



First Look at Aetna's 2017 Individual Medicare Advantage and Part D Product Offerings





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WHAT DOES THIS MEAN?

- You can't share this First Look document with beneficiaries.
- You can't post it on any public websites.
- You can't discuss any information in this document (i.e., 2017 plans or benefits) with beneficiaries until on or after 10/1.
- Information in this document is subject to change until fully approved by CMS.

THANKS FOR YOUR COOPERATION AND COMPLIANCE WITH THIS GUIDANCE.



Now that Aetna and Coventry Health Care have come together as one team, our Individual Medicare Advantage product offering is stronger than ever!

- Aetna Medicare Advantage plans (MA, MAPD) are available in 38 states plus D.C., and our standalone Medicare prescription drug plans (PDP) are in all 50 states.
- We have expanded products to 134 counties, 102 of them will have \$0 premium plans.*
- We have more \$0 premium plans than ever before – 656 out of 863 counties will have \$0 premium plan options.
- Coverage for a free membership to a fitness facility is included for most plans.

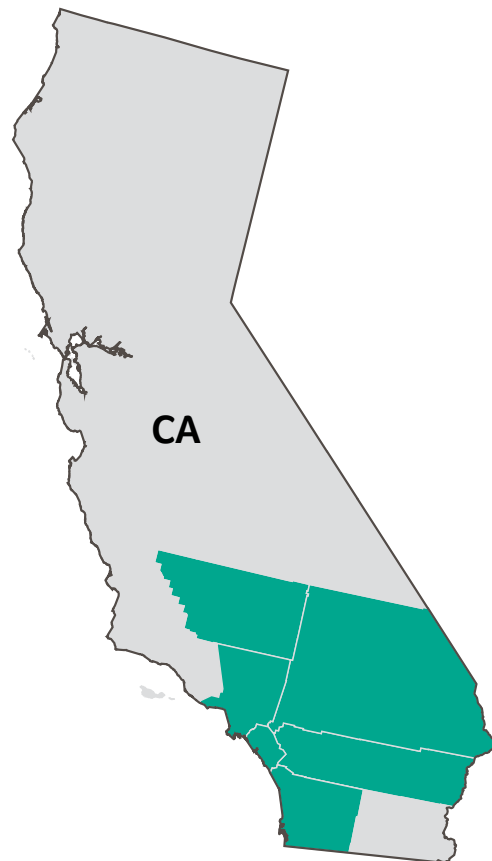


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California

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California Market



Number of Medicare eligibles*

CA Inland Empire	607,702
CA Kern	108,162
CA Los Angeles	1,855,054
CA San Diego	483,682
Total	3,054,600

Service Area:

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

*MA State/County Penetration – May 2016, CMS.gov

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California Market

Market Highlights

- **New!** 4.5-star affordable PPO plans available in Los Angeles and San Bernardino and Riverside counties
- Improved product portfolio with enhanced HMO, PPO and Med Supp products available in:
 - Los Angeles
 - Orange
 - Riverside
 - San Bernardino
 - San Diego
- \$0 premium HMO option in all counties
- Prime Plan HMO capitalizes on strong provider relationships
- Additional benefits such as routine hearing and vision exams in all plans
- Fitness benefits in all plans
- Unlimited worldwide emergency coverage
- PPO plans allow access to our national provider network

Improved prescription plan benefits:

- One standard ENHANCED formulary for all HMO and PPO plans
- Predictable cost-sharing with no Rx deductible across all plans
- 90-day incentivized mail order
- One SIMPLIFIED formulary with \$0 copays for Tier 1 drugs at preferred pharmacies in all counties

Value Proposition

California offers stability to your clients with affordable HMO and **PPO** offerings in most counties with reputable provider networks. Aetna offers a true portfolio of products for your clients with products designed around simplicity and better health outcomes.

New PPO plans available in Los Angeles, Riverside and San Bernardino counties.

Strong Network

Includes, but not limited to:

Bakersfield:

Bakersfield Family Medical Center

Los Angeles:

HealthCare Partners*, Torrance Hospital IPA*, Heritage Provider Network, Lakewood IPA

Orange :

St. Joseph Hosp. Affiliated Physicians*, Hoag Affiliated Physicians*, St. Joseph Heritage*, St. Jude Heritage*, Mission Heritage*, HealthCare Partners, Monarch, Regal Medical Group

San Bernardino/Riverside:

PrimeCare*, Desert Valley Medical Group*, St. Mary High Desert Medical Group*, Premier Healthcare*, Riverside Physician Network, Loma Linda Murrieta, Beaver Medical Group, Regal Medical Group, Choice Physicians Network, Heritage Provider Network

San Diego:

Mercy Physicians Medical Group, Primary Care Associates, Scripps Physicians Medical Group, Tri-Cities Medical Group, MultiCultural Primary Care Medical Group

* Prime Plan Providers



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California Market

California / Los Angeles

	Aetna Medicare Prime Plan (HMO) (H0523-061) ★ ★ ★	Aetna Medicare Choice Plan (PPO) (H5521-125) ★ ★ ★ ★ ☆
Why You Should Sell This Plan	Provider partnership plan offered through collaboration with HealthCare Partners (HCP) and Torrance Hospital IPA for improved care coordination and better access to care. Additional benefits include routine chiropractic visits, vision and optional supplemental benefits offered for hearing and dental. Simplified, enhanced formulary for 2017.	NEW PPO for 2017! 4.5-star PPO, competitive plan premium, no in-network medical deductible, access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage.
Monthly Premium	\$0	\$73
PCP In-Network	\$0	\$10
Specialist In-Network	\$0	\$40
Inpatient Hospital In-Network	\$0 per stay	\$225 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$2,800 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/\$5 copay
Tier 2 - Generic	\$5/\$10 copay	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance

Plan designs and service areas described in this document are pending government approval and are therefore subject to change. For producer use only. Confidential and Proprietary. 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.



