



# 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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Health Care  
*Medicare Advantage Plans*  
An Aetna Company

**New Jersey**

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## New Jersey Market



### Number of Medicare eligibles\*

NJ Northern	1,114,401
NJ Southern	408,777
<b>Total</b>	<b>1,523,178</b>

### Service Area:

**NJ:** Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren

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

Plan designs and service areas described in this document are pending government approval and are therefore subject to change. For producer use only. Confidential and Proprietary. Distribution to consumers, other insurers, or any other person or company is strictly prohibited and may be grounds for termination of your agreement with Aetna.

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## New Jersey Market

### Market Highlights

#### NNJ:

- \$0 Elite HMO expanding into Middlesex County
- 2017 \$0 lab on all plans
- Expanding \$79 Standard PPO into all NNJ counties including Bergen and Sussex
- Adding \$0 MA only plan to all counties
- 4.5-star rated PPO plans
- Continuation of SilverSneakers gym network

#### SNJ:

- New for 2017: adding \$79 Standard PPO plans to all SNJ
- New for 2017: addition of \$29 Elite Prime PPO plan in Burlington, Camden, Gloucester (only New Jersey providers, those practicing and located in the state, are considered In-Network for this plan)
- Continuation of SilverSneakers gym network
- Addition of \$0 MA only plan to all SNJ counties

### Value Proposition

Vast product portfolio of plans at multiple benefit and premium levels for mass appeal  
PPO plans in all counties that allow out-of-network benefits to any provider nationwide that accepts Medicare

### Strong Network

#### NNJ:

- Continued for 2017: our ACO agreement with three strategically-located hospital systems (Atlantic Health, Hackensack and Hunterdon) will result in extremely strong market advantage. Systems include Morristown Memorial, Chilton Medical Center, Newton Medical Center, Overlook Hospital, Hunterdon Medical and Hackensack Hospital
- Other key hospitals include Meridian Health Systems (comprised of Jersey Shore University, Ocean Medical Center, Riverview Medical, Southern Ocean and Bayshore Community) and St. Joseph's Hospital in Passaic county. Summitt Medical Group continues to participate in the Aetna Medicare network

#### SNJ:

Includes Deborah Heart and Lung Center, Cooper Hospital, Virtua Health System, Robert Wood Johnson University Hospital at Hamilton and AtlantiCare Regional Medical Center

#### NJ:

Seamless multi-state network: members may use network providers in NY/NJ/PA and any U.S. state that has an Aetna Medicare network. This feature does not apply to members enrolled in our Prime plans which are based around High Value Networks.

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# New Jersey Market

## New Jersey/Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem

### Aetna Medicare Standard Plan (HMO) (H3152-022)



#### Why You Should Sell This Plan

3.5-star rated HMO, no deductible, comprehensive network, \$2 copay on Tier 1 preferred generic, broad Rx formulary, \$300 brand-only deductible (tiers 3-5), SilverSneakers and seamless network included for Aetna networks out of state

Monthly Premium	\$79
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$300 per day, days 1-6; \$0 per day, days 7-90
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

**This plan includes a \$250 Rx deductible for Tiers 3-5**

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## New Jersey Market

**New Jersey/Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren**

### Aetna Medicare Premier Plan (HMO) (H3152-048)



#### Why You Should Sell This Plan

\$15 PCP copay, Open Access, no referrals required, multi-state comprehensive network access, \$2 copay on Tier 1 preferred generic and SilverSneakers gym benefit

Monthly Premium	\$164
PCP In-Network	\$15
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$250 per day, days 1-6; \$0 per day, days 7-90
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	29% coinsurance

**This plan includes a \$200 Rx deductible for Tiers 3-5**



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## New Jersey Market

**New Jersey/Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren**

### Aetna Medicare Basic Plan (HMO) (H3152-045)



#### Why You Should Sell This Plan

\$0 premium, \$15 PCP copay, open access (no referrals required), SilverSneakers gym benefit

Monthly Premium

\$0

PCP In-Network

\$15

Specialist In-Network

\$50

Inpatient Hospital In-Network

\$340 per day, days 1-5; \$0 per day, days 6-90

Out-of-pocket Maximum

\$6,700 In-Network

Prescription Drugs

Not Applicable - MA Only Plan

**MA only plan**

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# New Jersey Market

**New Jersey/Bergen, Essex, Hudson, Hunterdon, Morris, Passaic, Somerset, Sussex, Union, Warren**

## Aetna Medicare NNJ Prime Plan (HMO) (H3152-080)



### Why You Should Sell This Plan

3.5-star rated HMO, \$0 premium, \$10 PCP, \$0 lab copays, \$2 copay on Tier 1 preferred generic, SilverSneakers gym membership, a comprehensive high-value network within the 10-county footprint

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$290 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	26% coinsurance

**This plan has a \$350 deductible for tiers 3-5**

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# New Jersey Market

## New Jersey/Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Salem

### Aetna Medicare Standard Plan (PPO) (H5521-124)



#### Why You Should Sell This Plan

\$15 PCP, \$2 copay on Tier 1 preferred generic, no referrals required, SilverSneakers gym membership; one of the only PPOs left in the state

Monthly Premium	\$79
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$250 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

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## New Jersey Market

**New Jersey/Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren**

### Aetna Medicare Standard Plan (PPO) (H5521-037)



#### Why You Should Sell This Plan

\$15 PCP, \$2 copay on Tier 1 preferred generic, no referrals required, SilverSneakers gym membership; one of the only PPOs left in the state

Monthly Premium	\$79
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$250 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

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# New Jersey Market

## New Jersey/Middlesex, Monmouth, Ocean

### Aetna Medicare Elite Plan (HMO) (H3152-082)



#### Why You Should Sell This Plan

3.5-star rated HMO, open access (no referrals required), SilverSneakers gym membership, seamless national network including Meridian's 5 hospital system. \$1,000 annual deductible applies to some inpatient and outpatient hospital services, which allows for lower copays on doctor office visits and several other services

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$25
Inpatient Hospital In-Network	\$625 per stay (after deductible)
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 Jersey Market

## New Jersey/Burlington, Camden, Gloucester

### Aetna Medicare SNJ Prime Elite Plan (PPO) (H5521-123)



#### Why You Should Sell This Plan

4.5-star rated PPO, low plan premium, \$10 PCP copay, \$2 copay on Tier 1 preferred generic, SilverSneakers gym membership and a comprehensive high-value network comprised only of in-state New Jersey Medicare providers. \$1,000 annual deductible applies to some inpatient and outpatient hospital services, which allows for lower copays on doctor office visits and several other services

Monthly Premium	\$29
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$625 per stay (after deductible)
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