



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!

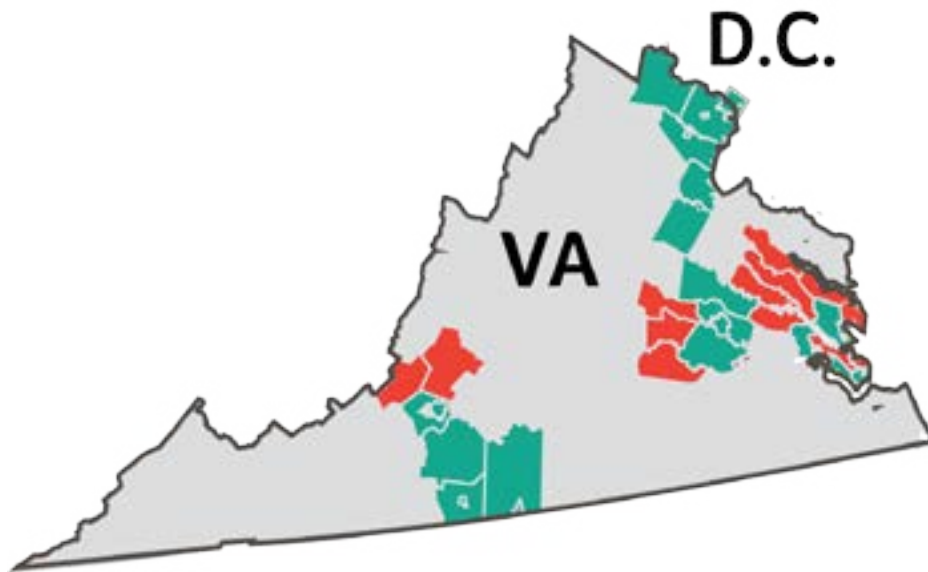
- Aetna Medicare Advantage plans (MA, MAPD) are available in 38 states plus D.C., and our standalone Medicare prescription drug plans (PDP) are in all 50 states.
- We have expanded products to 134 counties, 102 of them will have \$0 premium plans.*
- We have more \$0 premium plans than ever before – 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.



aetna[®]

Capitol

Capitol Market



Number of Medicare eligibles*

D.C. District of Columbia	89,978
VA Roanoke/Danville	118,556
VA Newport News/Hampton	96,480
VA Northern	308,442
VA Richmond	195,867
Total	809,323

Service Area:

D.C.: District of Columbia

VA: Alexandria City, **Amelia**, Arlington, **Botetourt**, Chesterfield, **Colonial Heights City**, **Craig**, Danville City, **Essex**, Fairfax, Fairfax City, Falls Church City, Franklin, Fredericksburg City, Gloucester, **Goochland**, Hampton City, Hanover, Henrico, Henry, **Hopewell City**, **James City**, **King and Queen**, **King William**, Loudoun, Manassas City, Manassas Park City, Martinsville City, **Mathews**, **Middlesex**, **New Kent**, Newport News City, Pittsylvania, **Poquoson City**, **Powhatan**, Prince William, Richmond City, Roanoke, Roanoke City, **Salem City**, Spotsylvania, Stafford, **Williamsburg City**, York

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



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Market Highlights

All plans include:

- 4.5-star PPO plan option with flexibility of out-of-network choice
- 4-star HMO plan with a low and predictable limit on members out-of-pocket exposure
- \$0 SilverSneaker membership
- National Rx coverage with a preferred pharmacy network
- Access to 24-hour Nurse Hotline

D.C.:

- \$0 preventive care and \$10 HMO PCP copay and \$20 PPO PCP copay
- Access to dental, vision and hearing aid benefits at an additional premium on the HMO
- \$0 SilverSneakers membership

Northern VA:

- Network includes the Inova Hospital System
- \$0 preventive care and \$10 HMO PCP and \$20 PPO PCP copay
- \$0 routine vision and hearing exams
- \$0 SilverSneakers membership

Richmond VA:

- 7 new expansion counties
- \$150 preventive dental allowance on HMO
- \$0 monthly premium HMO
- \$0 preventive care and \$10 HMO PCP copay and \$15 PPO PCP copay
- \$0 SilverSneakers membership

Strong Network

D.C.:

Network includes every hospital in the D.C. area

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 Hospitals" for 2015-2016, four years running. Includes the #1 network in the Washington, D.C., metro area (four years running) and #3 in the state of Virginia

Richmond VA:

Network includes both Bon Secours and HCA Hospital Systems

Value Proposition

The Capitol Market has expanded by 17 counties in 2017, and now covers 44 counties in the state of Virginia and the District of Columbia. We are establishing a larger Medicare-eligible audience in key counties, centered around the best care. We have an expansive provider network, including key hospital systems and physicians. New in 2017: to promote a healthy lifestyle, we now have the SilverSneakers brand offering \$0 fitness membership.



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Market Highlights (continued)

Newport News/Hampton VA:

- 7 new expansion counties
- \$0 monthly premium HMO
- \$0 preventive care and \$10 PCP copay HMO and PPO
- \$0 SilverSneakers membership

Danville VA:

- Low monthly premium HMO
- \$0 preventive care and \$5 PCP copay HMO and PPO
- \$0 SilverSneakers membership

Roanoke VA:

- 3 new expansion counties
- \$0 monthly premium HMO
- \$0 preventive care including \$0 labs HMO
- \$250 preventive dental allowance on HMO
- \$150 eye wear allowance on HMO
- \$10 PCP copay HMO and PPO
- \$0 SilverSneakers membership

Value Proposition

The Capitol Market has expanded by 17 counties in 2017, and now covers 44 counties in the state of Virginia and the District of Columbia. We are establishing a larger Medicare-eligible audience in key counties, centered around the best care. We have an expansive provider network, including key hospitals systems and physicians. New in 2017: to promote a healthy lifestyle, we now have the SilverSneakers brand offering \$0 fitness membership.

Strong Network

(continued)

Newport News VA:

- Network includes Riverside Hospital System

Roanoke VA:

- Network includes the Carilion Roanoke Health System and the Lewis-Gale Regional Health System HCA

Danville VA:

Network includes the LifePoint Hospitals, the Gateway Health Alliance Providers Group and Carilion Medical Associates



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District of Columbia / District of Columbia

	Aetna Medicare Standard Plan (HMO) (H3931-095) ★★★★	Aetna Medicare Premier Plan (PPO) (H5521-015) ★★★★☆
Why You Should Sell This Plan	4-star rated HMO, low PCP copay, low specialist copays, \$2 copay on Tier 1 preferred generic, strong network that includes every hospital in D.C. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply.	4.5-star rated PPO, \$2 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services.
Monthly Premium	\$46	\$88
PCP In-Network	\$10	\$20
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$300 per day, days 1-6; \$0 per day, days 7-90	\$285 per day, days 1-6; \$0 per day, days 7-90
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
Rx Deductable	\$385	\$100
Tier 1 - Preferred Generic	\$2/\$10 copay	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay	\$100 copay
Tier 5 - Specialty	25% coinsurance	31% coinsurance

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Northern Virginia / Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford

	Aetna Medicare Innovation Prime Plan (HMO) (H3931-096) ★★★★	Aetna Medicare Innovation Choice Plan (PPO) (H5521-027) ★★★★☆
Why You Should Sell This Plan	4-star rated HMO, \$2 copay on Tier 1 preferred generic, strong network that includes the Inova Hospital. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services.	4.5-star rated PPO, competitive out-of-pocket costs, \$2 copy on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services.
Monthly Premium	\$59	\$65
PCP In-Network	\$10	\$20
Specialist In-Network	\$40	\$50
Inpatient Hospital In-Network	\$300 per day, days 1-6; \$0 per day, days 7-90	\$285 per day, days 1-6; \$0 per day, days 7-90
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
Rx Deductible	\$300	\$0
Tier 1 - Preferred Generic	\$2/\$10 copay	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Drug	\$100/\$100 copay	\$100/\$100 copay
Tier 5 - Specialty	27% coinsurance	33% coinsurance

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Richmond VA / Chesterfield, Hanover, Henrico, Richmond City

New Counties for 2017 / Amelia, Colonial Heights City, Goochland, Hopewell City, King William, New Kent, Powhatan

	Aetna Medicare Select Plan (HMO) (H3931-098) ★★★★	Aetna Medicare Essential Plan (PPO) (H5521-082) ★★★★★
Why You Should Sell This Plan	4-star rated HMO, \$0 plan premium, \$2 copay for Tier 1 preferred generic. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services. \$150 preventive dental allowance included. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply.	4.5-star rated PPO, competitive out-of-pocket costs, \$2 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services.
Monthly Premium	\$0	\$55
PCP In-Network	\$10	\$15
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$300 per day, days 1-6; \$0 per day, days 7-90	\$279 per day, days 1-7; \$0 per day, days 8-90
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
Rx Deductible	\$300	\$0
Tier 1 - Preferred Generic	\$2/\$10 copay	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Drug	\$100/\$100 copay	\$100/\$100 copay
Tier 5 - Specialty	27% coinsurance	33% coinsurance

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Danville VA / Danville City, Henry, Martinsville City, Pittsylvania

Aetna Medicare Select Plan (HMO) (H3931-099)



Why You Should Sell This Plan

4-star rated HMO, lower copays for frequently used benefits, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, \$0 gym membership, members can focus on preventive care with \$0 services. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply.

Monthly Premium	\$28
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$279 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,300 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Rx Deductible	\$0
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay
Tier 4 - Non-Preferred Drug	\$100/\$100 copay
Tier 5 - Specialty	33% coinsurance



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Danville VA / Danville City, Pittsylvania

Aetna Medicare Essential Plan (PPO) (H5521-083)



Why You Should Sell This Plan

4.5-star rated PPO, competitive out-of-pocket costs, \$2 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services.

Monthly Premium	\$49
PCP In-Network	\$5
Specialist In-Network	\$25
Inpatient Hospital In-Network	\$225 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Rx Deductible	\$0
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay
Tier 4 - Non-Preferred Drug	\$100/\$100 copay
Tier 5 - Specialty	33% coinsurance



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Newport News/Hampton VA / Gloucester, Hampton City, Newport News City, York

New Counties for 2017 / Essex, James City, King and Queen, Mathews, Middlesex, Poquoson City, Williamsburg City

	Aetna Medicare Select Plan (HMO) (H3931-100)	Aetna Medicare Essential Plan (PPO) (H5521-084)
	★★★★	★★★★★
Why You Should Sell This Plan	4-star rated HMO, \$0 plan premium, \$2 copay on Tier 1 preferred generic, lower copays for frequently used benefits, \$0 gym membership, and members can focus on preventive care with \$0 services. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply.	4.5-star rated PPO, competitive out-of-pocket costs, \$2 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services.
Monthly Premium	\$0	\$45
PCP In-Network	\$10	\$10
Specialist In-Network	\$45	\$40
Inpatient Hospital In-Network	\$295 per day, days 1-6; \$0 per day, days 7-90	\$225 per day, days 1-6; \$0 per day, days 7-90
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
Rx Deductible	\$200	\$0
Tier 1 - Preferred Generic	\$2/\$10 copay	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Drug	\$100/\$100 copay	\$100/\$100 copay
Tier 5 - Specialty	29% coinsurance	33% coinsurance

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Roanoke VA / Franklin, Roanoke, Roanoke City
New Counties for 2017 / Botetourt, Craig, Salem City

	Aetna Medicare Select Plan (HMO) (H3931-101) ★★★★	Aetna Medicare Essential Plan (PPO) (H5521-102) ★★★★★
Why You Should Sell This Plan	4-star rated HMO, \$0 plan premium, lower copays for frequently used benefits, \$2 copay on Tier 1 preferred generic, \$0 gym membership, and members can focus on preventive care with \$0 services including labs. Access to our national seamless network. See any Aetna Medicare provider; plan referral rules apply.	4.5-star rated PPO, \$2 copay on Tier 1 preferred generic, national PPO provider access without a referral. Plan offers \$0 gym membership, and members can focus on preventive care with \$0 services.
Monthly Premium	\$0	\$49
PCP In-Network	\$10	\$10
Specialist In-Network	\$35	\$45
Inpatient Hospital In-Network	\$265 per day, days 1-6; \$0 per day, days 7-90	\$270 per day, days 1-7; \$0 per day, days 8-90
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
Rx Deductible	\$300	\$0
Tier 1 - Preferred Generic	\$2/\$10 copay	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47/\$47 copay	\$47/\$47 copay
Tier 4 - Non-Preferred Drug	\$100/\$100 copay	\$100/\$100 copay
Tier 5 - Specialty	27% coinsurance	33% coinsurance

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