



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.



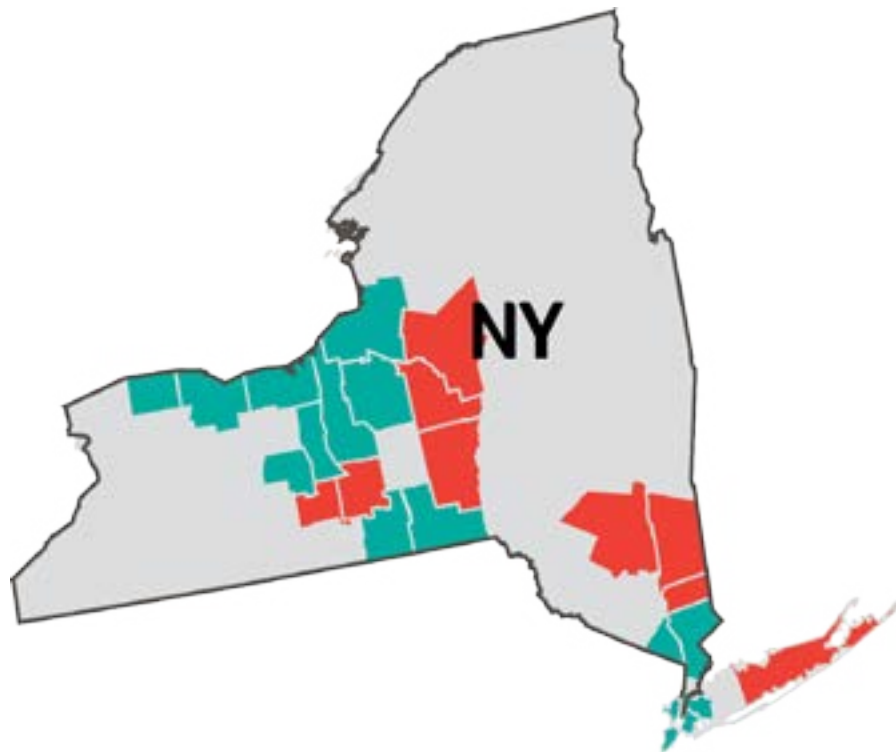
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 **COVENTRY**[®]
Health Care
Medicare Advantage Plans
An Aetna Company

New York

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New York Market



Number of Medicare eligibles*

NY Albany	143,927
NY Binghamton	73,185
NY Hudson Valley	407,609
NY Long Island	524,541
NY Metro New York	1,232,168
NY Rochester	188,123
NY Syracuse	233,109
Total	2,802,662

Service Area:

NY: Albany, Bronx, Broome, Cayuga, Chemung, **Chenango**, Columbia, Cortland, **Dutchess**, Greene, Kings, **Madison**, Monroe, Nassau, New York, **Oneida**, Onondaga, Orange, Orleans, Oswego, Queens, **Putnam**, Rensselaer, Richmond, Rockland, Schenectady, **Schuylers**, Seneca, **Suffolk**, Sullivan, Tioga, **Tompkins**, **Ulster**, Wayne, Westchester, Yates

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

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New York Market

Market Highlights

NY:

- 2017 Expansion into [Chenango](#), [Dutchess](#), [Madison](#), [Oneida](#), [Putnam](#), [Suffolk](#), [Schuyler](#), [Tompkins](#), [Ulster](#),
- \$0 Premium plan options
- No referrals needed
- In-Network coverage that travels with the member
- Free gym membership at participating facilities
- Eyewear and hearing aid reimbursements available
- Open-access plans available in all approved counties
- 4.5-star rating on Aetna PPO Plans

Strong Network

Seamless multistate network that includes most major medical systems

New York members may use providers in any U.S. state as long as they are in our Aetna Medicare Network

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New York Market

New York / Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester

Aetna Medicare Elite Plan (PPO) (H5521-120)



Why You Should Sell This Plan

\$0 premium plan, low PCP and specialist copays, no referrals, \$1,000 deductible on select services, preventive dental and eyewear allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility

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 /\$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	28% coinsurance

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New York Market

New York / Nassau

Aetna Medicare Premier Plan (PPO) (H5521-111)



Why You Should Sell This Plan

Reduced Premium, low PCP copay, preventive dental and eyewear allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

Monthly Premium	\$105
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
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	29% coinsurance

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New York Market

New York / Suffolk

Aetna Medicare Premier Plan (PPO) (H5521-117)



Why You Should Sell This Plan

Low PCP copays, no referrals, \$0 labs, preventive dental, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

Monthly Premium	\$79
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$330 per day, days 1-5; \$0 per day, days 6-90
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	28% coinsurance

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New York Market

New York / Bronx, Kings, Richmond

Aetna Medicare Select Plan (HMO) (H3312-002)



Why You Should Sell This Plan

Low premium, no referrals, \$2 copay on Tier 1 preferred generic, free fitness programs and gym membership

Monthly Premium	\$29
PCP In-Network	\$35
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

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New York Market

New York / New York, Queens

Aetna Medicare Value Plan (HMO) (H3312-060)



