



## Northeast

### Keystone

New England

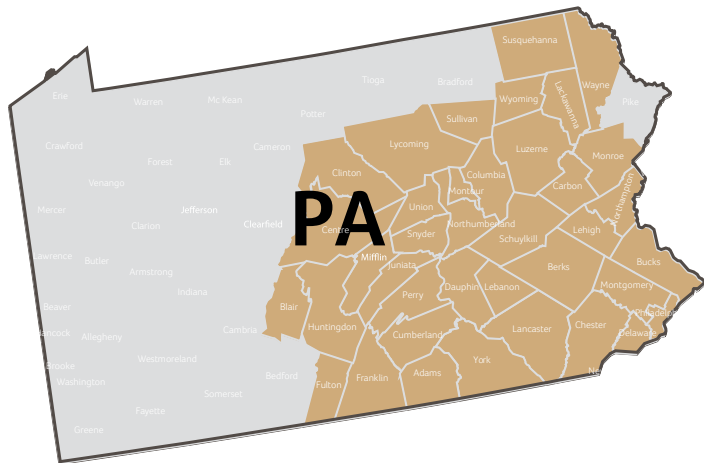
New Jersey

New York

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## Keystone Market (Southeast PA, Central PA)



### Number of Medicare eligibles\*

#### CPA

Harrisburg	408,391
Lehigh Valley	249,709
Northeastern	237,113
State College	76,973
<b>Total</b>	<b>972,186</b>

#### SEPA

Philadelphia	693,264
<b>Total (CPA &amp; SEPA)</b>	<b>1,665,450</b>

**Service Area: SEPA:** Bucks, Chester, Delaware, Montgomery, Philadelphia **CPA:** Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York

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

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## Keystone Market

### Market Highlights

#### PA:

- \$0 Premium Plans in all Counties
- Free fitness & gym membership in partnership with Silver & Fit - including multi-facility usage
- Strong network access
- Dual Eligible Special Needs Plans available in both CPA and SEPA
- Part D Rx coverage with low copays
- No referrals needed for specialists on Coventry Advantra plans
- No In-Network Deductibles on any plans in this area of the Keystone Market
- 4.5 star CMS Star Rating for Coventry Advantra HMO and PPO plans
- 4.0 star CMS Star Rating for Aetna Medicare Advantage HMO and PPO plans
- Two High Value Network Plans available for 2016. Partnering with Pinnacle Health System in Central PA and MainLine Health System in Philadelphia Region to bring A high quality benefit proposition with a low premium. Focused on local convenience, quality and collaboration for better health outcomes

## Strong Network

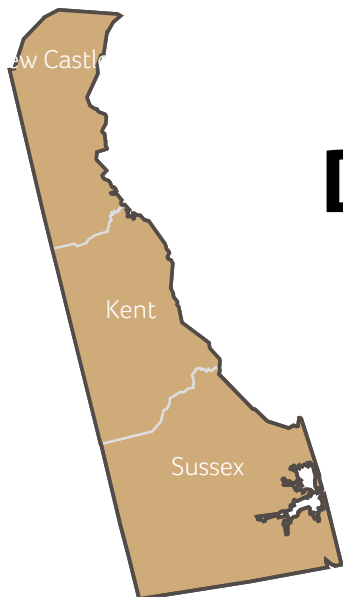
#### PA:

- **Central PA (CPA):** Includes Lancaster General Hospital, Wellspan, Pinnacle Health System, Summit Health System, Lehigh Valley Health System, Reading Hospital, and Hershey Medical Center
- **Southeast PA (SEPA):** Includes Hospital of the University of Pennsylvania, Main Line Health System, Jefferson University Hospital, Crozer-Keystone Health System, Aria Health System, Saint Mary Medical Center, Abington Memorial Hospital, Doylestown Hospital, Chester County Hospital, and Einstein Medical Center

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## Keystone Market

(DE)



**DE**

### Number of Medicare eligibles\*

DE Delaware	177,031
<b>Total</b>	<b>177,031</b>

**Service Area: DE:** Kent, New Castle, Sussex

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

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## Keystone Market

### Market Highlights

**DE:**

- \$0 premium plan being introduced in 2016
- Free fitness & gym membership in partnership with Silver & Fit - including multi-facility usage.
- Seamless multistate network access  
Strong network access in the State of Delaware
- Expansion for 2016 - Sussex County
- Optional dental benefits

### Strong Network

**DE:**

- St. Francis Hospital-Wilmington, Christiana Hospital and Alfred I. Dupont Hospital

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# Keystone Market

(Western PA and WV)



## Number of Medicare eligibles\*

PA Pittsburgh	724,836
PA Erie	55,647
WV Charleston	230,017
WV Highlands	155,918
<b>Total</b>	<b>1,166,768</b>

**Service Area: WPA:** WPA: Allegheny, Armstrong, Beaver, Bedford, Butler, Cambria, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, Washington, Warren Westmoreland **WV:** Barbour, Berkeley, Boone, Braxton, Brooke, Cabell, Calhoun, Clay, Doddridge, Fayette, Gilmer, Grant, Greenbrier, Hampshire, Hancock, Hardy, Harrison, Jackson, Jefferson, Kanawha, Lewis, Lincoln, Logan, Marion, Marshall, Mason, Mercer, Monongalia, Morgan, Nicholas, Ohio, Pleasants, Preston, Putnam, Raleigh, Randolph, Ritchie, Roane, Summers, Taylor, Tucker, Tyler, Upshur, Wayne, Webster, Wetzell, Wirt, Wood, Wyoming

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

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# Keystone Market

## Market Highlights

**WPA:**

- 2 New Counties in WPA: Cambria (Johnstown) and Warren
- \$0 premium plans with prescription coverage for the 11th consecutive year
- New High Deductible \$0 premium HMO in Allegheny County
- 4.5 star CMS Star Rating for HMO and PPO plans
- Highest-rated Medicare Advantage plan in WPA—24th nationally by Consumer Reports, November 2014
- \$0 fitness club membership with multi-facility access
- Value-added benefits including vision, hearing and dental on most plans
- Great selection of low cost, high value health plans
- New HMO Prime Plan in Fayette County
- Access to a large provider network including all UPMC Health System and Allegheny Health Network locations
- Dual Eligible Special Needs Plan available in Erie and Fayette Counties

**WV:**

- 7 New Counties
- \$0 premium HMO or High Deductible HMO plan with prescription coverage
- No specialist referrals required
- 4 star CMS Star Rating for PPO plan
- \$0 fitness club membership with multi-facility access
- Full access to all Coventry participating hospitals in West Virginia, Ohio and Pennsylvania including Cleveland Clinic, Allegheny Health Network and all UPMC Health System locations
- Robust hospital network including CAMC and WVU
- \$0 annual vision and hearing exam

## Strong Network

**WPA:**

- All UPMC Health System locations, Allegheny Health Network, Butler Memorial Hospital, Cleveland Clinic and University Health System Excelsa Health System, Heritage Valley Health System, Jefferson Regional, Ohio Valley, Penn Highlands, St. Clair Hospital, St. Vincent Hospital, Uniontown and Washington Hospitals.
- Seamless three-state network: Pennsylvania members may use providers in Ohio and West Virginia as long as they are in our Coventry Medicare network

**WV:**

- Beckley ARH Hospital, Bluefield Regional Medical Center, Cabell Huntington Hospital, Camden-Clark Memorial Hospital, Charleston Area Medical Center, Davis Memorial, Fairmont General, Greenbrier Valley, Ohio Valley Medical Center, Raleigh General, Weirton Medical Center, West Virginia University Hospitals
- Seamless three-state network: West Virginia members may use providers in Ohio and Pennsylvania as long as they are in our Coventry Medicare network

# Keystone Market

## Delaware / New Castle, Kent

	Aetna Medicare Standard Plan (HMO)	Aetna Medicare Choice Plan (HMO)
<b>Why You Should Sell This Plan</b>	Low in-network PCP copay, low copay on Tier 1 preferred generic and seamless multi-state network — our top selling plan in Delaware	This plan deserves to be noticed. Our newly introduced \$0 premium plan in Delaware. Robust network with strong benefit proposition.
Monthly Premium	\$79	\$0
PCP In-Network	\$10	\$10
Specialist In-Network	\$50	\$35
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90	\$550 per stay
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$12 copay	\$4/\$15 copay
Tier 2 - Generic	\$9/\$17 copay	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance

**This plan has a \$1000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.**



# Keystone Market

## Delaware / New Castle, Sussex

Aetna Medicare Premier Plan (PPO)	
<b>Why You Should Sell This Plan</b>	Seamless multi-state network, flexibility to see out-of-network providers, vision, hearing and fitness coverage — new to Sussex County for 2016!
Monthly Premium	\$150
PCP In-Network	\$5
Specialist In-Network	\$40
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	\$4/\$11 copay
Tier 2 - Generic	\$14/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

