



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





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- 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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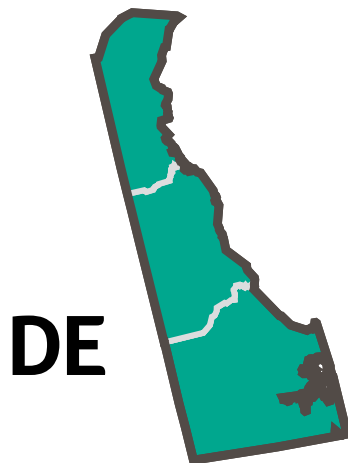
Medicare Advantage Plans
An Aetna Company

Keystone

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Keystone Market

(DELAWARE)



Number of Medicare eligibles*

Delaware (DE)	184,580
Total	184,580

Service Area:

DE: Kent, New Castle, Sussex

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

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Keystone Market

Market Highlights

DE:

- Only \$0 premium plan in Delaware with a broad network
- \$0 premium plan being introduced to Sussex County for 2017
- Free fitness and gym membership in partnership with Silver&Fit - including multifacility usage
- Seamless multistate network access
- Optional dental benefits
- Strong network access
- HMO and PPO options available in all three counties for 2017
- 4 and 4.5-star CMS rating for Aetna Medicare Advantage HMO and PPO plans

Value Proposition

Our 2017 HMO and PPO mix gives us our most competitive and balanced portfolio ever in Delaware. We can deliver \$0 premium plans to mid-level cost to value plans with access to the most prominent physicians and hospitals in the state. This area has something for every MAPD buyer.

Strong Network

St. Francis Hospital-Wilmington, Christiana Hospital, Alfred I. duPont Hospital for Children, Beebe Medical Center, Nanticoke Memorial Hospital and Bayhealth Milford Memorial Hospital

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Keystone Market

Delaware/Kent, New Castle, Sussex

	Aetna Medicare Choice Plan (HMO) (H3931-104) ★★★★	Aetna Medicare Standard Plan (HMO) (H3931-102) ★★★★
Why You Should Sell This Plan	Newly introduced in 2016, this \$0 premium plan became a popular option for beneficiaries in Delaware. Robust network with strong benefit proposition. Will now be offered in all three counties for 2017!	Traditionally, our top selling plan in Delaware and will now be offered in all three counties for 2017. Delivers attractive benefit copay structure in both the medical and drug parts of the plan. Offers the strongest network access of any carrier in the state and seamless multistate network access
Monthly Premium	\$0	\$78
PCP In-Network	\$10	\$10
Specialist In-Network	\$35	\$50
Inpatient Hospital In-Network	\$550 per stay	\$275 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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
Both plans include Tiers 1 and 2 prescription gap coverage	This plan has a \$985 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services.	

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Keystone Market

Delaware/Kent, New Castle, Sussex

Aetna Medicare Premier Plan (PPO) (H5521-095)



Why You Should Sell This Plan

This PPO will be in all three counties for 2017! Attractive MAPD for those coming off group retiree coverage or interested in seamless multistate network. Robust package of benefits including vision, hearing and fitness coverage

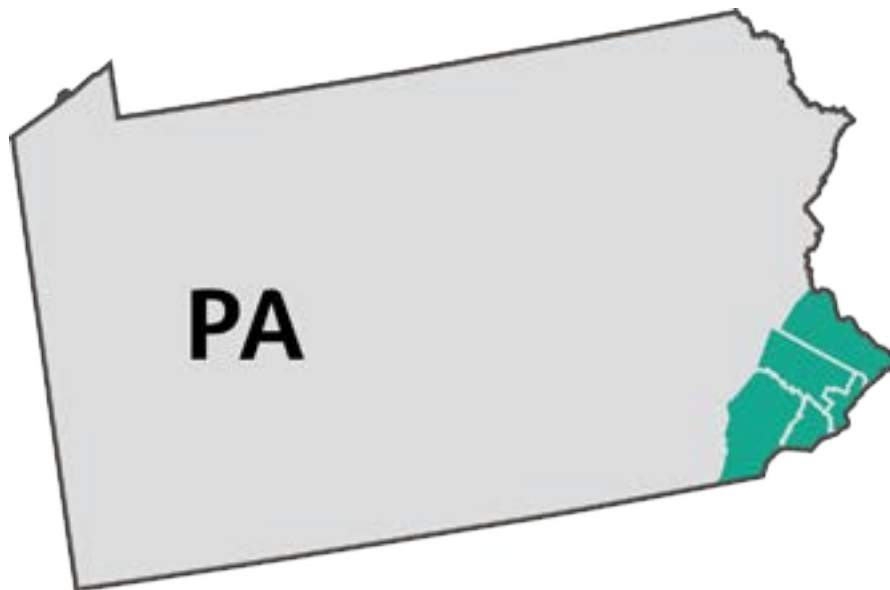
Monthly Premium	\$119
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$195 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	Preferred Pharmacies/ 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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

