



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





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**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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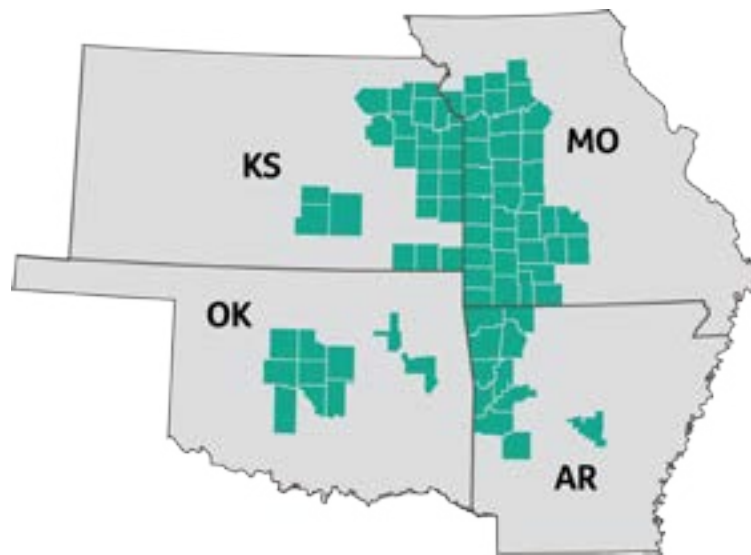
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# Heartland

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## Heartland Market



### Number of Medicare eligibles\*

AR Arkansas	204,914
KS Topeka	51,845
KS Wichita	98,950
KS/MO Joplin	54,725
KS/MO Kansas City	413,790
MO Southwest	155,301
OK Oklahoma City	219,106
OK Tulsa	119,459
<b>Total</b>	<b>1,318,090</b>

### Service Area:

- AR:** Benton, Carroll, Crawford, Franklin, Logan, Madison, Montgomery, Pulaski, Scott, Sebastian, Washington
- KS:** Allen, Anderson, Atchison, Bourbon, Butler, Cherokee, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Osage, Pottawatomie, Sedgwick, Shawnee, Wabaunsee, Wyandotte
- MO:** Barry, Barton, Bates, Benton, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Dallas, Greene, Henry, Hickory, Jackson, Jasper, Johnson, Laclede, Lafayette, Lawrence, Livingston, McDonald, Newton, Pettis, Platte, Polk, Ray, St. Clair, Saline, Stone, Taney, Vernon, Webster, Wright
- OK:** Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, Muskogee, Oklahoma, Pottawatomie, Tulsa

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

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## Heartland Market

### Market Highlights

- \$0 Tier 1 90-day supply at preferred pharmacies for select plans only
- Gap coverage for Tiers 1 and 2, plus no Part D deductible
- Free fitness and gym membership in partnership with SilverSneakers
- Dental (preventive) at no additional cost (select plans)
- Optional dental and vision (select plans)
- Extensive provider options
- Monthly OTC benefit (select plans)

### Value Proposition

\$0 premium plans, with year-over-year stable benefits. No medical or Part D deductibles, low affordable copays with access to a large network of providers. Many additional benefits, including dental, fitness, OTC at no additional cost

### Strong Network

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

#### **KS/MO: (All hospitals are in network for this service area)**

Includes University of Kansas Medical Center, St. Luke's Hospitals, North Kansas City Hospital, Centerpoint, Stormont Vail, Via Christi and Shawnee Mission Medical Center

#### **Southwest MO: (All major hospitals are in network for this service area)**

Includes Freeman Health System, Mercy, CoxHealth, Citizens Memorial Hospital and Barton County Memorial Hospital

#### **AR:**

Includes Arkansas Heart Hospital, Sparks Regional, St. Vincent, Mercy, Washington Regional Medical Center, Physicians' Specialty Hospital, Northwest Medical Center, Baptist Health Medical Center and Ozarks Community Hospital of Gravette

#### **OK:**

Includes Norman Regional, Bailey, Mercy, Integris, Muskogee, OSU Medical Center, Hillcrest, Oklahoma Surgical and Oklahoma Heart

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# Heartland Market

**Arkansas/Benton, Carroll, Crawford, Franklin, Logan, Madison, Montgomery, Pulaski, Scott, Sebastian, Washington  
Oklahoma/Canadian, Cleveland, Grady, Lincoln, Logan, Muskogee, Oklahoma, Pottawatomie, Tulsa**

## Advantra Freedom (PPO) (H1608-021)



### Why You Should Sell This Plan

Low PCP copay and MOOP with large provider network with freedom to choose any provider, dental allowance for preventive dental services, SilverSneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,800 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance



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# Heartland Market

Arkansas/Benton, Carroll, Crawford, Franklin, Logan, Scott, Sebastian, Washington

## Advantra Total Care (HMO) (H2663-029)



Why You Should Sell This Plan	\$0 plan premium, low PCP copay and MOOP, low Tier 1 and Tier 2 copay, SilverSneakers and regional HMO network
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance



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# Heartland Market

## Oklahoma/Canadian, Kingfisher, Logan, Oklahoma

### Coventry Total Care (HMO) (H2663-024)



#### Why You Should Sell This Plan

\$0 plan premium, low PCP copay and MOOP, low Tier 1 and Tier 2 copay, dental allowance for preventive services, SilverSneakers and access to Mercy Health System providers

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$325 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,900 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance

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# Heartland Market

**Kansas/Johnson, Miami**  
**Missouri/Bates, Cass, Clay, Jackson, Platte**

## Advantra Advantage (HMO) (H2663-026)



### Why You Should Sell This Plan

\$0 premium, low PCP copays with regional HMO network of providers, low Tier 1 and Tier 2 retail pharmacy copays and SilverSneakers gym access

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generics	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance

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# Heartland Market

**Kansas/Allen, Bourbon, Douglas, Johnson, Leavenworth, Linn, Miami Missouri/Bates, Benton, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Livingston, Pettis, Platte, Ray, Saline, Vernon**

## Advantra Freedom (PPO) (H1608-016)



### Why You Should Sell This Plan

This \$0 PPO plan was the top-selling plan in these counties for 2016 and will remain a very competitive option for agents in 2017. Large networks, no referrals, no deductible on Part D, stable benefits and many extras. Large provider network with freedom to choose any provider, SilverSneakers gym access , Low Tier 1 and Tier 2 retail pharmacy copays

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,200 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance

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## Heartland Market

**Kansas/Allen, Anderson, Atchison, Bourbon, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Linn, Miami, Shawnee Missouri/Bates, Benton, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Livingston, Pettis, Platte, Ray, Saline, Vernon**

### Advantra Freedom Plus (PPO) (H1608-023)



#### Why You Should Sell This Plan

Affordable PPO plan with many extras, including preventive dental allowance, no deductibles, low copays and low MOOP

Monthly Premium	\$40
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,500 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance



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# Heartland Market

**Kansas/Jackson, Jefferson, Osage, Pottawatomie, Shawnee, Wabaunsee**

**Coventry Total Care (PPO) (H1608-024)**



**Why You Should Sell This Plan**

Low PCP copay with PCP-coordinated-care treatment plans, dental allowance for preventive dental services, SilverSneakers gym access

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day, days 1-4; \$0 per day, days 5-90
Out-of-pocket Maximum	\$5,500 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance

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# Heartland Market

**Kansas/Cherokee, Labette, Montgomery**

**Missouri/Barry, Barton, Cedar, Christian, Dade, Dallas, Greene, Hickory, Jasper, Laclede, Lawrence, McDonald, Newton, Polk, St. Clair, Stone, Taney, Webster, Wright**

**Advantra Freedom (PPO) (H1608-018)**



**Why You Should Sell This Plan**

Low PCP copay and MOOP with large provider network with freedom to choose any provider, dental allowance for preventive dental services, SilverSneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays

Monthly Premium	\$29
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$340 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,200 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance

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## Heartland Market

**Missouri/Barry, Barton, Cedar, Christian, Dade, Dallas, Greene, Hickory, Jasper, Laclede, Lawrence, Newton, Polk, Stone, Taney, Webster, Wright**

	<b>Coventry Advantage Plus (HMO-POS)</b> ★★★★★ (H2663-023)	<b>Coventry Advantage (HMO)</b> ★★★★★ (H2663-021)	<b>Coventry Advantage (no drug) (HMO)</b> ★★★★★ (H2663-022)
<b>Why You Should Sell This Plan</b>	HMO-POS with \$0 plan premium that includes out-of-network flexibility, low PCP, low Tier 1 and Tier 2 copays, \$0 90-day supply for Tier 1 with large network and SilverSneakers	Low PCP copay, large HMO network, low Tier 1 and Tier 2 retail pharmacy copay, \$0 for 90-day supply on Tier 1, dental allowance for preventive dental services and SilverSneakers	\$0 plan premium, dental allowance and SilverSneakers
Monthly Premium	\$0	\$23	\$0
PCP In-Network	\$5	\$5	\$5
Specialist In-Network	\$40	\$45	\$25
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90	\$300 per day, days 1-5; \$0 per day, days 6-90	\$200 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,900 In-Network/\$10,000 Combined	\$4,300 In-Network	\$3,600 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay	\$2/\$10 copay	N/A
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 copay	N/A
Tier 3 - Preferred Brand	\$47 copay	\$47 copay	N/A
Tier 4 - Non-Preferred Drug	\$100 copay	\$100 copay	N/A
Tier 5 - Specialty	33% coinsurance	33% coinsurance	N/A

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# Heartland Market

**Kansas/Butler, Harvey, Sedgwick**

	<b>Coventry Medicare Advantage Total Care (HMO)</b> ★★★★★ (H2663-028)	<b>Coventry Medicare Advantage (PPO)</b> ★★★★★ (H1608-017)
<b>Why You Should Sell This Plan</b>	\$0 plan premium, low PCP copay with PCP-coordinated-care, low Tier 1 and Tier 2 copay, dental allowance for preventive services, SilverSneakers and regional HMO network	\$0 plan premium, large network of providers, low PCP copay, low Tier 1 and Tier 2 copay and SilverSneakers
Monthly Premium	\$0	\$0
PCP In-Network	\$5	\$10
Specialist In-Network	\$45	\$50
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,700 In-Network	\$6,400 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 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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# Heartland Market

**Kansas/Butler, Harvey, Johnson, Miami, Sedgwick, Wyandotte**

**Missouri/Bates, Cass, Clay, Jackson, Platte**

**Oklahoma/Canadian, Kingfisher, Logan, Oklahoma**

**Coventry Select (no drug) (HMO) (H2663-025)**



<b>Why You Should Sell This Plan</b>	
Monthly Premium	\$0 plan premium, dental allowance and SilverSneakers
PCP In-Network	\$0
Specialist In-Network	\$5
Inpatient Hospital In-Network	\$20
Out-of-pocket Maximum	\$250 per day, days 1-6; \$0 per day, days 7-90
Prescription Drugs	\$3,600 In-Network
	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	N/A
Tier 2 - Generics	N/A
Tier 3 - Preferred Brand	N/A
Tier 4 - Non-Preferred Drug	N/A
Tier 5 - Specialty	N/A