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California Market

California / Los Angeles, Orange

Aetna Medicare Select Plan (HMO) (H0523-002)



Why You Should Sell This Plan

Access to a broader network, member access to providers in Los Angeles and Orange Counties, such as Monarch Health Plan, tied to their county residence. Optional supplemental benefits offered for hearing, dental, vision and unlimited worldwide emergency coverage. Simplified, enhanced formulary for 2017.

Monthly Premium	\$27
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$264 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$5,400 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance



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California Market

California / Orange

	Aetna Medicare Prime Plan (HMO) (H0523-060) ★ ★ ★	Aetna Medicare Choice Plan (PPO) (H5521-056) ★ ★ ★ ★ ★
Why You Should Sell This Plan	Provider partnership plan offered through collaboration with St. Joseph Hoag Health for improved care coordination and better access to care. Physicians and hospitals include St. Jude, Hoag, St. Joseph, Mission hospitals and affiliated doctors. “Get Healthy, Stay Healthy” benefits include chiropractic and podiatry services along with eyewear and hearing aid allowances. Simplified, enhanced formulary for 2017.	4.5-star PPO, competitive plan premium, no in-network medical deductible — access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer- sponsored coverage. Simplified, enhanced formulary for 2017.
Monthly Premium	\$0	\$107
PCP In-Network	\$0	\$10
Specialist In-Network	\$0	\$40
Inpatient Hospital In-Network	\$0 per stay	\$250 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$1,950 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/\$5 copay
Tier 2 - Generic	\$5/\$10 copay	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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California Market

California / San Diego

	Aetna Medicare Select Plan (HMO) (H0523-052) ★ ★ ★	Aetna Medicare Choice Plan (PPO) (H5521-053) ★ ★ ★ ★
Why You Should Sell This Plan	Strong provider network with hospitals such as Scripps Green Hospital, Palomar, Pomerado and Alvarado. Optional supplemental benefits offered for dental and vision. Simplified, enhanced formulary for 2017 with no Rx deductible. Unlimited worldwide emergency coverage.	4.5-star PPO, competitive plan premium, no in-network medical deductible. Access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage. Simplified, enhanced formulary for 2017 with no Rx deductible.
Monthly Premium	\$0	\$73
PCP In-Network	\$0	\$10
Specialist In-Network	\$15	\$40
Inpatient Hospital In-Network	\$260 per day, days 1-7; \$0 per day, days 8-90	\$225 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$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/\$5 copay
Tier 2 - Generic	\$5/\$10 copay	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance

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California Market

California / San Bernardino

Aetna Medicare Prime Plan (HMO) (H0523-063)



Why You Should Sell This Plan

Provider partnership plan offered through collaboration with **PrimeCare, Desert Valley Medical Group and St. Mary High Desert Medical Group** for improved care coordination and better access to care. “Get Healthy, Stay Healthy” benefits include chiropractic and podiatry services along with eyewear, dental and hearing aid allowances. Simplified, enhanced formulary for 2017.

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$0 per stay
Out-of-pocket Maximum	\$2,950 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay
Tier 2 - Generic	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance



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California Market

California / Riverside, San Bernardino

	Aetna Medicare Select Plan (HMO) (H0523-022) ★ ★ ★	Aetna Medicare Choice Plan (PPO) (H5521-126) ★ ★ ★ ★ ★
Why You Should Sell This Plan	Access to long standing network of contracted physicians and hospitals throughout the Inland Empire, simplified, enhanced formulary for 2017, unlimited worldwide emergency coverage.	New PPO for 2017! 4.5-star PPO, competitive plan premium, no in-network medical deductible, access to a nationwide provider network, a great alternative option for clients with increasing Medicare Supplement premiums or clients losing their employer-sponsored coverage.
Monthly Premium	\$0	\$73
PCP In-Network	\$0	\$10
Specialist In-Network	\$0	\$40
Inpatient Hospital In-Network	\$50 per day, days 1-4; \$0 per day, days 5-90	\$225 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$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/\$5 copay
Tier 2 - Generic	\$5/\$10 copay	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance



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California Market

California / Kern

Aetna Medicare Select Plan (HMO) (H0523-031)



Why You Should Sell This Plan

Strong network through Bakersfield Family Medical Center, competitively priced plan, low MOOP, unlimited worldwide emergency coverage, eyewear allowance. Simplified, enhanced formulary for 2017.

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/\$5 copay
Tier 2 - Generic	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance