



Mid-America

Great Lakes

Heartland

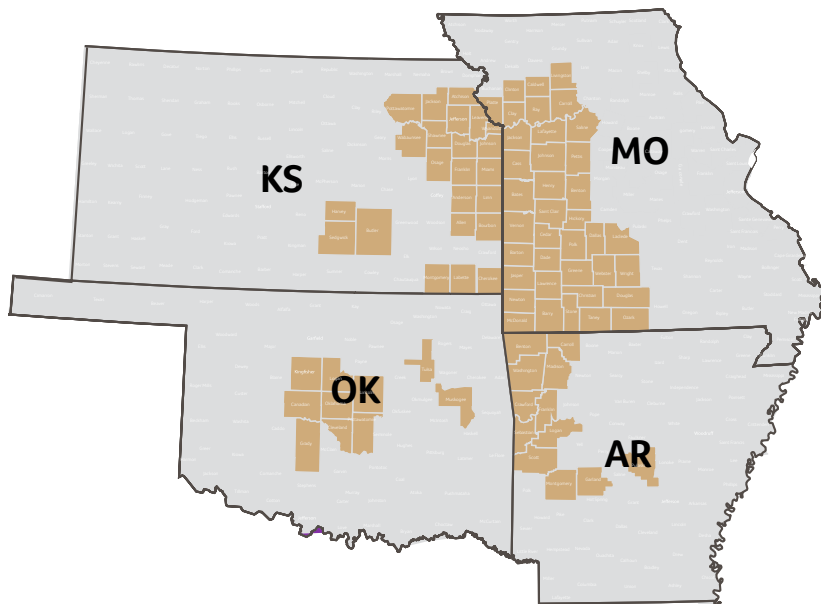
Midlands

Ohio/Kentucky

ShowMe (St. Louis)

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Heartland Market



Number of Medicare eligibles*

AR Arkansas	223,818
KS Topeka	50,441
KS Wichita	95,975
KS/MO Joplin	53,008
KS/MO Kansas City	398,699
MO Southwest	169,863
OK Oklahoma City	210,935
OK Tulsa	114,856
Arkansas	365,580
Kansas	164,902
Missouri (W)	36,854
Oklahoma	344,328
Total	2,229,259

Service Area: **AR:** Benton, Carroll, Crawford, Franklin, Garland, Logan, Madison, Montgomery, Pulaski, Scott, Sebastian, Washington
KS: Allen, Anderson, Atchison, Bourbon, Butler, Cherokee, Douglas, Franklin, Harvey, Jackson, Jefferson, Johnson, Labette, Leavenworth, Linn, Miami, Montgomery, Osage, Pottawatomie, Sedgwick, Shawnee, Wabaunsee, Wyandotte **MO:** Barry, Barton, Bates, Benton, Caldwell, Carroll, Cass, Cedar, Christian, Clay, Clinton, Dade, Dallas, Douglas, Greene, Henry, Hickory, Jackson, Jasper, Johnson, Laclede, Lafayette, Lawrence, Livingston, McDonald, Newton, Ozark, Pettis, Phelps, Platte, Polk, Pulaski, Ray, St. Clair, Saline, Stone, Taney, Vernon, Webster, Wright
OK: Canadian, Cleveland, Grady, Kingfisher, Lincoln, Logan, Muskogee, Oklahoma, Pottawatomie, Tulsa

*MA State/County Penetration – May 2015, CMS.gov

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Heartland Market

Market Highlights

- \$0 HMO and PPO plan options
- \$0 Tier 1 at retail for 30 or 90 day supply (select plans)
- Free health club membership with Silver Sneakers
- Dental (preventive) at no additional cost (select plans)
- Optional Dental and Vision (select plans)
- Extensive provider options

Strong Network

- Seamless multi-state network: Members from MO, KS, AR and OK may use providers in the service area covering the four states

KS/MO: (All hospitals are in network in this service area)

- Includes University of Kansas Medical Center, St Lukes Hospitals, North Kansas City Hospital, Centerpoint, Stormont Vail, Via Christi and Shawnee Mission Medical Center

SWMO:

- Includes Freeman Health System, Mercy (PPO and HMO), Cox Health Systems, Citizens Memorial Hospital, Sac-Osage Hospital and Barton County Memorial Hospital

AR:

- Includes St. Vincents, Mercy, Washington Regional Medical Center, Physicians Specialty Hospital, Northwest Medical Center, Baptist Health Medical Center and Ozark Community Hospital of Gravette

OK:

- Includes Integris (PPO only), Muskogee, OSU Medical, Hillcrest, Oklahoma Surgical and Oklahoma Heart

Heartland Market

Kansas / Bourbon, Douglas, Johnson, Leavenworth, Linn, Miami Missouri / Bates, Benton, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Livingston, Pettis, Platte, Ray, Saline, Vernon

Advantra Freedom (PPO)	
Why You Should Sell This Plan	Large provider network with freedom to choose any provider, Silver Sneakers gym access , Low Tier 1 and Tier 2 retail pharmacy copays
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
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	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Anderson, Atchison, Bourbon, Douglas, Franklin, Jefferson, Johnson, Leavenworth, Linn, Miami, Shawnee Missouri / Bates, Benton, Caldwell, Carroll, Cass, Clay, Clinton, Henry, Jackson, Johnson, Lafayette, Livingston, Pettis, Platte, Ray, Saline, Vernon

Advantra Freedom Plus (PPO)

Why You Should Sell This Plan

Low PCP copay and MOOP with large provider network with freedom to choose any provider, Dental Allowance, Silver Sneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays

Monthly Premium	\$49
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$4,900 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$10 copay
Tier 2 - Generic	\$7/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Allen, Cherokee, Labette, Montgomery Missouri / Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Jasper, Laclede, Lawrence, McDonald, Newton, Ozark, Phelps, Polk, Pulaski, St. Clair, Stone, Taney, Webster, Wright

Advantra Freedom (PPO)

Why You Should Sell This Plan

Low PCP copay and MOOP with large provider network with freedom to choose any provider, Dental Allowance for preventive dental services, Silver Sneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays

Monthly Premium	\$29
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$340 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,500 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

**Arkansas / Benton, Carroll, Crawford, Franklin, Garland, Logan, Madison, Montgomery, Pulaski, Scott, Sebastian, Washington
Oklahoma / Canadian, Cleveland, Grady, Lincoln, Logan, Muskogee, Oklahoma, Pottawatomie, Tulsa**

Advantra Freedom (PPO)

Why You Should Sell This Plan

Low PCP copay and MOOP with large provider network with freedom to choose any provider, Dental Allowance for preventive dental services, Silver Sneakers gym access, Low Tier 1 and Tier 2 retail pharmacy copays

Monthly Premium	\$15
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,900 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Jackson, Jefferson, Osage, Pottawatomie, Shawnee, Wabaunsee

Coventry Total Care (PPO)	
Why You Should Sell This Plan	Low PCP copay with PCP coordinated care treatment plans, Dental Allowance for preventive dental services, Silver Sneakers gym access, Low Generic Tier 1 copay with coverage in the gap
Monthly Premium	\$25
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$330 per day, days 1-4; \$0 per day, days 5-90
Out-of-pocket Maximum	\$5,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$1/\$10 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

Heartland Market

Missouri / Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Jasper, Laclede, Lawrence, Newton, Phelps, Polk, Pulaski, Stone, Taney, Webster, Wright

	Coventry Advantage (HMO)	Coventry Advantage (no drug) (HMO)	Coventry Advantage Plus (HMO-POS)
Why You Should Sell This Plan	Low PCP copay, large HMO network, low Tier 1 and Tier 2 retail pharmacy copay and Silver Sneakers	\$0 plan premium, low PCP copay, large network and Silver Sneakers	HMO-POS with \$0 plan premium that includes out of network flexibility, low PCP copay in Tier 1 and Tier 2 retail pharmacy copay, large network and Silver Sneakers
Monthly Premium	\$23	\$0	\$0
PCP In-Network	\$5	\$5	\$5
Specialist In-Network	\$45	\$40	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90	\$200 per day, days 1-5; \$0 per day, days 6-90	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,900 In-Network	\$3,600 In-Network	\$6,000 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	N/A	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5 copay	N/A	\$0/\$5 copay
Tier 2 - Generic	\$5/\$10 copay	N/A	\$5/\$10 copay
Tier 3 - Preferred Brand	\$47 copay	N/A	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	N/A	\$100 copay
Tier 5 - Specialty	33% coinsurance	N/A	33% coinsurance

Heartland Market

Oklahoma / Canadian, Kingfisher, Logan, Oklahoma

	Coventry Total Care (HMO)	Coventry Total Care (no drug) (HMO)
Why You Should Sell This Plan	\$0 plan premium, low PCP copay and MOOP, low Tier 1 and Tier 2 copay, dental allowance for preventive services, Silver Sneakers and access to Mercy Health System providers	\$0 plan premium, low PCP copay and MOOP, dental allowance for preventive services, Silver Sneakers and access to Mercy Health System providers
Monthly Premium	\$0	\$0
PCP In-Network	\$5	\$5
Specialist In-Network	\$45	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90	\$200 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$3,900 In-Network	\$3,600 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	N/A
Tier 1 - Preferred Generic	\$0/\$5 copay	N/A
Tier 2 - Generic	\$5/\$10 copay	N/A
Tier 3 - Preferred Brand	\$47 copay	N/A
Tier 4 - Non-Preferred Brand	\$100 copay	N/A
Tier 5 - Specialty	33% coinsurance	N/A

Heartland Market

Kansas / Wyandotte

Advantra Advantage (HMO)	
Why You Should Sell This Plan	\$0 premium, regional HMO network, low Tier 1 and Tier 2 copay and Silver Sneakers
Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$300 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	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Butler, Harvey, Sedgwick

	Coventry Medicare Advantage Total Care (HMO)	Coventry Medicare Advantage (PPO)
Why You Should Sell This Plan	\$0 plan premium, low PCP copay with PCP coordinated care treatment plans, low Tier 1 and Tier 2 copay, dental allowance for preventive services, Silver Sneakers and regional HMO network	\$0 plan premium, low PCP copay, low Tier 1 and Tier 2 copay and Silver Sneakers
Monthly Premium	\$0	\$0
PCP In-Network	\$5	\$10
Specialist In-Network	\$45	\$50
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,900 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay	\$4/\$10 copay
Tier 2 - Generic	\$9/\$15 copay	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	\$100 copay
Tier 5 - Specialty	33% coinsurance	33% coinsurance

Heartland Market

Arkansas / Benton, Carroll, Crawford, Franklin, Logan, Scott, Sebastian, Washington

Advantra Total Care (HMO)

Why You Should Sell This Plan

\$0 plan premium, low PCP copay and MOOP, low Tier 1 and Tier 2 copay, Silver Sneakers and regional HMO network

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,100 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$9 copay
Tier 2 - Generic	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

Heartland Market

Kansas / Butler, Harvey, Johnson, Miami, Sedgwick, Wyandotte - Missouri / Bates, Cass, Clay, Jackson, Platte

Coventry Select (no drug) (HMO)	
Why You Should Sell This Plan	\$0 plan premium, low PCP copay and MOOP, dental allowance for preventive dental services, Silver Sneakers and regional HMO network
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$20
Inpatient Hospital In-Network	\$250 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$3,400 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 Brand	N/A
Tier 5 - Specialty	N/A

Heartland Market

Kansas / Johnson, Miami - Missouri / Bates, Cass, Clay, Jackson, Platte

Advantra Advantage (HMO)	
Why You Should Sell This Plan	\$0 premium, low PCP copays with regional HMO network of providers, low Tier 1 and Tier 2 retail pharmacy copays and Silver Sneakers gym access
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$5,000 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$4/\$10 copay
Tier 2 - Generics	\$9/\$15 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance