialty	up to 25% coinsurance

* Premium and copays vary depending on dual eligible status

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**Northeast
Keystone Market**

CPA, WPA

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

Advantra Silver (HMO)	
Why You Should Sell This Plan	Lead HMO product with a \$0 premium for 10th consecutive year that includes Part D; no referrals to specialists
Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$195 per day copay, day(s) 1-9, \$0 per day copay, day(s) 10-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/ \$10 copay
Tier 2 - Non-Preferred Generic	\$12/ \$22 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Northeast Keystone Market

CPA, WPA

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

	Advantra Medical Only	AdvantraOne (PPO)*
Why You Should Sell This Plan	Great for VA and PACE eligibles	Part B premium giveback
Monthly Premium	\$0	\$29
PCP In-Network	\$10	\$20
Specialist In-Network	\$45	\$50
Inpatient Hospital In-Network	\$195 per day copay, day(s) 1-7, \$0 per day copay, day(s) 8-90, addl days - unlimited	\$540 per day copay, day(s) 1-3, \$0 per day copay, day(s) 4-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	N/A	\$8/ \$10 copay
Tier 2 - Non-Preferred Generic	N/A	\$19/ \$29 copay
Tier 3 - Preferred Brand	N/A	\$45 copay
Tier 4 - Non-Preferred Brand	N/A	50% coinsurance
Tier 5 - Specialty	N/A	33% coinsurance

*not available in Lebanon and Lehigh Counties

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Power up with Aetna Medicare

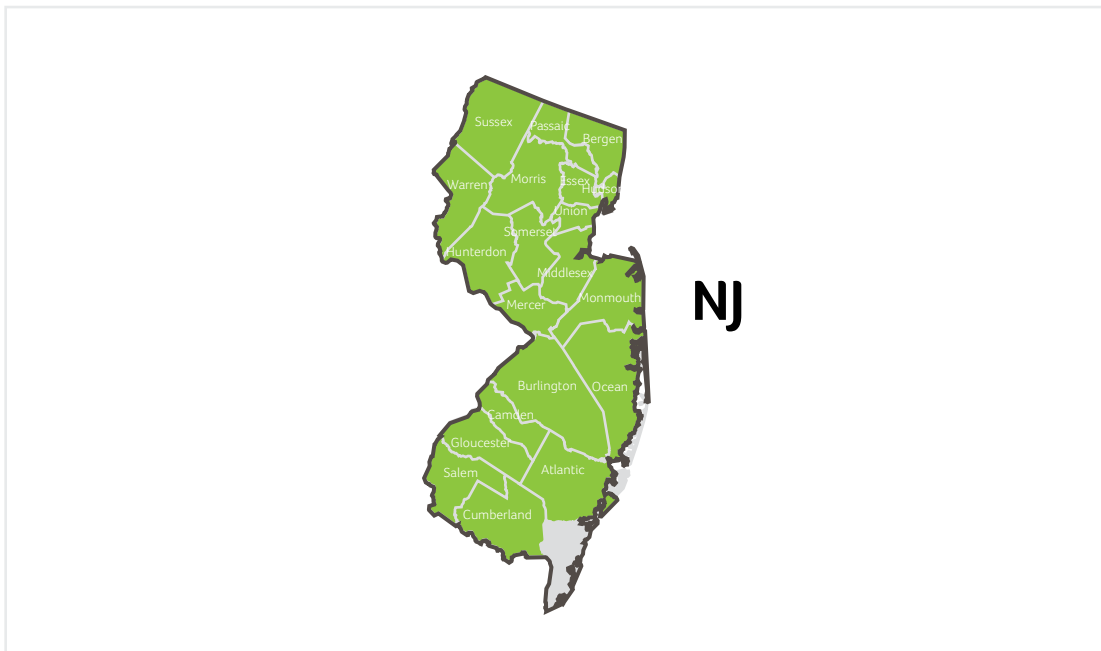
First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
New Jersey Market



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18.25.022.1-V8 (07/14)



Northeast New Jersey Market



Number of Medicare eligibles*	
NJ Northern	1,066,947
NJ Southern	365,576
Total	1,432,523

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

*MA State/County Penetration – June 2014, CMS.gov

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Northeast

New Jersey Market

Market Highlights

NNJ:

- \$0 premium through “High Value Network” plans in 10 counties: Bergen, Essex, Hudson, Passaic, Hunterdon, Morris, Somerset, Sussex, Union and Warren
- \$49 premium for HMO Value plans outside of High Value Network
- Premier HMO is Open Access
- Only PPO in NJ and with a 4.5 Star rating

SNJ:

- New lower premiums on all SNJ plans
- No Rx deductible in 3 counties and reduced Rx deductible on other counties
- Reduced PCP copay in Gloucester, Mercer and Camden counties
- Fixed diagnostic radiology copay in Gloucester, Mercer and Camden counties

Strong Network

NNJ:

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

SNJ:

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

NJ:

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



Northeast
New Jersey Market
 North New Jersey

Counties: Bergen, Essex, Hudson, Hunterdon, Morris, Passaic, Somerset, Sussex, Union, Warren

Aetna Medicare NNJ Prime Plan (HMO)	
Why You Should Sell This Plan	One of the last \$0 premium plans in the state, Comprehensive Formulary, \$0 Tier 1 RX, Quality driven ACO Network, Fitness membership, included Great Customer Service/Broker Support Works with LIS population
Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$295 per day copay, day(s) 1-4, \$0 per day copay, day(s) 5-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$6 copay
Tier 2 - Non-Preferred Generic	\$6/ \$12 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance



Northeast
New Jersey Market
 North New Jersey

Counties: Essex, Hudson, Middlesex, Morris, Ocean, Passaic

Aetna Medicare Standard Plan (PPO)	
Why You Should Sell This Plan	Comprehensive Formulary, \$0 Tier 1 RX, Extensive Network with OON access, Fitness membership, included Great Customer Service/Broker Support Works with LIS population
Monthly Premium	\$70
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$220 per day copay, day(s) 1-7, \$0 per day copay, day(s) 8-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$6 copay
Tier 2 - Non-Preferred Generic	\$8/ \$14 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Northeast
New Jersey Market
 South New Jersey

Counties: Atlantic, Burlington, Camden, Cumberland, Gloucester, Salem

Aetna Medicare Standard Plan (HMO)	
Why You Should Sell This Plan	HMO plan in SNJ with new lower premium offering a strong seamless multi-state network that allows members to use any provider within the U.S. that participates in our Aetna Medicare network. Plan includes vision and hearing benefits and a lower PD deductible for 2015.
Monthly Premium	\$66
PCP In-Network	\$35
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$285 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-0, \$0 per day copay, day(s) 1-0, addl days - 0
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$4 copay
Tier 2 - Non-Preferred Generic	\$2/ \$6 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	28% coinsurance

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Northeast

New Jersey Market

North New Jersey

Counties: Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Sussex, Union

	Aetna Medicare Basic Plan (HMO)	Aetna Medicare Premier Plan (HMO)
Why You Should Sell This Plan	Open Access plan, Extensive Seamless Network, Fitness membership, included Great Customer Service/ Broker Support, Works with VA population	Open Access plan, Comprehensive Formulary, \$0 Tier 1 RX Extensive seamless Network, Fitness membership, included Great Customer Service/Broker Support Works with LIS population
Monthly Premium	\$0	\$146
PCP In-Network	\$0	\$20
Specialist In-Network	\$50	\$45
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - unlimited	\$225 per day copay, day(s) 1-8, \$0 per day copay, day(s) 9-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	N/A	\$0/ \$6 copay
Tier 2 - Non-Preferred Generic	N/A	\$8/ \$14 copay
Tier 3 - Preferred Brand	N/A	\$45 copay
Tier 4 - Non-Preferred Brand	N/A	50% coinsurance
Tier 5 - Specialty	N/A	33% coinsurance

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Northeast
New Jersey Market
 South New Jersey

Counties: Ocean

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	Comprehensive Formulary, \$0 Tier 1 RX, Extensive Seamless Network, Fitness membership, included Great Customer Service/Broker Support Works with LIS population
Monthly Premium	\$49
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$6 copay
Tier 2 - Non-Preferred Generic	\$8/ \$14 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Northeast
New Jersey Market
 South New Jersey

Counties: Camden, Gloucester, Mercer

Aetna Medicare Value Plan (HMO)	
Why You Should Sell This Plan	HMO plan in SNJ with new lower premium offering a strong seamless multi-state network that allows members to use any provider within the U.S. that participates in our Aetna Medicare network. Plan includes vision, hearing, and dental benefits and no PD deductible
Monthly Premium	\$39
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$300 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - unlimited
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/ \$4 copay
Tier 2 - Non-Preferred Generic	\$9/ \$13 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

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Power up with Aetna Medicare

First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Capitol Market

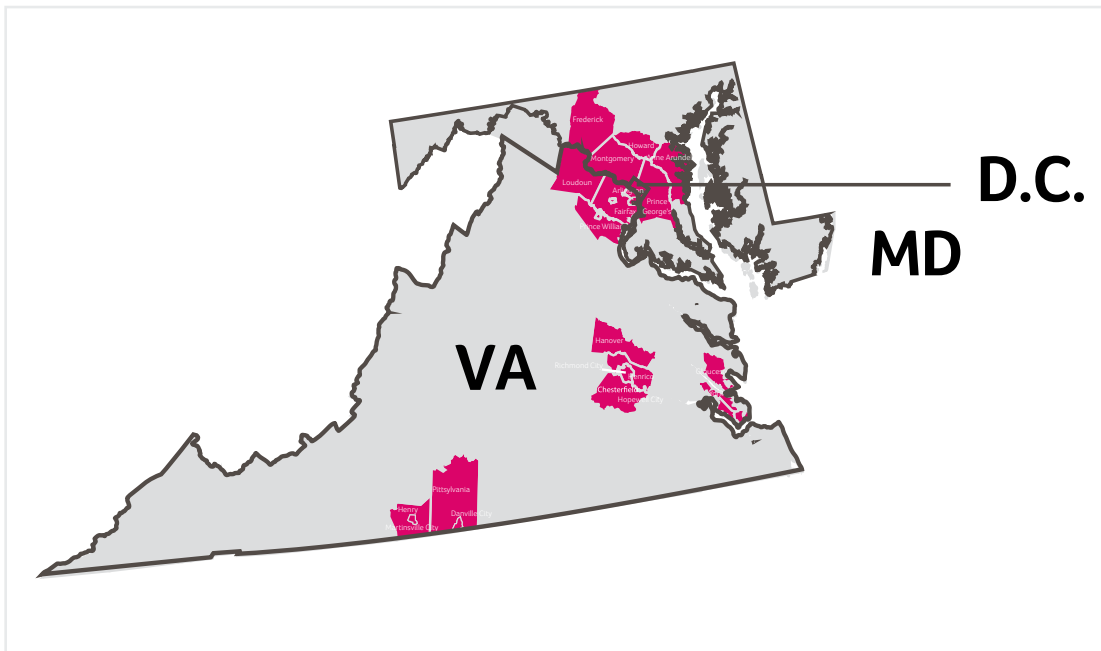


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18.25.022.1-V10 (07/14)



Southeast

Capitol Market (DC, MD, VA)



Number of Medicare eligibles*	
DC District of Columbia	85,861
MD Maryland	320,891
VA Danville/Martinsville	44,442
VA Hampton Roads/Newport News	65,872
VA Northern	256,935
VA Richmond	145,871
Total	919,872

Service Area: **DC:** District Of Columbia **MD:** Frederick, Howard, Montgomery, Prince George's **VA:** Alexandria City, Arlington, Chesterfield, Danville City, Fairfax, Fairfax City, Falls Church City, Gloucester, Hampton City, Hanover, Henrico, Henry, Loudoun, Manassas City, Manassas Park City, Martinsville City, Newport News City, Pittsylvania, Prince William, Richmond City, York

*MA State/County Penetration – June 2014, CMS.gov

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Southeast Capitol Market

Market Highlights

All plans include:

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

MD:

- \$0 preventative services and access to a national network of providers
- \$0 Vision & Hearing exams
- Access to Dental, Vision and Hearing Aid benefits at an additional premium

DC:

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

Northern VA:

- Aetna & Inova Partnership
- \$0 preventative care and \$10 PCP copay
- \$0 Vision and Hearing Exams
- \$0 Silver&Fit membership

Richmond VA:

- \$0 monthly premium HMO
- 4 Star HMO / 4.5 Star PPO
- \$0 preventative care and \$5 PCP copay
- \$0 Silver&Fit membership

Newport News VA:

- New Expansion market includes 4 new counties
- \$0 monthly premium HMO
- 4 Star HMO / 4.5 Star PPO
- \$0 preventative care and \$5 PCP copay
- \$0 Silver&Fit membership

Danville VA:

- New Expansion market includes 4 new counties
- Low monthly premium HMO monthly premium HMO
- 4 Star HMO / 4.5 Star PPO
- \$0 preventative care and \$5 PCP copay
- \$0 Silver&Fit membership

Strong Network

MD:

- Network includes Shady Grove, Suburban, Med Star Southern, Howard, Frederick, and Prince Georges Hospital Center

DC:

- Network includes every hospital in the D.C. area, except Howard University Hospital

Northern VA:

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

Richmond VA:

- Network includes both Bons Secours and HCA Hospital Systems

Danville VA:

- Network includes the Life Point Hospitals and the Gateway Health Alliance Providers Group

Newport News VA:

- Network includes Riverside Hospital System



**Southeast
Capitol Market**
DC

Counties: District of Columbia

	Aetna Medicare Standard Plan (HMO)	Aetna Medicare Premier Plan (PPO)
Why You Should Sell This Plan	Strong HMO network with low PCP and specialist copays, includes every hospital in D.C. except Howard University Hospital	4.5 Star PPO with the freedom to access care in and out-of-network without a referral
Monthly Premium	\$29	\$89
PCP In-Network	\$10	\$15
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$265 per day copay, day(s) 1-7	\$275 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/ \$9 copay	\$4/ \$8 copay
Tier 2 - Non-Preferred Generic	\$12/ \$16 copay	\$13/ \$17 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance



**Southeast
Capitol Market**
MD

Counties: Frederick, Howard, Montgomery, Prince George’s

	Aetna Medicare Basic Plan (HMO)	Aetna Medicare Standard Plan (HMO)
Why You Should Sell This Plan	Designed for beneficiaries who have a prescription benefit as a part of their retiree benefits. Good fit for Military veterans and union retirees	HMO offering members value through a rich Rx formulary, strong provider network and access to optional supplemental benefits such as dental, hearing and vision services
Monthly Premium	\$19	\$70
PCP In-Network	\$15	\$20
Specialist In-Network	\$45	\$50
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6	\$0 per stay, \$279 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-0, \$0 per day copay, day(s) 1-0, addl days - 0
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs		
Tier 1 - Preferred Generic	N/A	\$7 copay
Tier 2 - Non-Preferred Generic	N/A	\$13 copay
Tier 3 - Preferred Brand	N/A	\$45 copay
Tier 4 - Non-Preferred Brand	N/A	50% coinsurance
Tier 5 - Specialty	N/A	33% coinsurance



**Southeast
Capitol Market**
Northern VA

Counties: Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Loudoun, Manassas City, Manassas Park City, Prince William

	Aetna Medicare Innovation Prime Plan (HMO)	Aetna Medicare Innovation Choice Plan (PPO)
Why You Should Sell This Plan	Strong HMO network that includes the Inova Hospital system; all 5 ranked among the 15 best hospitals in the Washington Metropolitan region. Low PCP copay to promote patient adherence. Plan offers competitive Rx benefits with preferred pharmacy copays to drive member savings.	4.5 Star PPO; Pairs competitive out-of-pocket costs and rich Rx formulary with the freedom to access care in and out-of-network without a referral
Monthly Premium	\$49	\$79
PCP In-Network	\$10	\$15
Specialist In-Network	\$40	\$40
Inpatient Hospital In-Network	\$250 per day copay, day(s) 1-6	\$250 per day copay, day(s) 1-7
Out-of-pocket Maximum	\$6,300 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/ \$8 copay	\$5/ \$10 copay
Tier 2 - Non-Preferred Generic	\$5/ \$11 copay	\$8/ \$14 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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**Southeast
Capitol Market**
Richmond VA

Counties: Chesterfield, Hanover, Henrico, Richmond City

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Essential Plan (PPO)
Why You Should Sell This Plan	\$0 Premium, 4 Star HMO with lower copays for frequently used benefits. Members can focus on preventative care with \$0 services, Free gym membership and affordable Rx copays. Both Bons Secours and HCA Hospitals are in network	4.5 Star PPO; Pairs competitive out-of-pocket costs and rich Rx formulary with the freedom to access care in and out-of-network without a referral
Monthly Premium	\$0	\$50
PCP In-Network	\$5	\$10
Specialist In-Network	\$35	\$45
Inpatient Hospital In-Network	\$260 per day copay, day(s) 1-7	\$260 per day copay, day(s) 1-7
Out-of-pocket Maximum	\$5,500 In-Network	\$5,900 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$4/ \$10 copay	\$6 copay
Tier 2 - Non-Preferred Generic	\$11/ \$17 copay	\$14 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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**Southeast
Capitol Market**

Newport News, VA (Peninsula)

Counties: Gloucester, Hampton City, Newport News City, York

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Essential Plan (PPO)
Why You Should Sell This Plan	\$0 Premium, 4 Star HMO with lower copays for frequently used benefits. Members can focus on preventative care with \$0 services, Free gym membership and affordable Rx copays	4.5 Star PPO; Pairs competitive out-of-pocket costs and rich Rx formulary with the freedom to access care in and out-of-network without a referral
Monthly Premium	\$0	\$50
PCP In-Network	\$5	\$10
Specialist In-Network	\$35	\$45
Inpatient Hospital In-Network	\$260 per day copay, day(s) 1-7	\$260 per day copay, day(s) 1-7
Out-of-pocket Maximum	\$4,000 In-Network	\$5,900 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/ \$10 copay	\$3/ \$8 copay
Tier 2 - Non-Preferred Generic	\$11/ \$17 copay	\$12/ \$17 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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**Southeast
Capitol Market**
Danville, VA

Counties: Danville City, Henry, Martinsville City, Pittsylvania

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Essential Plan (PPO)
Why You Should Sell This Plan	Competitive 4 Star HMO with lower copays for frequently used benefits. Members can focus on preventative care with \$0 services, Free gym membership and affordable Rx copays	4.5 Star PPO; Pairs competitive out-of-pocket costs and rich Rx formulary with the freedom to access care in and out-of-network without a referral
Monthly Premium	\$25	\$65
PCP In-Network	\$5	\$10
Specialist In-Network	\$35	\$45
Inpatient Hospital In-Network	\$260 per day copay, day(s) 1-7	\$260 per day copay, day(s) 1-7
Out-of-pocket Maximum	\$5,000 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$4/ \$10 copay	\$4 copay
Tier 2 - Non-Preferred Generic	\$11/ \$17 copay	\$14 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance



Power up with Aetna Medicare

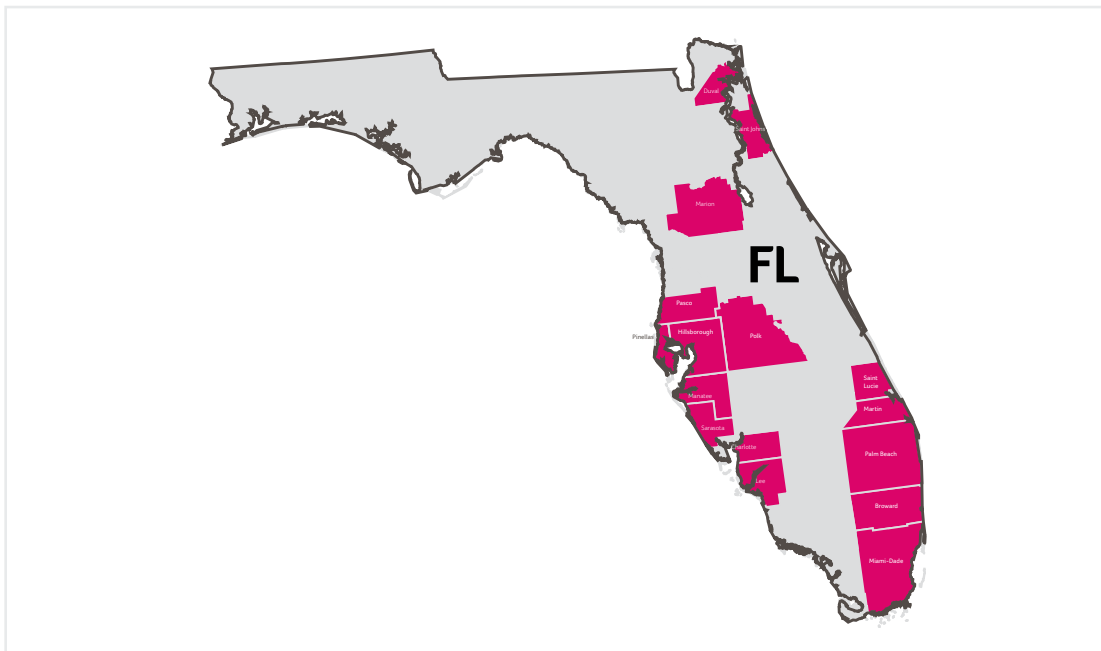
First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Florida Market



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18.25.022.1-V12 (07/14)



**Southeast
Florida Market**



Number of Medicare eligibles*	
FL Central	651,301
FL North	275,390
FL South	1,077,417
FL Southwest	412,058
Total	2,416,166

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

*MA State/County Penetration – June 2014, CMS.gov

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Southeast

Florida Market

Coventry South Florida: Broward and Miami-Dade counties

Plan Highlights

- Up to a \$104.90 credited monthly to a member’s Medicare Part B premium
- Large pharmacy network and rich drug formulary
- Initial coverage limits for prescription drugs higher than the \$2,960 CMS standard
- Delta Dental coverage with \$0 or low copays and up to \$6,000 in coverage
- \$0 for a Healthways SilverSneakers® fitness program membership
- Sizeable allowances for over-the-counter products, eyewear and hearing aids
- Special Needs Plans for those covered by both Medicare and Medicaid

Strong Network

- Doctors and hospitals including Cleveland Clinic Florida, University of Miami, Jackson Memorial, Broward Medical Centers, Baptist Health and Memorial Healthcare Systems



Southeast Florida Market

Coventry South Florida: Broward and Miami-Dade counties

	Coventry Summit Ideal (HMO)	Coventry Vista Ideal (HMO)	Coventry Summit Plus (HMO)
Service Area	Broward county	Broward county	Miami-Dade county
Why You Should Sell This Plan	Offers outstanding value through low copays, broad networks and a robust package of supplemental benefits	Offers outstanding value through low copays, broad networks and a robust package of supplemental benefits	Balances savings and security by providing monthly Part B premium credit, \$0 copays, large networks and rich supplemental benefits
Monthly Premium	\$0	\$0	\$0
PCP In-Network	\$0	\$0	\$0
Specialist In-Network	\$0	\$10	\$0
Inpatient Hospital In-Network	\$50 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - 0	\$150 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - 0	\$0 per stay, addl days - 0
Out-of-pocket Maximum	\$3,400 In-Network	\$5,000 In-Network	\$3,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$0 /\$5 copay	\$0 /\$5 copay	\$0 /\$5 copay
Tier 2 - Preferred Brand	\$10 /\$20 copay	\$20 /\$30 copay	\$0 /\$10 copay



Southeast Florida Market

Coventry Florida: Duval, Hillsborough, Palm Beach, Pasco, Pinellas, Polk, Marion, Martin and St. Lucie counties

Plan Highlights

- Up to a \$50 credited monthly to a member's Medicare Part B premium
- Large pharmacy network and rich drug formulary
- Comprehensive dental benefits provided through Delta Dental
- \$0 for a Healthways SilverSneakers® fitness program membership
- Annual allowances for eyewear and hearing aids
- Special Needs Plans for those covered by both Medicare and Medicaid