Why You Should Sell This Plan

Low premium, no referrals, \$2 copay on Tier 1 preferred generics, free fitness programs and gym membership

Monthly Premium	\$39
PCP In-Network	\$35
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	26% coinsurance

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New York Market

New York / Kings

Aetna Medicare Premier Plan (PPO) (H5521-113)



Why You Should Sell This Plan

Reduced PCP and specialist copays, no referrals, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

Monthly Premium	\$108
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
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	28% coinsurance

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New York Market

New York / New York, Queens, Richmond

Aetna Medicare Standard Plan (PPO) (H5521-040)



Why You Should Sell This Plan

Low PCP copay, no referrals, \$0 labs, free fitness programs and gym membership, out-of-network coverage for added flexibility

Monthly Premium	\$99
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$360 per day, days 1-5; \$0 per day, days 6-90
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	28% coinsurance

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New York Market

New York / Bronx, Rockland, Westchester

Aetna Medicare Premier Plan (PPO) (H5521-121)



Why You Should Sell This Plan

Low PCP copay, no referrals, \$0 labs, eyewear allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

Monthly Premium	\$99
PCP In-Network	\$15
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
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	29% coinsurance

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New York Market

New York / Rockland, Westchester

Aetna Medicare Value Plan (HMO) (H3312-018)



Why You Should Sell This Plan

No referrals, large comprehensive network, free fitness programs and gym membership

Monthly Premium	\$107
PCP In-Network	\$25
Specialist In-Network	\$45
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	28% coinsurance

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New York Market

New York / Albany, Columbia, Greene, Rensselaer, Schenectady

Aetna Medicare Value Plan (HMO) (H3312-062)



Why You Should Sell This Plan

Low premium, low PCP copay, no referrals, \$0 labs, preventive dental, eyewear and hearing aid allowances, free fitness programs and gym membership

Monthly Premium	\$29
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$325 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	29% coinsurance

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New York Market

New York / Albany, Columbia, Greene, Rensselaer, Schenectady

Aetna Medicare Premier Plan (PPO) (H5521-112)



Why You Should Sell This Plan

Competitive premium, low PCP and specialist copays, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, \$0 out-of-network deductible

Monthly Premium	\$49
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
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	31% coinsurance

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New York Market

New York / Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rensselaer, Schenectady, Sullivan, Ulster

Aetna Medicare Elite Plan (PPO) (H5521-119)



Why You Should Sell This Plan

Low premium plan, low PCP and specialist copays, no referrals, \$0 labs, \$1,000 deductible on select services, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility

Monthly Premium	\$29
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$250 per day, days 1-5; \$0 per day, days 6-90
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

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New York Market

New York / Dutchess, Orange, Putnam, Sullivan, Ulster

Aetna Medicare Premier Plan (PPO) (H5521-110)



Why You Should Sell This Plan

Reduced Premium, low PCP copay, large comprehensive network, no referrals, preventive dental allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, reduced premium

Monthly Premium	\$69
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
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	29% coinsurance

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New York Market

New York / Broome, Cayuga, Chemung, **Chenango, Cortland, **Madison**, **Oneida**, **Schuyler**, Tioga, **Tompkins****

Aetna Medicare Value Plan (PPO) (H5521-077)



Why You Should Sell This Plan

\$0 plan premium, low PCP copay, no referrals, \$0 labs, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
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	31% coinsurance

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New York Market

New York / Broome, Cayuga, Onondaga, Oswego, Tioga

Aetna Medicare Value Plan (HMO) (H3312-048)



Why You Should Sell This Plan

Low plan premium, low PCP and specialist copays, \$0 lab copay, no referrals, preventive dental, eyewear and hearing aid allowances, free fitness programs and gym membership

Monthly Premium	\$29
PCP In-Network	\$5
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$345 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	31% coinsurance

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New York Market

New York / Onondaga

Aetna Medicare Syracuse Plan (PPO) (H5521-098)



Why You Should Sell This Plan

\$0 plan premium, low PCP copay, low outpatient surgery copay, preventive dental, eyewear and hearing aid allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility, expanded network

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,000 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	31% coinsurance

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New York Market

New York / Broome, Cayuga, Chemung, **Chenango, Cortland, **Madison**, Monroe, **Oneida**, Onondaga, **Schuyler**, Seneca, Tioga, **Tompkins**, Wayne, Yates**

Aetna Medicare Elite Plan (PPO) (H5521-118)



Why You Should Sell This Plan

\$0 Premium plan, low PCP and specialist copays, no referrals, \$1,000 deductible on select services, preventive dental and eyewear allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$225 per day, days 1-5; \$0 per day, days 6-90
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	29% coinsurance

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New York Market

New York / Monroe, Orleans, Seneca, Wayne, Yates

Aetna Medicare Premier Plan (PPO) (H5521-076)



Why You Should Sell This Plan

Low premium, low PCP copay, no referrals, preventive dental allowance, free fitness programs and gym membership, out-of-network coverage for added flexibility

Monthly Premium	\$39
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$360 per day, days 1-5; \$0 per day, days 6-90
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	29% coinsurance