(SOUTHEAST PA)



Number of Medicare eligibles*

Southeast PA (SEPA)	
Philadelphia	716,816
Total	716,816

Service Area:

SEPA: Bucks, Chester, Delaware, Montgomery, Philadelphia

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

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Keystone Market

Market Highlights

Southeast PA:

- The only \$0 premium MAPD in the market with the broadest provider network
- Main Line Health System in Philadelphia region brings a high-quality benefit proposition with a low premium. Focused on local convenience, quality and collaboration for better health outcomes
- 4 and 4.5-star CMS rating for Aetna Medicare Advantage HMO and PPO plans
- Strong network access
- Part D Rx coverage with low copays
- No referrals needed for specialists on Coventry Advantra plans
- 4-star CMS rating for Coventry Advantra HMO and PPO plans
- Free fitness & gym membership in partnership with Silver&Fit - including multifacility usage
- Dual-eligible Special Needs plan available

Value Proposition

The combined portfolio of Coventry Advantra and Aetna MAPD gives us one of our most competitive and balanced portfolio's in many years in this area. We can deliver \$0 premium plans to mid-level cost to value plans with access to the most prominent physicians and hospitals in the area. This area has something for every MAPD buyer.

Strong Network

Southeast PA (SEPA):

Includes Hospital of the University of Pennsylvania, Main Line Health System, Thomas Jefferson University Hospital, Crozer-Keystone Health System, Aria Health, St. Mary Medical Center, Abington Memorial Hospital, Doylestown Hospital, Chester County Hospital, Einstein Medical Center, Roxborough Memorial Hospital and Grand View Health

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Keystone Market

Southeast Pennsylvania/Bucks, Chester, Delaware, Lehigh, Montgomery, Northampton, Philadelphia

Aetna Medicare Choice Plan (HMO) (H3931-112)



Why You Should Sell This Plan

New for 2017. \$0 premium plan tied to the Aetna brand. Great for clients looking for \$0 premium, value conscious consumers. Deductible only applies to limited number of benefits (see below)

Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$550 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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	27% coinsurance

This plan includes Tiers 1 and 2 prescription gap coverage

This plan has a \$1050 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services. This plan includes a \$275 Rx deductible for Tiers 3-5.

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Keystone Market

Southeast Pennsylvania/Chester, Delaware, Montgomery

Aetna Medicare Main Line Prime Health Plan (HMO) (H3931-105)



Why You Should Sell This Plan

This plan was new for 2016 and became a top-selling plan in the Philadelphia region. Continued strength projected for 2017 with no change in premium and plan enhancements. This exclusive partnership delivers a higher level of proactive, coordinated, patient-centered care for a low premium. This, in partnership with one of the premier health systems in the region - Main Line Health System

Monthly Premium	\$12
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$215 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Pennsylvania/Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Cameron, Carbon, Centre, Chester, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, **McKean**, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, **Potter**, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

Aetna Medicare Gold Plan (PPO) (H5521-122)



Why You Should Sell This Plan

This plan provides a true national provider network with a 4.5-STAR rating. Highly attractive plan for age-ins.

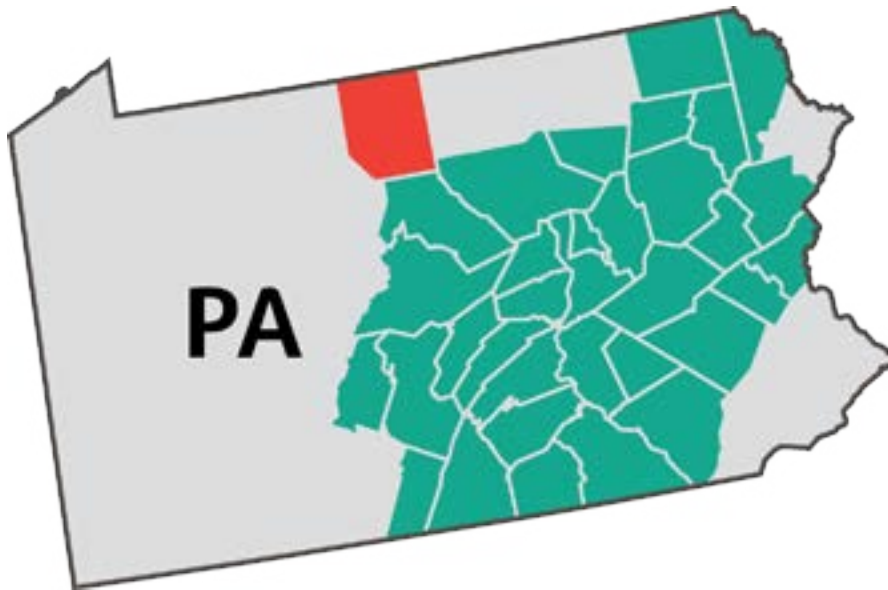
Monthly Premium	\$159
PCP In-Network	\$0
Specialist In-Network	\$25
Inpatient Hospital In-Network	\$300 per stay
Out-of-pocket Maximum	\$4,500 In-Network/\$7,500 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - 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
This plan includes Tiers 1 and 2 prescription gap coverage	

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Keystone Market

(Central PA)



Number of Medicare eligibles*

Central PA	
Harrisburg	419,432
Lehigh Valley	258,369
Northeastern	243,232
State College	79,230
Total	1,000,263

Service Area:

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, **Potter**, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York

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

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Keystone Market

Market Highlights

Central PA:

- The only \$0 premium MAPD in the market with the broadest provider network
- Pinnacle Health System in Central PA brings a high-quality benefit proposition with a low premium. Focused on local convenience, quality and collaboration for better health outcomes
- Free fitness and gym membership in partnership with Silver&Fit - including multifacility usage
- Strong network access
- Part D Rx coverage with low copays
- No referrals needed for specialists on Coventry Advantra plans
- 4-star CMS rating for Coventry Advantra HMO and PPO plans
- 4-star CMS rating for Aetna Medicare Advantage HMO and PPO plans
- Dual-eligible Special Needs plan available

Value Proposition

We continue to deliver a portfolio in this geographic area that offers highly competitive low cost, mid-level cost and value cost options. We deliver strong access to physicians and hospitals in the area. And we are delivering \$0 premium with no deductible for the 10th year in a row. This portfolio offers something for every type of MAPD buyer.

Strong Network

Central PA (CPA):

Includes Lancaster General Hospital, WellSpan Health, PinnacleHealth System, Summit Health, Lehigh Valley Health Network, Reading Hospital and Hershey Medical Center

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Keystone Market

Central Pennsylvania/Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Monroe, Montour, Northampton, Northumberland, Perry, **Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York**

Advantra Silver (PPO) (H5522-004)



Why You Should Sell This Plan

The top-selling plan in Central Pennsylvania that delivers \$0 premium for the 10th year in a row - \$0 plan premium, low copay structure in both medical and drug with the strongest network in the area

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
All Rx copays are representative of a one-month supply.	
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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Central Pennsylvania/Cumberland, Dauphin

Aetna Medicare PinnacleHealth Prime Plan (HMO) (H3931-091)



Why You Should Sell This Plan

Winner of the Senior Gold Choice Award for 2016 for Excellence in Medicare Plan Benefits, Value and Performance. This exclusive partnership delivers a higher level of proactive, coordinated, patient-centered care in a \$0 premium plan. This, in partnership with the premier hospital system in Central Pennsylvania - PinnacleHealth System. Voted #1 health system in Central PA in Harrisburg Magazine's Simply the Best campaign.

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$190 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Central Pennsylvania/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, **Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, York**

Advantra Silver Plus (HMO) (H3959-039)



Why You Should Sell This Plan

This was a new plan for 2015 and continued to be popular with our beneficiaries for 2016. We expect the same for 2017. Enhanced copay structure in both medical and drug. This plan solidifies our position in the mid-level pricing category amongst our peers.

Monthly Premium	\$61
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$175 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Central Pennsylvania/Berks, Carbon, Cumberland, Dauphin, Lancaster, Lebanon, Lehigh, Monroe, Northampton, Schuylkill

Aetna Medicare Standard Plan (HMO) (H3931-070)



Why You Should Sell This Plan

Reduced premium by 30% for 2017! This is an attractive plan for those who don't want \$0 premium but want a strong blend of premium to value. Lower copays for 2017 in both the medical and drug benefits. This plan will not have any peers in the competitive landscape.

Monthly Premium	\$49
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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	31% coinsurance

This plan includes Tiers 1 and 2 prescription gap coverage

This plan includes a \$100 Rx deductible for Tiers 3-5.