Strong Network

- Doctors and hospitals including the HCA Healthcare, Munroe Regional, St. Vincent's and Tenet Healthcare Systems



Southeast Florida Market

Coventry Florida: Duval, Hillsborough, Palm Beach, Pasco, Pinellas, Polk, Marion, Martin and St. Lucie counties

	Coventry Summit Ideal (HMO)	Coventry Summit Plus (HMO)
Service Area	Duval, Marion, Martin, Palm Beach, Polk and St. Lucie counties	Hillsborough, Pinellas, Polk and St. Lucie counties
Why You Should Sell This Plan	Offers outstanding value through low copays, broad networks and a robust package of supplemental benefits	Balances savings and security by providing monthly Part B premium credit, easy-to-manage copays, large networks and highly-valued supplemental benefits
Monthly Premium	\$0	\$0
PCP In-Network	\$0	\$0
Specialist In-Network	\$10	\$30
Inpatient Hospital In-Network	\$100 per day copay, day(s) 1-5, \$0 per day copay, day(s) 6-90, addl days - 0	\$200 per day copay, day(s) 1-7, \$0 per day copay, day(s) 8-90, addl days - 0
Out-of-pocket Maximum	\$3,400 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$0 /\$5 copay	\$0 /\$5 copay
Tier 2 - Preferred Brand	\$25 /\$35 copay	\$35 /\$45 copay



Southeast

Florida Market

Aetna Florida: Broward, Charlotte, Duval, Hillsborough, Lee, Manatee, Miami-Dade, Palm Beach, Pasco, Pinellas, Sarasota and St. Johns counties

Plan Highlights

- 4.5 Star PPO with no referrals
- HMOs with \$0 monthly premium and no deductibles
- \$0 copays on Preferred Generic Prescription Drugs with coverage in the gap
- Large pharmacy network and rich drug formulary
- \$0 for an American Specialty Health Silver & Fit fitness program membership
- \$0 hearing and vision screenings with access to hearing aids, eyewear and dental services
- In-network coverage that travels with every member

Strong Network

- Seamless nationwide network of over 250,000 doctors and hospitals including the Baptist Health, BayCare, Memorial Healthcare, HCA Healthcare Systems, Sarasota Memorial, Intercostal Medical Group, First Physicians Group and Pinnacle Medical Group



Southeast Florida Market

Aetna Florida: Broward, Charlotte, Duval, Hillsborough, Lee, Manatee, Miami-Dade, Palm Beach, Pasco, Pinellas, Sarasota and St. Johns counties

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Value Plan (HMO)
Service Area	Charlotte, Lee, Manatee and Sarasota counties	Hillsborough and Pinellas counties	Duval, Broward, Miami-Dade, Palm Beach and St. Johns counties
Why You Should Sell This Plan	Blends competitive out-of-pocket costs with a rich Rx formulary and expansive provider network	Blends competitive out-of-pocket costs with a rich Rx formulary and expansive provider network	Blends competitive out-of-pocket costs with a rich Rx formulary and expansive provider network
Monthly Premium	\$0	\$0	\$0
PCP In-Network	\$0	\$10	\$10
Specialist In-Network	\$30	\$40	\$40
Inpatient Hospital In-Network	\$250 per day copay, day(s) 1-7, \$0 per day copay, day(s) 8-90	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90
Out-of-pocket Maximum	\$5,500 In-Network	\$5,500 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$0 copay	\$0 copay	\$0 copay
Tier 2 - Non-Preferred Generic	\$5 /\$10 copay	\$5 /\$10 copay	\$10 copay
Tier 3 - Preferred Brand	\$40/\$45 copay	\$40/\$45 copay	\$45 copay



Southeast Florida Market

Aetna Florida: Broward, Charlotte, Duval, Hillsborough, Lee, Manatee, Miami-Dade, Palm Beach, Pasco, Pinellas, Sarasota and St. Johns counties

Aetna Medicare Premier Plan (PPO)	
Service Area	Broward, Charlotte, Duval, Hillsborough, Manatee, Miami-Dade, Palm Beach, Pasco, St. Johns and Sarasota counties
Why You Should Sell This Plan	Pairs competitive out-of-pocket costs and rich Rx formulary with the freedom to access care in- and out-of-network
Monthly Premium	\$35
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$275 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	
Tier 1 - Preferred Generic	\$0 copay
Tier 2 - Non-Preferred Generic	\$3 copay
Tier 3 - Preferred Brand	\$45 copay



Power up with Aetna Medicare

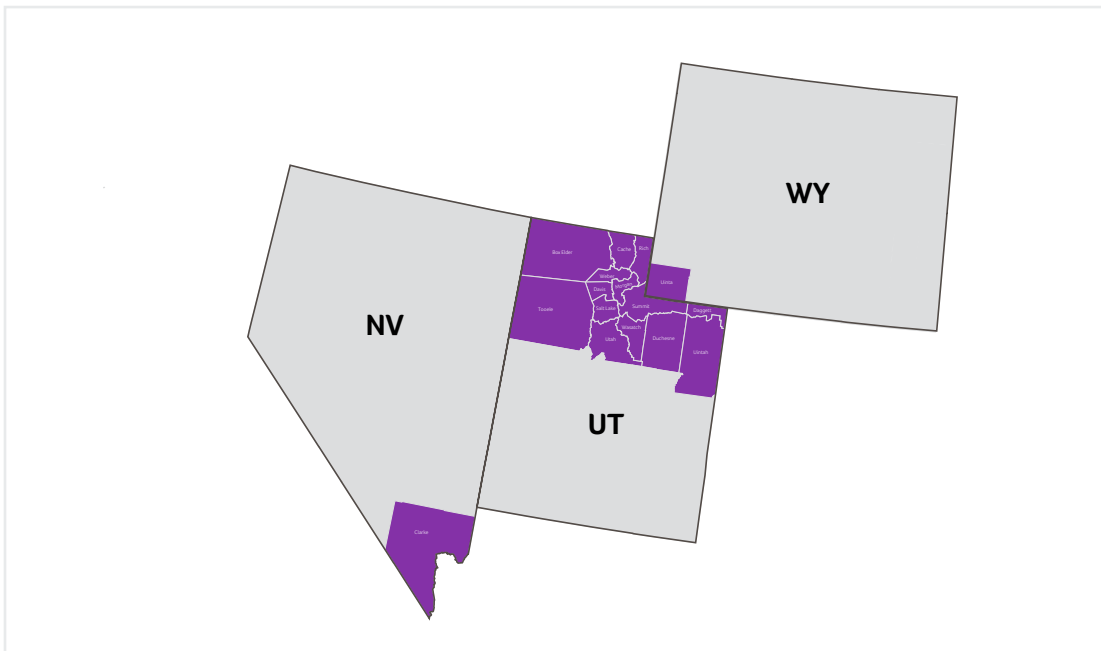
First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Big Sky Market



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18.25.022.1-V14 (07/14)



West
Big Sky Market
(NV, UT, WY)



Number of Medicare eligibles*	
NV Nevada	283,757
UT Ogden	84,783
UT Salt Lake	184,426
WY Wyoming	2,642
Total	555,608

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

*MA State/County Penetration – June 2014, CMS.gov

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West

Big Sky Market

(NV, UT, WY)

Market Highlights

NV:

- HMO & PPO Plan offerings

HMO

- \$0 Premium/\$0 PCP/\$0 Lab/\$0 tier 1 Rx copay
- Coverage for a free membership to a fitness facility
- In-network coverage that travels with our members

PPO

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

Additional premium provides:

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

UT / WY:

- \$0 premium
- Lower Rx copays at preferred pharmacies
- Coverage for a no cost membership to a fitness facility
- Local plan support to assist you!
- AltiusExtra discount program

Strong Network

NV:

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

UT:

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



West
Big Sky Market
NV

Counties: Clark

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Choice Plan (PPO)	Aetna Medicare Select Plan (PPO)
Why You Should Sell This Plan	\$0 premium, \$0 PCP, \$0 lab, largest selection of PCPs and Specialists, Travel Advantage, Aetna Stability	Low premium. Access to large national network, with 4.5 Stars. No Rx deductible and Aetna stability	Premium plan that buys you additional supplemental dental, vision and hearing benefits and enhanced RX formulary. Access to large national network, with 4.5 Stars. No Rx deductible and Aetna stability
Monthly Premium	\$0	\$40	\$91
PCP In-Network	\$0	\$20	\$25
Specialist In-Network	\$40	\$40	\$40
Inpatient Hospital In-Network	\$240 per day copay, day(s) 1-6	\$240 per day copay, day(s) 1-6	\$240 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4copay	\$0/\$4copay	\$0/\$4copay
Tier 2 - Non-Preferred Generic	\$4/\$8 copay	\$4/\$8 copay	\$10/\$14 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	N/A	33% coinsurance

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West
Big Sky Market
 UT, WY

Counties: Box Elder, Cache, Daggett, Davis, Duchesne, Morgan, Rich, Salt Lake, Summit, Tooele, Uinta, Uintah, Utah, Wasatch, Weber

Altius Advantra (HMO)	
Why You Should Sell This Plan	Great product with a \$0 premium that includes Part D and great local health plan support
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$279 per day copay, day(s) 1-6, \$0 per day copay, day(s) 7-90, addl days - covered
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$10 copay
Tier 2 - Non-Preferred Generic	\$28/\$33 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance



Power up with Aetna Medicare

First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
California Market



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West California Market



Number of Medicare eligibles*

CA Inland Empire	562,535
CA Los Angeles	1,849,398
CA San Diego	451,203
Total	2,863,136

