



# Power up with Aetna Medicare

First Look at Aetna's 2015 Individual Medicare Part D Prescription Drug Plan Product Offering



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

We are pleased to provide you with an overview of Aetna's 2015 Individual Medicare Prescription Drug Plan (PDP) product and service area information, currently pending CMS approval. A recognized leader in health insurance, Aetna has 164 years of insurance expertise, including more than 40 years serving Medicare members. Aetna Medicare Advantage plans (MA, MAPD) are available in 32 states plus D.C., and we have standalone prescription drug plan (PDP) options in all 50 states and D.C. Feel the power of Aetna Medicare this Annual Enrollment Period (AEP)!

**Having completed our acquisition of Coventry Health Care, the combined strengths of our products will give you added opportunities in 2015. Here are some highlights of our exciting PDP portfolio:**

- National coverage with one (1) basic and three (3) enhanced plans
- Low premiums
  - Projected to be below benchmark in all 34 CMS regions (50 states & DC) with 100% of Medicare Beneficiaries having access to an Aetna benchmark plan
  - Basic plan with low \$26 average premium
  - Middle enhanced plan with \$40 average premium
- Low cost-sharing
  - \$0 Tier 1 preferred generics on all plans at preferred pharmacies
  - \$3 Tier 2 non-preferred generics on all plans at preferred pharmacies
  - Our \$40 enhanced plan also waives the deductible for T1 & T2 generic drugs
  - Premier enhanced plans with \$0 deductible (first dollar coverage)
- Premier plans with gap coverage for T1 preferred generics
- Expanded preferred pharmacy networks—from 20% to 150% larger than 2014 preferred pharmacy networks
- A wide variety of chain and independent pharmacies in all of our networks
- Convenience of Mail Order Delivery offered on every plan
- Formularies that provide the broad coverage Medicare beneficiaries demand

## Benefit Design\*: These four plans are eligible for new business and renewal commissions in 2015.

	Aetna Medicare Rx Saver (PDP) <sup>1</sup>	Coventry Health Care First Health Part D Value Plus (PDP) <sup>2</sup>	Coventry Health Care First Health Part D Premier Plus (PDP) <sup>2</sup>	Aetna Medicare Rx Premier (PDP) <sup>3</sup>
<b>Why you should sell this plan</b>	Offers essential Part D coverage for beneficiaries to meet their prescription drug needs while enjoying low monthly plan premiums and cost-sharing	Delivers the value demanded by beneficiaries looking for predictable out-of-pocket costs and more robust coverage	Offers our highest levels of medication coverage and pharmacy access—provides protection against skyrocketing drug costs for unexpected illness	Offers our highest levels of medication coverage and pharmacy access—provides protection against skyrocketing drug costs for unexpected illness
<b>Monthly Plan Premium (plan premiums vary by CMS region)</b>				
	\$25.57*	\$40.19*	\$102.71*	\$129.21*
<b>Deductible: The amount the consumer pays before the plan begins to pay</b>				
	\$320 <sup>4</sup>	\$250 <sup>5</sup>	\$0	\$0
<b>Initial Coverage: Once the deductible is reached, a copay or coinsurance is paid for drugs until the member's total yearly drug costs (what member pays plus what the plan pays) reach \$2,850</b>				
	30-Day Retail Copay or Coinsurance (preferred pharmacies/non-preferred pharmacies)			
T1: Preferred Generics	\$0 / \$2	\$0 / \$3	\$0 / \$4	\$0 / \$4
T2: Non-Preferred Generics	\$3 / \$5	\$3 / \$7	\$3 / \$7	\$3 / \$7
T3: Preferred Brand	\$45	\$35	\$45	\$45
T4: Non-Preferred Brand	37%	50%	50%	50%
T5: Specialty	25%	25%	33%	33%
<b>Coverage Gap: Member remains in this stage until his/her yearly true out-of-pocket costs reach \$4,700</b>				
	50% discount and 5% benefit on brand drugs and 35% benefit on generic drugs		Continued coverage for T1 generics and some T3/T4 drugs	
<b>Catastrophic Coverage: After true out-of-pocket costs exceed \$4,700, a small copay or coinsurance is paid for each covered prescription</b>				
	<b>Generic Drugs</b> (including Brand drugs treated as Generic): Greater of \$2.65 copay or 5% coinsurance <b>All Other Drugs:</b> Greater of \$6.60 copay or 5% coinsurance			
<b>Network</b>				
	Standard Preferred <sup>1</sup>		Premier Preferred	

\* Premiums/copays/coinsurances vary by CMS region

<sup>1</sup> In AZ, CA, FL, NV, SC, the Saver network—with no preferred cost-sharing—is used

<sup>2</sup> Available in all 50 states and D.C.

<sup>3</sup> Available in all states except for HI, ME, NH

<sup>4</sup> Deductible applies to T2 – T5 only (in AZ, CA, FL, NV, SC)

<sup>5</sup> Deductible applies to T3 – T5 only

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