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Keystone Market

Central Pennsylvania/Blair, Carbon, Centre, Clinton, Columbia, Huntingdon, Juniata, Lackawanna, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northumberland, **Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming**

Advantra Northern Pennsylvania Gold (HMO) (H3959-037)



Why You Should Sell This Plan

Our top-selling plan in the northern tier counties of Central Pennsylvania! \$0 plan premium, low PCP copay and a high- quality benefit proposition

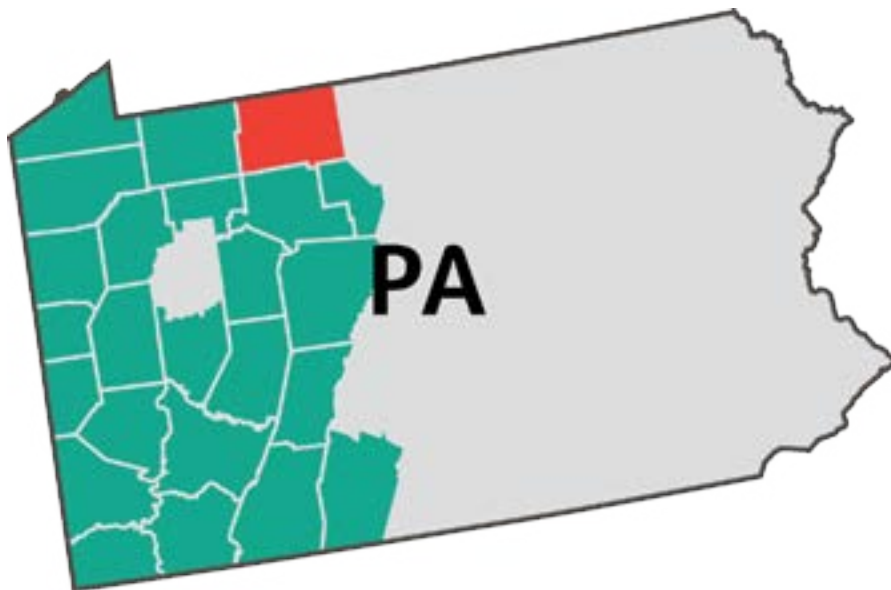
Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	Preferred Pharmacies/ Non-Preferred Pharmacies
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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

(Western PA)



Number of Medicare eligibles*

Western PA	
PA Pittsburgh	739,803
PA Erie	76,136
Total	815,939

Service Area:

WPA: Allegheny, Armstrong, Beaver, Bedford, Butler, Cambria, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Venango, Washington, Warren, Westmoreland

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

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Keystone Market

Market Highlights

Western PA:

- The only \$0 premium MAPD in the market with the broadest provider network
- Improved benefits for 2017
- Improved prescription drug coverage and copays
- Three **NEW** exclusive high value network Prime HMO plans at \$0 premium
- **NEW** Aetna PPO plan with national network
- 1 new county in WPA: McKean
- \$0 premium plans with prescription coverage for the 12th consecutive year
- 4-star CMS rating for HMO and PPO plans
- \$0 fitness club membership with multifacility access – Coventry exclusive
- Value-added benefits including vision, hearing and dental on most plans
- Great selection of low-cost, high-value health plans
- Dual-eligible Special Needs Plan available in Erie and Fayette Counties

Value Proposition

Solid and consistent portfolio of plan options to satisfy your clients' needs. Local health care delivery, benefit design and broker service combined with national expertise. Partnering with local health systems to provide new plan benefits with \$0 premium. Focused on local quality providers and collaboration for better health care outcomes for your clients.

Strong Network

Western PA:

- All UPMC Health System and Allegheny Health Network locations. This is not a complete listing of the participating hospitals. Contact the local market for details
- Seamless three-state network: Pennsylvania members may use providers in Ohio and West Virginia as long as they are in our Coventry Medicare network, which includes Cleveland Clinic and University Health System

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Keystone Market

Western Pennsylvania/Allegheny

	Advantra Choice Plan (HMO) (H3959-043) ★★★★★	Advantra Silver (HMO) (H3959-010) ★★★★★
Why You Should Sell This Plan	Great for clients looking for \$0 premium, value-conscious consumers. Tiers 1 and 2 prescription gap coverage. Deductible only applies to limited number of benefits (see below)	Great HMO plan with a strong value proposition for the premium; strong hospital network. Tiers 1 and 2 prescription gap coverage
Monthly Premium	\$0	\$29
PCP In-Network	\$15	\$10
Specialist In-Network	\$45	\$40
Inpatient Hospital In-Network	\$550 per stay	\$200 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan has a \$1,025 deductible, which applies only to the following services: inpatient and outpatient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services.

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Keystone Market

Western Pennsylvania/Allegheny

	Advantra Gold (HMO) (H3959-001) ★★★★★	Advantra Silver (PPO) (H5522-018) ★★★★★
Why You Should Sell This Plan	Popular HMO product; improved premium, specialist, inpatient and Rx copays; \$5 PCP copay; dental and vision benefits. Tiers 1 and 2 prescription gap coverage	Improved premium and benefits. Midpoint PPO option with no in-network deductible and strong network access. Tiers 1 and 2 prescription gap coverage
Monthly Premium	\$109	\$69
PCP In-Network	\$5	\$5
Specialist In-Network	\$35	\$35
Inpatient Hospital In-Network	\$295 per stay	\$150 per day, days 1-4; \$0 per day, days 5-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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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Keystone Market

Western Pennsylvania/Fayette

Advantra Fayette Prime (HMO) (H3959-044)



Why You Should Sell This Plan

High Value Network; built in partnership with Fayette Regional Health System with great benefits; low monthly premium and PCP copays. Focused on local convenience, quality and collaboration for better health outcomes for your clients. Better value than competitor plans. Tiers 1 and 2 prescription gap coverage

Monthly Premium	\$29
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$400 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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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Keystone Market

Western Pennsylvania/Butler

Advantra Butler Prime (HMO) (H3959-047)



Why You Should Sell This Plan

NEW High Value Network plan built in partnership with Butler Medical System with great benefits; \$0 monthly pay premium and low copays. Focused on local convenience, quality and collaboration for better health outcomes for your clients. Better value than competitor plans. Tiers 1 and 2 prescription gap coverage. Your clients will want to see this plan

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$290 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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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Keystone Market

Western Pennsylvania/Green, Washington

Advantra Washington Prime (HMO) (H3959-046)



Why You Should Sell This Plan

NEW High Value Network plan built in partnership with Washington Health System with great benefits; \$0 monthly pay premium and low copays. Focused on local convenience, quality and collaboration for better health outcomes for your clients. Better value than competitor plans. Tiers 1 and 2 prescription gap coverage. Your clients will want to see this plan

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$325 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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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Keystone Market

Western Pennsylvania/Clearfield, Elk, Jefferson

Advantra Penn Highlands Prime (HMO) (H3959-045)



Why You Should Sell This Plan

NEW High Value Network plan built in partnership with Penn Highlands Healthcare System with great benefits; \$0 monthly pay premium and low copays. Focused on local convenience, quality and collaboration for better health outcomes for your clients. Better value than competitor plans. Tiers 1 and 2 prescription gap coverage. Your clients will want to see this plan

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$400 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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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Keystone Market

Western Pennsylvania/Armstrong, Beaver, Bedford, Butler, Cambria, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, McKean, Mercer, Somerset, Venango, Warren, Washington, Westmoreland

	Advantra Silver (HMO) (H3959-011)* ★★★★★	Advantra Silver (PPO) (H5522-005) ★★★★★	Advantra Gold (HMO) (H3959-002) ★★★★★
Why You Should Sell This Plan	Lead HMO product with a \$0 premium for the 12th consecutive year, includes Part D coverage. Great for retention and new sales, lower copays for medical and prescription drug, Tiers 1 and 2 prescription gap coverage	Excellent value PPO product in the market with lower PCP, specialist and prescription drug copays; Tiers 1 and 2 prescription gap coverage	Popular with new members. Lower copays for frequently used services; Tiers 1 and 2 prescription gap coverage. \$5 PCP copay; inpatient hospital copay per stay
Monthly Premium	\$0	\$74	\$135
PCP In-Network	\$20	\$5	\$5
Specialist In-Network	\$45	\$40	\$20
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90	\$195 per day, days 1-5; \$0 per day, days 6-90	\$175 per stay
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network/\$10,000 Combined	\$6,200 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 copay	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance	33% coinsurance

*Includes Wyoming County

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Keystone Market

Western Pennsylvania/Cameron, Erie, Forest, **McKean**, Mercer, Venango, Warren

Advantra Silver Plus (HMO) (H3959-032)



Why You Should Sell This Plan

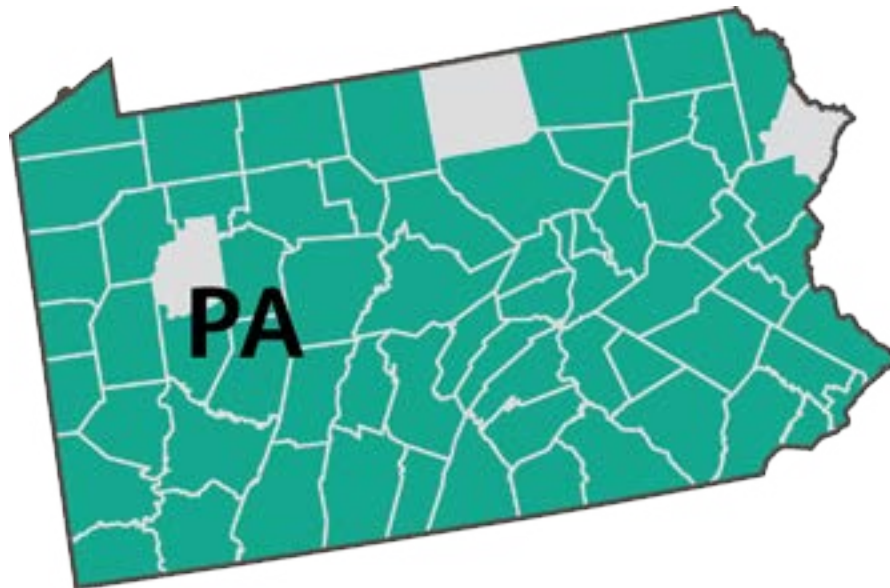
Excellent value; best selling HMO product; better price than competitors; lower premium, PCP and hospital copay per stay. Improved prescription drug copays, Tiers 1 and 2 prescription gap coverage

Monthly Premium	\$39
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$350 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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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Keystone Market

(Other Offerings in Pennsylvania)



With Medicare Advantage plans being so popular in Pennsylvania and various opportunities, niches and segments throughout the Commonwealth, Aetna has products geared for each of them. These plans are presented on the following pages. Our most popular products for new sales are presented on pages 104-113 for WPA and pages 92-103 for Eastern PA.

Service Area:

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

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Keystone Market

Southeast Pennsylvania/Bucks, Chester, Montgomery

Advantra Silver (HMO) (H3959-033)



Why You Should Sell This Plan

Stability. This plan has been in the market for it's 7th year in a row at a low premium with strong benefits. One of the last remaining \$0 premium plans in this market

Monthly Premium	\$0
PCP In-Network	\$30
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$200 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Southeast Pennsylvania/Delaware, Philadelphia

Advantra Silver (HMO) (H3959-031)



Why You Should Sell This Plan

Stability. Consistently a top performer in the Philadelphia region. Continues to offer a low premium for a very competitive value proposition. A Coventry stalwart for 7 years in the Philadelphia region

Monthly Premium	\$29
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$200 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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	26% coinsurance

This plan includes Tiers 1 and 2 prescription gap coverage

This plan includes a \$325 Rx deductible for Tiers 3-5.

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Keystone Market

Southeast Pennsylvania/Bucks, Chester, Delaware, Montgomery, Philadelphia

Advantra Gold (PPO) (H5522-014)



Why You Should Sell This Plan

Freedom to choose providers in and out of network — one of the best PPOs in the area based on price, benefits and access to providers at low copays

Monthly Premium	\$113
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$150 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Central Pennsylvania/Adams, Blair, Carbon, Centre, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, **Potter, Schuylkill, Snyder, Sullivan, Susquehanna, Wayne, Wyoming, York**

Advantra Gold (PPO) (H5522-002)



Why You Should Sell This Plan

One of the best-selling plans in Central Pennsylvania at this price point. Attractive to those coming off employer group plans or group retiree programs. A perceived affordable premium to that segment with \$0 PCP copay, strong network, low per stay inpatient hospital, dental, vision and a free fitness membership

Monthly Premium	\$125
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per stay
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Central Pennsylvania/Berks, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Mifflin, Perry, Potter, Snyder, Susquehanna, Wayne, Wyoming, York

Advantra Silver Plus (PPO) (H5522-013)



Why You Should Sell This Plan

One of the best valued MAPD PPO plans in Central Pennsylvania. Attractive to those coming off employer group plans or group retiree programs. A perceived affordable premium to that segment with low copay structure in medical and Rx, strong network, PER STAY inpatient hospital and a free fitness membership

Monthly Premium	\$84
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$425 per stay
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Southeast Pennsylvania/Bucks

Aetna Medicare Basic Plan (HMO) (H3931-055)



Why You Should Sell This Plan

A good choice for VA and PACE (Pennsylvania SPAP) eligibles as it is medical only and gives access to a strong network. No premium increase for 2017

Monthly Premium	\$42
PCP In-Network	\$30
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$279 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	N/A
Tier 1 - Preferred Generic	N/A
Tier 2 - Generic	N/A
Tier 3 - Preferred Brand	N/A
Tier 4 - Non-Preferred Drug	N/A
Tier 5 - Specialty	N/A

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Keystone Market

Southeast Pennsylvania/Philadelphia

Aetna Medicare Standard Plan (HMO) (H3931-065)



Why You Should Sell This Plan

Strong network and a competitive premium with no increase for 2017! Attractive drug program and a high quality benefit proposition versus its peers in the region

Monthly Premium	\$99
PCP In-Network	\$25
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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	27% coinsurance

This plan includes Tiers 1 and 2 prescription gap coverage

This plan includes a \$275 Rx deductible for Tiers 3-5.

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Keystone Market

Southeast Pennsylvania/Bucks, Chester, Delaware, Montgomery

	Aetna Medicare Premier Plan (HMO) (H3931-004) ★★★★	Aetna Medicare Standard Plan (HMO) (H3931-064) ★★★★
Why You Should Sell This Plan	The focus of this offering is retention and stability to those who are enrolled in it currently. Has served our membership well for many years	Strong network, with a good mix of value to benefits. Another plan in the portfolio that may attract those coming off employer group and employer group retiree plans. Has a market life cycle of over 7 years so far
Monthly Premium	\$199	\$99
PCP In-Network	\$5	\$25
Specialist In-Network	\$30	\$50
Inpatient Hospital In-Network	\$220 per day, days 1-6; \$0 per day, days 7-90	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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	28% coinsurance
Both plans include Tiers 1 and 2 prescription gap coverage		This plan includes a \$225 Rx deductible for Tiers 3-5.

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Keystone Market

Central Pennsylvania/Berks, Carbon, Lancaster, Lebanon, Lehigh, Monroe, Northampton, Schuylkill

Aetna Medicare Premier Plan (PPO) (H5521-012)



Why You Should Sell This Plan

The focus of this offering is retention and stability to those who are enrolled in it currently. Has served our membership well for many years

Monthly Premium	\$119
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$195 per day, days 1-8; \$0 per day, days 9-90
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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

This plan includes Tiers 1 and 2 prescription gap coverage

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Keystone Market

Western and Central Pennsylvania/Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Butler, Cambria, 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, McKean, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

Advantra Basic Medical (HMO) (H3959-041) ★★★★★	
Why You Should Sell This Plan	Medical coverage only; may be beneficial for VA and PACE eligibles. Reduced premium to \$0
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$215 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	N/A
Tier 2 - Generic	N/A
Tier 3 - Preferred Brand	N/A
Tier 4 - Non-Preferred Drug	N/A
Tier 5 - Specialty	N/A

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Keystone Market

Pennsylvania/Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Cameron, Carbon, Centre, Chester, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Delaware, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, **McKean**, Mercer, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, **Potter**, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York

Aetna Medicare Gold Plan (PPO) (H5521-122)



Why You Should Sell This Plan

This plan provides a true national provider network with a 4.5-STAR rating. Highly attractive plan for age-ins. Tier 1 and 2 prescription gap coverage

Monthly Premium	\$159
PCP In-Network	\$0
Specialist In-Network	\$25
Inpatient Hospital In-Network	\$300 per stay
Out-of-pocket Maximum	\$4,500 In-Network/\$7,500 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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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Keystone Market

Western and Central Pennsylvania/Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bucks, Butler, Cambria, Carbon, Centre, Chester, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Delaware, Fayette, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lycoming, McKean, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Warren, Washington, Wayne, Westmoreland, Wyoming, York

AdvantraOne (PPO) (H5522-017)



Why You Should Sell This Plan

Niche product with monthly Part B premium giveback of \$60. Good for clients who use fewer services and want to pay less premium. Tier 1 and 2 prescription gap coverage

Monthly Premium	\$23
PCP In-Network	\$35
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$540 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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	25% coinsurance

This plan includes a \$400 Rx deductible for Tiers 3-5.

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Keystone Market

Southeastern Pennsylvania/Bucks, Delaware, Montgomery, Philadelphia

Advantra Cares (HMO SNP) (H3959-035)



Why You Should Sell This Plan	\$0 premium dual eligible special needs plan, \$25 over-the-counter (OTC) Rx card, dental, vision, transportation and free fitness benefits
Monthly Premium	\$25.90
PCP In-Network	20% coinsurance
Specialist In-Network	20% coinsurance
Inpatient Hospital In-Network	\$0 per day, days 1-60; \$289 per day, days 61-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic and Brand	Up to 25% coinsurance

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Keystone Market

Pennsylvania/Berks, Erie, Fayette, Lehigh, Northampton

Advantra Cares (HMO SNP) (H3959-036)



Why You Should Sell This Plan

Improved benefits.

\$0 premium dual eligible special needs plan that will have enhanced benefits for 2017. Increased over-the-counter (OTC) Rx card to \$60. Strongest dual eligible network amongst its peers with dental, vision transportation and free fitness benefits

Monthly Premium	\$33.40
PCP In-Network	20% coinsurance
Specialist In-Network	20% coinsurance
Inpatient Hospital In-Network	\$0 per day, days 1-60; \$289 per day, days 61-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic and Brand	Up to 25% coinsurance

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Keystone Market

(West Virginia)



Number of Medicare eligibles*

West Virginia	
WV Charleston	235,107
WV Highlands	141,402
Total	376,509

Service Area:

WV: Barbour, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, Mercer, Monongalia, Morgan, Nicholas, Ohio, Pleasants, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzel, Wirt, Wood, Wyoming

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

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Keystone Market

Market Highlights

West Virginia:

- \$0 premium HMO or high deductible HMO plan with prescription coverage
- NEW Advantra One PPO plan with \$50 Part B premium giveback (SWV)
- NEW Advantra Choice \$0 premium HMO plan
- No specialist referrals required on HMOs
- 4-star CMS Star Rating for PPO plan
- \$0 fitness club membership with multi-facility access — Coventry exclusive
- 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 Health System
- \$0 annual vision and hearing exam

Value Proposition

Solid and consistent portfolio of \$0 premium and mid-level plan options. Something for all of your clients. Local health care delivery, plan development and broker service combined with national expertise. Better benefits and value for your clients.

Strong Network

West Virginia:

- Beckley ARH Hospital, Bluefield Regional Medical Center, Cabell Huntington Hospital, Camden-Clark Memorial Hospital, Charleston Area Medical Center, Davis Memorial, Fairmont General, Greenbrier Valley, Ohio Valley Medical Center, Raleigh General, Weirton Medical Center, West Virginia University Hospitals. Please ask local market for the full listing of 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; includes Cleveland Clinic and University Health System

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Keystone Market

West Virginia/Brooke, Doddridge, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Monongalia, Morgan, Ohio, Preston, Randolph, Taylor, Tucker, Upshur, Wetzel

Advantra Gold (PPO) (H1608-026)



Why You Should Sell This Plan

Great value PPO plan with a low premium; no in-network deductible and strong network access. Tiers 1 and 2 prescription gap coverage

Monthly Premium	\$69
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per stay
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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	28% coinsurance

This plan includes a \$250 RX deductible for Tiers 3-5.

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Keystone Market

West Virginia/Boone, Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, Mercer, Nicholas, Pleasants, Putnam, Raleigh, Ritchie, Roane, Summers, Wayne, Webster, Wirt, Wood, Wyoming

	Advantra Silver (HMO) (H1692-002) ★★☆☆	Advantra Choice (HMO) (H1692-004) ★★☆☆
Why You Should Sell This Plan	Great value HMO with low premium that includes Part D, no referrals to specialists; better hospital network than competitors. Tiers 1 and 2 prescription gap coverage	NEW great for clients looking for \$0 premium; value-conscious consumers. Tiers 1 and 2 prescription gap coverage. Deductible only applies to limited number of benefits (see below)
Monthly Premium	\$19	\$0
PCP In-Network	\$10	\$5
Specialist In-Network	\$45	\$40
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90	\$485 per stay
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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	30% coinsurance	27% coinsurance

This plan includes a \$150 Rx deductible for Tiers 3-5.

This plan has a \$965 deductible, which applies only to the following services: In-patient and out-patient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services.

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Keystone Market

West Virginia/Barbour, Brooke, Doddridge, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Monongalia, Morgan, Ohio, Preston, Randolph, Taylor, Tucker, Tyler, Upshur, Wetzel

Advantra Choice (HMO) (H1692-003)



Why You Should Sell This Plan

Great for clients looking for \$0 premium; value-conscious consumers. Deductible only applies to limited number of benefits (see below). Tiers 1 and 2 prescription gap coverage

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$485 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs All Rx copays are representative of a one-month supply.	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	27% coinsurance

This plan has a \$990 deductible, which applies only to the following services: In-patient and out-patient hospital services, SNF, diagnostic and therapeutic radiology, ASC services, ambulance and ESRD-related services.

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Keystone Market

West Virginia/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

AdvantraOne (PPO) (H1608-031)



Why You Should Sell This Plan

Niche product with monthly Part B premium giveback of \$50. Good for clients who use fewer services and want to pay less premium. Tiers 1 and 2 prescription gap coverage

Monthly Premium	\$23
PCP In-Network	\$35
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$450 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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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Keystone Market

West Virginia/Fayette, Gilmer, Greenbrier, Kanawha, Lincoln, Logan, Mason, Mercer, Putnam, Raleigh, Ritchie, Wayne, Wirt, Wyoming

Advantra Gold (PPO) (H1608-027)



Why You Should Sell This Plan

Good for clients who want a PPO. No in-network deductible; lower copays and strong network access. Tiers 1 and 2 prescription gap coverage

Monthly Premium	\$76
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$300 per stay
Out-of-pocket Maximum	\$6,700 In-Network/\$10,000 Combined
Prescription Drugs All Rx copays are representative of a one-month supply.	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	28% coinsurance

This plan includes a \$225 Rx deductible for Tiers 3-5.