



# 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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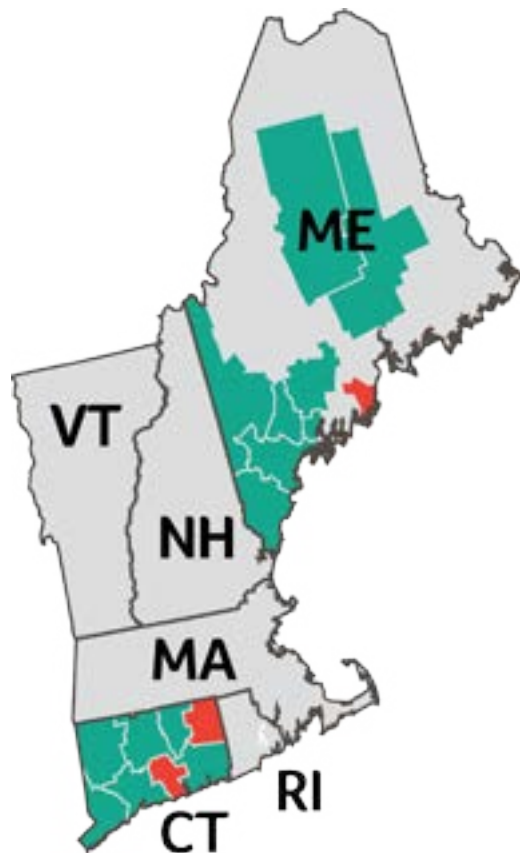
*Medicare Advantage Plans*  
**An Aetna Company**

# New England

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## New England Market



### Number of Medicare eligibles\*

CT Inland	249,797
CT Shoreline	389,949
ME Northern	145,388
ME Southern	113,064
<b>Total</b>	<b>898,198</b>

### Service Area:

- CT:** Fairfield, Hartford, Litchfield, **Middlesex**, New Haven, New London, Tolland, **Windham**
- ME:** Androscoggin, Cumberland, Franklin, Kennebec, **Knox**, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Waldo, York

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

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## New England Market

### Market Highlights

#### CT:

- \$0 premium MAPD plans now available in all 8 CT counties, including the addition of Windham and Middlesex Counties for 2017
- Open-access plans available in all counties
- Access to Aetna's national Medicare network
- All 2017 Aetna MAPD plans offered in CT now include access to the SilverSneakers fitness network
- Dental reimbursement embedded
- Part D benefits are much stronger in most markets

#### ME:

- All 2017 Aetna MAPD plans now include access to the SilverSneakers fitness network
- \$0 premium plans available in Southern Maine counties
- Open-access plans available in Southern Maine counties
- Competitive plan premium in Northern Maine counties
- Access to Aetna's national Medicare network, including Greater Boston facilities and physicians
- Dental reimbursement embedded
- Introducing a PPO plan in 10 out of 12 Maine counties
- Expansion into Knox County (PPO offering only)

Aetna Seamless Network allows members to go to any participating Medicare provider in the national Aetna network (keep in mind referral requirements do still apply)

### Strong Network

#### CT:

Includes Yale New Haven Hospital, Hartford Healthcare partners, ProHealth Physicians, PriMed, CT State Medical Society and Eastern CT PHO

#### ME:

Includes InterMed, Maine Medical Center PHO, Central and Western Maine Regional PHO, Portsmouth Regional Hospital, Primecare Physician Associates, Kennebec Region Health Alliance, Eastern Maine Medical Center and Martin's Point Physicians

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# New England Market

## Maine/Cumberland, Sagadahoc, York

### Aetna Medicare Freedom Plan (PPO) (H5521-142)



#### Why You Should Sell This Plan

\$19 plan premium, \$0 PCP copay, \$2 copay on Tier 1 preferred generic, access to any in-network provider within Aetna's national seamless network of care providers

Monthly Premium	\$19
PCP In-Network	\$0
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$280 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
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

**Includes an annual preventive dental allowance of \$200**

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# New England Market

## Maine/Androscoggin, **Knox**

### Aetna Medicare Freedom Plan (PPO) (H5521-143)



#### Why You Should Sell This Plan

\$39 plan premium, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, access to any in-network provider within Aetna's seamless national network of care providers

Monthly Premium	\$39
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$280 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 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

**Includes an annual preventive dental allowance of \$200**



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# New England Market

## Maine/Androscoggin, Kennebec

### Aetna Medicare Elite Plan (HMO) (H3597-007)



Why You Should Sell This Plan	\$0 plan premium, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, \$210 annual preventive dental allowance
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$650 per stay
Out-of-pocket Maximum	\$6,700 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

**This plan has a \$1,000 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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# New England Market

**Maine/Franklin, Lincoln, Oxford, Penobscot, Piscataquis, Waldo**

## Aetna Medicare Elite Plan (HMO) (H3597-009)



### Why You Should Sell This Plan

\$5 PCP copay, low copay on many routine services, \$2 copay on Tier 1 preferred generic, \$210 annual preventive dental allowance

Monthly Premium	\$39
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$650 per stay
Out-of-pocket Maximum	\$6,700 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

**This plan has a \$1,000 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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# New England Market

**Maine/Franklin, Lincoln, Oxford, Piscataquis, Waldo**

## Aetna Medicare Freedom Plan (PPO) (H5521-144)



### Why You Should Sell This Plan

\$69 plan premium, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, \$100 annual preventive dental allowance, open access to any in-network provider within Aetna's national network of care providers

Monthly Premium	\$69
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$280 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 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	30% coinsurance

**Part D Rx deductible is \$140 on tiers 3, 4, 5**

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# New England Market

## Maine/Cumberland, Sagadahoc, York

### Aetna Medicare Value Plan (HMO) (H3597-001)



#### Why You Should Sell This Plan

No plan deductible, low copay on Tier 1 preferred generic, \$100 annual preventive dental allowance

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$280 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	\$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

**Part D Rx deductible is \$280 on tiers 3, 4, 5**

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# New England Market

**Maine/Franklin, Lincoln, Oxford, Penobscot, Piscataquis, Waldo**

## Aetna Medicare Select Plan (HMO) (H3597-005)



### Why You Should Sell This Plan

No plan deductible, low copay on Tier 1 preferred generic

Monthly Premium	\$89
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$280 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	\$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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## New England Market

Connecticut/Fairfield, Hartford, Litchfield, **Middlesex**, New Haven, New London, Tolland, **Windham**

### Aetna Medicare Standard Plan (PPO) (H5521-013)



#### Why You Should Sell This Plan

\$2 copay on Tier 1 preferred generic, competitive in-network costs and benefits, the freedom to seek care at out-of-network providers

Monthly Premium	\$99
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$280 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 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

**Includes an annual preventive dental allowance of \$100**

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# New England Market

**Connecticut**/Fairfield, Hartford, Litchfield, **Middlesex**, New Haven, New London, Tolland, **Windham**

## Aetna Medicare Standard Plan (HMO) (H5793-008)



### Why You Should Sell This Plan

\$6 copay on Tier 1 preferred generic, low PCP copay, competitive in-network costs and benefits, \$475 annual dental allowance

Monthly Premium	\$139
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 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

**Includes an annual preventive dental allowance of \$475**

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# New England Market

## Connecticut/Hartford, Litchfield, Tolland

### Aetna Medicare Value Plan (HMO) (H5793-001)



#### Why You Should Sell This Plan

\$2 copay on Tier 1 preferred generic, low PCP copay, competitive in-network costs and benefits, access to Aetna's seamless national network

Monthly Premium	\$49
PCP In-Network	\$30
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 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	27% coinsurance

**Includes an annual preventive dental allowance of \$100. \$280 Rx deductible on Tiers 3, 4, 5**

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# New England Market

Connecticut/Fairfield, **Middlesex**, New Haven, New London

## Aetna Medicare Elite Plan (HMO) (H5793-010)



### Why You Should Sell This Plan

\$0 plan premium, low PCP copay, low copays on many routine services, \$2 copay in Tier 1 preferred generic, open access to any in-network provider within Aetna's national network of care providers

Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$650 per stay
Out-of-pocket Maximum	\$6,700 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

**This plan has a \$1,000 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. Includes an annual preventive dental allowance of \$250**

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# New England Market

Connecticut/Hartford, Litchfield, Tolland, **Windham**

## Aetna Medicare Elite Plan (HMO) (H5793-011)



### Why You Should Sell This Plan

\$0 plan premium, \$10 PCP copay, low copays on many routine services, \$2 copay in Tier 1 preferred generic, open access to any in-network provider within Aetna's national network of care providers

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$650 per stay
Out-of-pocket Maximum	\$6,700 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

**This plan has a \$1,000 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. Includes an annual preventive dental allowance of \$200**