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

*MA State/County Penetration – June 2014, CMS.gov

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West California Market

Market Highlights

- \$0 premium HMO Option in all counties
- New PPO Plan in Orange and Riverside counties with no deductibles!
- Simplified 4-Tier Rx Plan with \$0 copays available for Tier 1 drugs in all markets
- 3.5 Stars for all HMO plans
- 4.5 Stars for all PPO plans
- Prime Plan HMO capitalizes on strong provider relationships
- “Get Healthy, Stay Healthy” provides chiropractic, eye allowance and podiatry in some plans
- Additional Ancillary benefits in some plans
- Fitness benefits
- Travel Advantage allows members to keep their benefits in all Aetna Medicare markets when traveling, for up to one year

Strong Network

Bakersfield:

- Bakersfield Family Medical Group

Los Angeles:

- Health Care Partners, Torrance IPA, Regal/Lakeside Medical Group

Orange County:

- Health Care Partners, St. Josephs/St. Judes, Prime Care, Monarch

San Bernardino/Riverside:

- Prime Care, Riverside Physicians Network, Loma Linda Murrietta, Beaver Medical Group

San Diego:

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



West
California Market
 CA

Counties: Kern

Aetna Medicare Select Plan (HMO)	
Why You Should Sell This Plan	Competitive offering with a strong physician network through BFMC. Good hospital coverage. Field sales done almost exclusively through our contracted brokers.
Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$0 per stay
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4copay
Tier 2 - Non-Preferred Generic	\$2/\$5 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance



West
California Market
 CA

Counties: Los Angeles

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Select Plan (HMO)
Why You Should Sell This Plan	Strong benefits offered exclusively through Health Care Partners (HCP) and Torrance IPA, well established and respected medical groups with locations throughout most of the county.	A plan with a monthly premium for those who desire the broadest selection of physicians available through Aetna's contracted network
Monthly Premium	\$0	\$29
PCP In-Network	\$0	\$0
Specialist In-Network	\$0	\$0
Inpatient Hospital In-Network	\$0 per stay	\$264 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,400 In-Network	\$6,700 In-Network
Prescription Drugs		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$5 copay	\$8/\$12 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance

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West
California Market
CA

Counties: Orange

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Select Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Why You Should Sell This Plan	An excellent benefit offering, with additional “Get Healthy, Stay Healthy” ancillary benefits unlikely to be found with other carriers, offered exclusively through the highly respected and desirable St. Joseph’s network of physicians and hospitals. And only \$1950 Max Out of Pocket!	A plan with a monthly premium for those who desire the broadest selection of physicians available through Aetna’s contracted network	At last - a PPO! Yes, that’s right, now you have an alternative and respected carrier for your PPO clients. Very competitive monthly premiums, low physician copays, NO DEDUCTIBLES In Network, and a simplified 4-Tier Rx benefit. Plus a 4.5 Star rating. This plan will be HOT!
Monthly Premium	\$0	\$29	\$109
PCP In-Network	\$0	\$0	\$10
Specialist In-Network	\$0	\$0	\$40
Inpatient Hospital In-Network	\$0 per stay	\$264 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$1,950 In-Network	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs		Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0 copay	\$0/\$4 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$5 copay	\$8/\$12 copay	\$6/\$10 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance

Plan designs and service areas described in this document are pending government approval and are therefore subject to change. For producer use only. Distribution to consumers, other insurers, or any other person or company is strictly prohibited and may be grounds for termination of your agreement with Aetna.



West
California Market
 CA

Counties: Riverside, San Bernardino

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Select Plan (HMO)
Service Area	San Bernardino county	Riverside, San Bernardino counties
Why You Should Sell This Plan	An excellent benefit offering, with additional “Get Healthy, Stay Healthy” ancillary benefits unlikely to be found with other carriers, offered through the highly respected and desirable Prime Care network of physicians.	Get full access, at competitive copays (\$0 for physicians and specialists), to Aetna’s full network of contracted physicians and hospitals throughout the Inland Empire. A simplified, 4-tier Pharmacy plan with a wide network of local and national pharmacies.
Monthly Premium	\$0	\$0
PCP In-Network	\$0	\$0
Specialist In-Network	\$0	\$0
Inpatient Hospital In-Network	\$0 per stay	\$264 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,400 In-Network	\$3,400 In-Network
Prescription Drugs		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$5 copay	\$6/\$10 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance

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West
California Market
CA

Counties: San Diego

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Why You Should Sell This Plan	Competitive again in 2015 in San Diego! We have established our track record as a strong carrier, with high service levels and staying power. If you need stability and professionalism, we should be at the top of your, and your clients' list.	At last - a PPO! Yes, that's right, now you have an alternative and respected carrier for your PPO clients. Very competitive monthly premiums, low physician copays, NO DEDUCTIBLES, and a simplified 4-Tier Rx benefit. Plus it is rated at 4.5 Stars. This plan will be HOT!
Monthly Premium	\$0	\$75
PCP In-Network	\$0	\$10
Specialist In-Network	\$0	\$40
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$1 copay	\$4/\$8 copay
Tier 3 - Preferred Brand	\$35 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance

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