



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





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WHAT DOES THIS MEAN?

- 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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Health Care

Medicare Advantage Plans
An Aetna Company

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Number of Medicare eligibles*

IL Eastern	152,194
IL Peoria	107,616
IL Southern	132,491
IL Western	20,104
MO Central	82,109
MO St. Louis	399,633
Total	894,147

Service Area:

- IL:** Adams, Bond, Brown, Calhoun, Cass, Christian, Clinton, Cumberland, DeWitt, Douglas, Fayette, Ford, Fulton, Greene, Jasper, Jersey, Logan, Macon, Macoupin, Madison, Marshall, Mason, McLean, Menard, Monroe, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Randolph, Sangamon, Scott, Shelby, St. Clair, Stark, Tazewell, Vermilion, Washington, Woodford
- MO:** Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lincoln, Maries, Miller, Moniteau, Montgomery, Osage, Perry, Pike, Shelby, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

*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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Market Highlights

- Choose the right network for your clients — from select networks (Total Care and Gold Advantage) to the largest and most stable networks available in our service area (Advantra HMO and Advantra PPO networks)
- No deductibles on medical OR prescription benefits
- Larger selection of Tier 1 generic drugs available in 2017
- Copays as low as \$0 for a 90-day supply of Tier 1 generic drugs at preferred pharmacies
- Annual physical exams and many other preventive services covered at 100%
- No-cost Healthways SilverSneakers® Fitness Program benefits on all plans
- Access to a 24-hour Nurse Line on all plans
- Routine eye exams at \$0 copay on all plans
- Routine eyewear allowance at \$0 copay on most plans
- Allowance for preventive dental providing the ability to see ANY licensed dentist on select plans
- Allowance for hearing aids on select plans
- Healthy Home Visits at no cost for at-risk members

Value Proposition

Eight plans offering a variety of network, premium (including \$0 premium plans) and benefit choices to meet your customers' needs

Strong Network

Includes:

- BJC HealthCare
- Capital Region Medical Center
- HSHS St. Elizabeth's Hospital
- Mercy
- Memorial Hospital
- SSM Health
- St. Anthony's Medical Center
- Saint Louis University Hospital
- St. Luke's
- University of Missouri
- Washington University Physicians

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Show Me Market

Missouri / Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lincoln, Maries, Miller, Moniteau, Montgomery, Osage, Perry, Pike, Shelby, St. Charles, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington

Illinois / Bond, Calhoun, Clinton, Greene, Jersey, Madison, Monroe, Randolph, St. Clair, Washington

	Advantra (PPO) (H1608-013) 	Advantra Option 2 (HMO) (H2663-002) 	Advantra Option 1 (HMO-POS) (H2663-006)
Why You Should Sell This Plan	4.5-star rated HMO-POS, reasonable monthly plan premium, large regional network offering the ability to see providers in other service areas, low Rx copays and the freedom to use providers outside of the network	4.0-star rated HMO, large regional open-access network offering the ability to see providers in other service areas without the need for referrals	4.0-star rated HMO-POS, reasonable monthly plan premium, large network and the freedom to use providers outside of the network
Monthly Premium	\$54	\$85	\$34
PCP In-Network	\$20	\$5	\$25
Specialist In-Network	\$45	\$35	\$50
Inpatient Hospital In-Network	\$320 per day, days 1-5; \$0 per day, days 6-90	\$275 per day, days 1-7; \$0 per day, days 8-90	\$280 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,000 In-Network/\$6,000 Combined	\$2,430 In-Network	\$5,200 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay*	\$2/\$10 copay*	\$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

*\$0 copay for a 90-day supply

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Show Me Market

Missouri / Crawford, Franklin, Jefferson, St. Charles, St. Louis, St. Louis City, Warren

Illinois / Madison, Monroe, St. Clair

Gold Advantage (HMO) (H2663-005)



Why You Should Sell This Plan

4.0-star rated plan, \$0 plan premium, large network, modest PCP copay and low MOOP — a popular plan with a long history of client satisfaction

Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$375 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$3,400 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

*\$0 copay for a 90-day supply

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Missouri / Franklin, Jefferson, St. Charles, St. Louis, St. Louis City

Coventry Total Care (HMO-POS) (H2663-015)



Why You Should Sell This Plan

4.0-star rated plan, \$0 plan premium, low in-network copays, \$0 copay for a 90-day supply of Tier 1 preferred generic drugs at preferred pharmacies and a POS feature that allows the flexibility to see providers outside of the network. This plan now offers a lower MOOP and the ability to select one of two optional supplemental benefit packages (Dental Only and Dental/Vision) offering members access to additional benefits. The Total Care Network includes Mercy, SSM, St. Anthony's and St. Luke's and their collaborative physician groups

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-8; \$0 per day, days 9-90
Out-of-pocket Maximum	\$3,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay*
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance

*\$0 copay for a 90-day supply

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Illinois / Peoria, Tazewell

Coventry Total Care (HMO) (H2663-017)



Why You Should Sell This Plan

Total Care is a 4.0-star rated plan and is partnered with UnityPoint Health Methodist/Proctor to provide collaborative care to your clients. Add to this a \$0 premium and \$2 Tier 1 Rx with a low MOOP, and this plan offers high value with a goal of providing high-quality outcomes for members

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$4,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay*
Tier 2 - Generic	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay
Tier 5 - Specialty	33% coinsurance

*\$0 copay for a 90-day supply

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Show Me Market

Illinois / Adams, Brown, Cass, Christian, Cumberland, DeWitt, Douglas, Fayette, Ford, Fulton, Jasper, Logan, Macon, Macoupin, Marshall, Mason, McLean, Menard, Montgomery, Morgan, Moultrie, Peoria, Piatt, Pike, Sangamon, Scott, Shelby, Stark, Tazewell, Vermilion, Woodford

	Advantra Value (PPO) (H7301-007) 	Advantra (PPO)** (H7301-002)
Why You Should Sell This Plan	<p>This 4.5-star rated PPO plans uses the same great network as Advantra (PPO) and has a significantly improved benefit profile, including supplemental fitness, eye exams and a preventive dental allowance. No out-of-network deductibles and 30% coinsurance give your clients greater flexibility to travel. We are offering this plan at one of the lowest PPO premiums on the market</p>	<p>Advantra (PPO) is one of IL's highest-rated plans at 4.5-stars, offers a large network of providers including the ability to see regional provider networks in IA and MO as well as border providers in WI and IN. Advantra offers affordable Rx, added benefits every client wants and local broker service</p>
Monthly Premium	\$14	\$29
PCP In-Network	\$5	\$10
Specialist In-Network	\$35	\$45
Inpatient Hospital In-Network	\$250 per day, days 1-7; \$0 per day, days 8-90	\$360 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$4,500 In-Network/\$6,000 Combined	\$5,500 In-Network/\$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay*	\$2/\$10 copay
Tier 2 - Generic	\$5/\$20 copay	\$5/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Drug	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance

*\$0 copay for a 90-day supply

**Also available in counties in the Great Lakes Market