## Pennsylvania / Bucks, Chester, Montgomery

Advantra Silver (HMO)	
<b>Why You Should Sell This Plan</b>	\$0 plan premium, no deductible — one of the last remaining \$0 premium plans in the region
Monthly Premium	\$0
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$12 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Advantra Gold (PPO)	
<b>Why You Should Sell This Plan</b>	Low copay, freedom to choose providers — one of the best PPOs in the area based on price, benefits and access to providers at low copays
Monthly Premium	\$124
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$600 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$2/\$20 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

# Keystone Market

## Pennsylvania / Bucks

Aetna Medicare Basic Plan (HMO)	
<b>Why You Should Sell This Plan</b>	Large network, medical only benefits, and may be a good choice for VA and PACE eligibles
Monthly Premium	\$42
PCP In-Network	\$35
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$279 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 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

# Keystone Market

## Pennsylvania / Philadelphia

### Aetna Medicare Standard Plan (HMO)

#### Why You Should Sell This Plan

Strong network, competitive premiums, \$0 copay on Tier 1 preferred generic and a high quality benefit proposition

Monthly Premium	\$99
PCP In-Network	\$35
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$275 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	\$0/\$10 copay
Tier 2 - Generic	\$12/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

## Pennsylvania / Bucks, Chester and Delaware

	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Standard Plan (HMO)
<b>Why You Should Sell This Plan</b>	Strong network, \$5 PCP copay, \$2 copay on Tier 1 preferred generic, low inpatient hospital costs and dental and vision coverage	Strong network, \$2 copay on Tier 1 Preferred generic and affordable combination of costs and benefits
Monthly Premium	\$178	\$79
PCP In-Network	\$10	\$35
Specialist In-Network	\$30	\$50
Inpatient Hospital In-Network	\$220 per day, days 1-6; \$0 per day, days 7-90	\$350 per day, days 1-5; \$0 per day, days 6-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$2/\$8 copay	\$2/\$8 copay
Tier 2 - Generic	\$12/\$17 copay	\$12/\$17 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	29% coinsurance
<b>This plan includes a \$150 Rx deductible for Tiers 1-5.</b>		

# Keystone Market

## Pennsylvania / Montgomery

	Aetna Medicare Standard (HMO)	Aetna Medicare Premier Plan (HMO)
<b>Why You Should Sell This Plan</b>	Strong network, competitive premium for the region and an affordable combination of costs and benefits	Strong network, \$0 PCP copay, \$2 copay on Tier 1 preferred generic, low inpatient hospital costs, and dental and vision coverage
Monthly Premium	\$138	\$234
PCP In-Network	\$35	\$0
Specialist In-Network	\$50	\$40
Inpatient Hospital In-Network	\$275 per day, days 1-6; \$0 per day, days 7-90	\$225 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$1/\$7 copay	\$2/\$10 copay
Tier 2 - Generic	\$7/\$15 copay	\$14/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	26% coinsurance	33% coinsurance
<b>This plan includes a \$295 Rx deductible for Tiers 3-5.</b>		

# Keystone Market

## Pennsylvania / Chester, Delaware, Montgomery

### Aetna Medicare Main Line Prime Health Plan (HMO)

#### Why You Should Sell This Plan

New for 2016. Product tied to MainLine Health System with a focus on local convenience, quality and collaboration for better health outcomes. Low premium and strong benefits

Monthly Premium	\$12
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$215 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$12 copay
Tier 2 - Generic	\$11/\$17 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

## Pennsylvania / Philadelphia, Delaware

	Advantra Silver (HMO)	Advantra Gold (PPO)
<b>Why You Should Sell This Plan</b>	Our top selling plan in the Philadelphia Region! One of the last remaining \$0 premium plans in this region. No deductible and no referrals needed for specialists	Low copay, freedom to choose providers — one of the best PPOs in the area based on price, benefits and access to providers at low copays
Monthly Premium	\$0	\$125
PCP In-Network	\$15	\$15
Specialist In-Network	\$50	\$45
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90	\$150 day for days 1-5; \$0 day for 6-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$12 copay	\$5/\$19 copay
Tier 2 - Generic	\$15/\$20 copay	\$11/\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	50% coinsurance
Tier 5 - Specialty	29% coinsurance	33% coinsurance
	<b>This plan includes a \$185 Rx deductible for Tiers 3-5.</b>	



# Keystone Market

## Pennsylvania / Bucks, Delaware, Montgomery, Philadelphia

Advantra Cares (HMO SNP)	
<b>Why You Should Sell This Plan</b>	\$0 premium dual eligible special needs plan, \$25 over-the-counter (OTC) Rx card, dental, vision transportation and free fitness benefits
Monthly Premium	\$0-\$5.80
PCP In-Network	0-20% coinsurance
Specialist In-Network	0-20% coinsurance
Inpatient Hospital In-Network	\$0 per day, days 1-60; \$289 per day, days 61-90; \$578 per day, days 91-150
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	up to 25% coinsurance
Tier 2 - Generic	up to 25% coinsurance
Tier 3 - Preferred Brand	up to 25% coinsurance
Tier 4 - Non-Preferred Brand	up to 25% coinsurance
<b>Premiums and copays vary depending on dual eligible status.</b>	

# Keystone Market

## Pennsylvania / Berks, Carbon, Cumberland, Dauphin, Lancaster, Lebanon, Lehigh, Monroe, Northampton, Schuylkill

Aetna Medicare Standard Plan (HMO)	
<b>Why You Should Sell This Plan</b>	Strong network, \$2 copay on Tier 1 preferred generic and affordable benefits for the region
Monthly Premium	\$69
PCP In-Network	\$25
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$275 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/\$17 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$46 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

## Pennsylvania / Berks, Carbon, Lancaster, Lebanon, Lehigh, Monroe, Northampton, Schuylkill

Aetna Medicare Premier Plan (PPO)	
<b>Why You Should Sell This Plan</b>	Strong network, \$5 PCP copay and a quality benefit proposition
Monthly Premium	\$124
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	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$7/\$12 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

# Keystone Market

## Pennsylvania / Cumberland, Dauphin

### Aetna Medicare PinnacleHealth Prime Plan (HMO)

#### Why You Should Sell This Plan

This plan is #1 on CMS.Gov Plan Finder for Cumberland and Dauphin Counties. \$0 premium plan, \$0 PCP Copay, no deductible and a network that includes one of the premier hospital systems in Central Pennsylvania - Pinnacle Health System

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$200 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	\$0/\$10 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

**Pennsylvania / Blair, Carbon, Centre, Clinton, Columbia, Huntingdon, Juniata, Lackawanna, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northumberland, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming**

## Advantra Northern Pennsylvania Gold (HMO)

### Why You Should Sell This Plan

Our top selling plan in the northern tier counties of Central Pennsylvania! \$0 plan premium, low PCP copay and a high quality benefit proposition

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$190 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 - Generic	\$10/\$15 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	\$100 copay
Tier 4 - Specialty	33% coinsurance

# Keystone Market

**Pennsylvania / Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York**

Advantra Gold (PPO)	
<b>Why You Should Sell This Plan</b>	One of the best-selling plans in Central Pennsylvania at this price point - \$0 PCP copay, strong network, low per stay inpatient hospital, dental, vision and a free fitness membership
Monthly Premium	\$126
PCP In-Network	\$0
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$300 per stay
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	\$10/\$18 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

**Pennsylvania / Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, York**

## Advantra Silver Plus (HMO)

### Why You Should Sell This Plan

This was a new plan for 2015 and was popular with our beneficiaries - Low PCP copay, low copay on Tier 1 preferred generic and a competitive premium with these benefits being offered

Monthly Premium	\$55
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$450 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$15 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

**Pennsylvania / Berks, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Mifflin, Perry, Snyder, Susquehanna, Wayne, Wyoming, York**

## Advantra Silver Plus (PPO)

### Why You Should Sell This Plan

One of the best PPO values in Central Pennsylvania - low PCP copay, low copay on Tier 1 preferred generic Rx, a per stay inpatient hospital benefit and 2016 PDP enhancements

Monthly Premium	\$84
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$450 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$4/\$20 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	\$100 copay
Tier 4 - Specialty	33% coinsurance



# Keystone Market

**Pennsylvania / Adams, Berks, Blair, Carbon, Centre, Clinton, Columbia, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wayne, Wyoming, York**

Advantra Silver (PPO)	
<b>Why You Should Sell This Plan</b>	The top selling plan in Central Pennsylvania that delivers consistency for the 9th year in a row - \$0 plan premium, low PCP copay, strongest network in area
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$9/\$15 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

**Pennsylvania / Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Butler, Cambria, Cameron, Carbon, Centre, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York**

	Advantra Basic Medical (HMO)	Advantra One (PPO)
<b>Why You Should Sell This Plan</b>	Medical coverage only; may be beneficial for VA and PACE eligibles	Niche product with monthly Part B premium giveback of \$45
Monthly Premium	\$19	\$24
PCP In-Network	\$10	\$35
Specialist In-Network	\$50	\$50
Inpatient Hospital In-Network	\$225 per day, days 1-7; \$0 per day, days 8-90	\$540 per day, days 1-3; \$0 per day, days 4-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	N/A	\$8/\$15 copay
Tier 2 - Generic	N/A	\$15/\$20 copay
Tier 3 - Preferred Brand	N/A	\$47 copay
Tier 4 - Non-Preferred Brand	N/A	\$100 copay
Tier 5 - Specialty	N/A	33% coinsurance

Available in 4 new counties for 2016:  
Chester, Delaware, Montgomery, Philadelphia

# Keystone Market

## Pennsylvania / Berks, Erie, Fayette, Lehigh, Northampton

### Advantra Cares (HMO SNP)

#### Why You Should Sell This Plan

\$0 premium dual eligible special needs plan with a strong provider network, \$25 over-the-counter (OTC) Rx card, dental, vision transportation and free fitness benefits

Monthly Premium	\$0-\$11.50
PCP In-Network	0-20% coinsurance
Specialist In-Network	0-20% coinsurance
Inpatient Hospital In-Network	\$0 per day, days 1-60; \$289 per day, days 61-90; \$578 per day, days 91-150
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	up to 25% coinsurance
Tier 2 - Generic	up to 25% coinsurance
Tier 3 - Preferred Brand	up to 25% coinsurance
Tier 4 - Non-Preferred Brand	up to 25% coinsurance

Premiums and copays vary depending on dual eligible status.

# Keystone Market

## Pennsylvania / Allegheny

	Advantra Gold (HMO)	Advantra Silver (HMO)
<b>Why You Should Sell This Plan</b>	Popular HMO product with Tier 1 generic prescription gap coverage; \$5 PCP copay; dental and vision benefits	Great HMO plan with a strong value proposition for the premium; priced lower than competitors and a strong hospital network
Monthly Premium	\$119	\$30
PCP In-Network	\$5	\$15
Specialist In-Network	\$40	\$40
Inpatient Hospital In-Network	\$400 per stay	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$12 copay	Tier 1 - Generic \$7/\$20 copay
Tier 2 - Generic	\$9/\$19 copay	Tier 2 - Preferred Brand \$47 copay
Tier 3 - Preferred Brand	\$47 copay	Tier 3 - Non-Preferred Brand 50% coinsurance
Tier 4 - Non-Preferred Brand	\$100 copay	Tier 4 - Specialty 30% coinsurance
Tier 5 - Specialty	33% coinsurance	

**This plan includes a \$140 Rx deductible for Tiers 2-4.**

# Keystone Market

## Pennsylvania / Allegheny

	Advantra Gold (PPO)
<b>Why You Should Sell This Plan</b>	High option PPO with no in-network deductible; lower copays and strong network access
Monthly Premium	\$139
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$450 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$5/\$15 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

	Advantra Silver (PPO)
<b>Why You Should Sell This Plan</b>	Mid point PPO option with no in-network deductible and strong network access
Monthly Premium	\$82
PCP In-Network	\$5
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$150 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	\$9/\$16 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

# Keystone Market

## Pennsylvania / Allegheny

### Advantra Choice Plan (HMO)

#### Why You Should Sell This Plan

NEW \$0 premium high deductible HMO plan. Deductible only applies to limited number of benefits

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$550 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$15 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

**This plan has a \$1,000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.**

# Keystone Market

## Pennsylvania / Fayette

### Advantra Fayette Prime (HMO)

#### Why You Should Sell This Plan

High Value Network; built in partnership with Fayette Regional Health System with great benefits; low monthly premium and PCP copays. Focused on local convenience, quality and collaboration, for better health outcomes

Monthly Premium	\$29
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$400 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$8/\$14 copay
Tier 2 - Generic	\$15 /\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

# Keystone Market

**Pennsylvania / Armstrong, Beaver, Bedford, Butler, Cambria, Cameron, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, Mercer, Somerset, Venango, Warren, Washington, Westmoreland**

	Advantra Gold (HMO)	Advantra Silver (PPO)
<b>Why You Should Sell This Plan</b>	Lower copays for frequently used services; Tier 1 generic drug gap coverage; \$5 PCP copay; inpatient hospital copay per stay	Excellent value PPO product in the market with lower Tier 1 and 2 copays
Monthly Premium	\$130	\$76
PCP In-Network	\$5	\$10
Specialist In-Network	\$40	\$45
Inpatient Hospital In-Network	\$290 per stay	\$500 per stay
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$7/\$12 copay	\$5/\$17 copay
Tier 2 - Generic	\$12/\$17 copay	\$10 /\$20 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance



# Keystone Market

## Pennsylvania / Cameron, Crawford, Elk, Erie, Forest, Mercer, Venango, Warren

Advantra Silver Plus (HMO)	
<b>Why You Should Sell This Plan</b>	Excellent value; best selling HMO product; better price than competitors; hospital copay per stay
Monthly Premium	\$49
PCP In-Network	\$10
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$460 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$10/\$15 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

# Keystone Market

**Pennsylvania / Adams, Armstrong, Beaver, Bedford, Berks, Blair, Butler, Cambria, Cameron, Carbon, Centre, Clearfield, Clinton, Columbia, Crawford, Cumberland, Dauphin, Elk, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Juniata, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Lycoming, Mercer, Mifflin, Monroe, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Union, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming, York**

## Advantra Silver (HMO)

### Why You Should Sell This Plan

Lead HMO product with a \$0 premium for the 11th consecutive year, includes Part D coverage

Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$215 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$10/\$19 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

# Keystone Market

**West Virginia / Berkeley, Brooke, Doddridge, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Monongalia, Morgan, Ohio, Preston, Randolph, Taylor, Tucker, Upshur, Wetzel**

## Advantra Gold (PPO)

### Why You Should Sell This Plan

One of the best PPO plans in the area with a lower premium; no in-network deductible and strong provider access

Monthly Premium	\$76
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$475 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$2/\$20 copay
Tier 2 - Preferred Brand	\$45 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	30% coinsurance

**This plan includes a \$140 Rx deductible for Tiers 2-4.**

# Keystone Market

**West Virginia / Boone, Braxton, Cabell, Clay, Fayette, Gilmer, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, Mercer, Nicholas, Putnam, Raleigh, Ritchie, Wayne, Wirt, Wood, Wyoming**

## Advantra Gold (PPO)

### Why You Should Sell This Plan

Great value PPO plan with a low premium; no in-network deductible and strong network access.

Monthly Premium	\$75
PCP In-Network	\$5
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$475 per stay
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$9/\$14 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	\$100 copay
Tier 4 - Specialty	33% coinsurance

# Keystone Market

**West Virginia / Boone, Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Greenbrier, Jackson, Kanawha, Lincoln, Logan, Mason, Mercer, Nicholas, Pleasants, Putnam, Raleigh, Ritchie, Roane, Summers, Wayne, Webster, Wirt, Wood, Wyoming**

Advantra Silver (HMO)	
<b>Why You Should Sell This Plan</b>	Great value HMO with low premium that includes Part D, no referrals to specialists; better hospital network than competitors
Monthly Premium	\$20
PCP In-Network	\$15
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$195 per day, days 1-9; \$0 per day, days 10-90
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Generic	\$2/\$20 copay
Tier 2 - Preferred Brand	\$47 copay
Tier 3 - Non-Preferred Brand	50% coinsurance
Tier 4 - Specialty	33% coinsurance

Advantra Choice (HMO)	
<b>Why You Should Sell This Plan</b>	NEW \$0 premium high deductible HMO plan. Deductible only applies to limited number of benefits
Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$485 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$18 copay
Tier 2 - Generic	\$17/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

**This plan has a \$975 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.**

## Keystone Market

**West Virginia / Barbour, Berkeley, Brooke, Doddridge, Grant, Hampshire, Hancock, Hardy, Harrison, Jefferson, Lewis, Marion, Marshall, Monongalia, Morgan, Ohio, Preston, Randolph, Taylor, Tucker, Tyler, Upshur, Wetzel**

### Advantra Choice (HMO)

**Why You Should Sell This Plan**

NEW \$0 premium high deductible HMO plan. Deductible only applies to limited number of benefits

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$485 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$16 copay
Tier 2 - Generic	\$15/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance

**This plan has a \$1000 deductible, which applies only to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.**