



Northeast

Keystone

New England

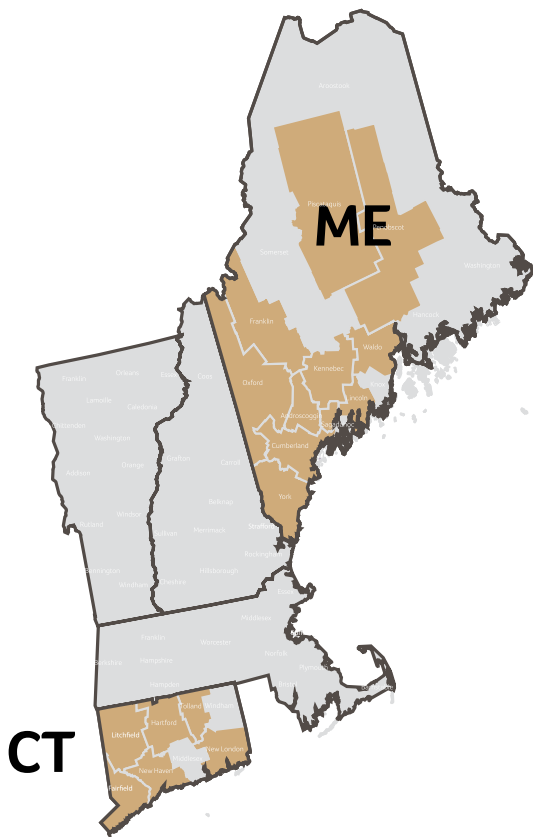
New Jersey

New York

[Return to table of contents](#)

[Return to table of contents](#)

New England Market



Number of Medicare eligibles*

CT Inland	222,589
CT Shoreline	348,591
ME Northern	52,363
ME Southern	109,072
ME Mid	52,285
ME Expansion (additional)	26,105
Total	811,005

Service Area: CT: Fairfield, Hartford, Litchfield, New Haven, New London, Tolland
ME: Androscoggin, Cumberland, Franklin, Kennebec, Lincoln, Oxford, Penobscot, Piscataquis, Sagadahoc, Waldo, York

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

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New England Market

Market Highlights

CT:

- \$0 Premium Plans available in all CT Counties
- 2016 Expansion into New London County
- Open Access Plans available in All Counties
- Access to Aetna’s National Medicare Network
- Free Gym Membership at participating facilities
- Plans that include reimbursement for Eye Glasses and Hearing Aids
- Dental reimbursement embedded

ME:

- 2016 Expansion into Franklin, Lincoln and Waldo Counties
- \$0 Premium Plans available in Southern Maine Counties
- Open Access Plans available in Southern Maine Counties
- Competitive Plan Premium in Northern Maine Counties
- Access to Aetna’s National Medicare Network, including Greater Boston Facilities and Physicians
- Free Gym Membership at participating facilities
- Dental reimbursement embedded

Strong Network

CT:

- Includes Yale New Haven Hospital, Hartford Healthcare Partners, ProHealth Physicians, PriMed, CT State Medical Society, and Eastern CT PHO

ME:

- Includes Intermed, Maine Medical Center PHO, Central and Western Maine PHO, Primecare Physician Associates, Kennebec Health Alliance, Eastern Maine Medical, and Martin’s Point Physicians

New England Market

Maine / Cumberland, York, Sagadahoc

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$5 PCP copay, \$0 copay on Tier 1 preferred generic, \$150 annual preventive dental allowance and open-access to any in-network provider within Aetna’s national network of care providers

Monthly Premium	\$0
PCP In-Network	\$5
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
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Includes an annual preventive dental allowance of \$150.

New England Market

Maine / Androscoggin, Kennebec

Aetna Medicare Elite Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$5 PCP copay, \$0 copay on Tier 1 preferred generic, a \$150 annual preventive dental allowance — this plan does have a \$1,000 plan deductible on some services

Monthly Premium	\$0
PCP In-Network	\$5
Specialist In-Network	\$30
Inpatient Hospital In-Network	\$600 per stay
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	\$13/\$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. Includes an annual preventive dental allowance of \$150.

New England Market

Maine / Franklin, Lincoln, Waldo

Aetna Medicare Elite Plan (HMO)

Why You Should Sell This Plan

Low PCP copay, low copay on many routine services, low copay on Tier 1 preferred generic, a \$150 annual preventive dental allowance — this plan does have a \$1,000 deductible on some services

Monthly Premium	\$35
PCP In-Network	\$5
Specialist In-Network	\$35
Inpatient Hospital In-Network	\$600 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

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. Includes an annual preventive dental allowance of \$150.

New England Market

Maine / Oxford, Penobscot, Piscataquis

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Elite Plan (HMO)
Why You Should Sell This Plan	No plan deductible and low copay on Tier 1 preferred generic	Low PCP copay, reasonable plan premium, low copay on many routine services, a \$150 annual preventive dental allowance — this plan does have a \$1,000 plan deductible on some services
Monthly Premium	\$79	\$35
PCP In-Network	\$15	\$5
Specialist In-Network	\$45	\$35
Inpatient Hospital In-Network	\$350 per day, days 1-5; \$0 per day, days 6-90	\$600 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	\$5/\$15 copay	\$0/\$10 copay
Tier 2 - Generic	\$15/\$20 copay	\$13/\$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 \$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. Includes an annual preventive dental allowance of \$150.

New England Market

Connecticut / Fairfield, Hartford, Litchfield, New Haven, Tolland

Aetna Medicare Standard Plan (PPO)

Why You Should Sell This Plan

\$5 copay on Tier 1 preferred generic, competitive in-network costs and benefits, the freedom to seek care at out-of-network providers and an annual dental allowance of \$150

Monthly Premium	\$99
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$240 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	\$5/\$12 copay
Tier 2 - Generic	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Includes an annual preventive dental allowance of \$150.

New England Market

Connecticut / Fairfield, Hartford, Litchfield, New Haven, New London, Tolland

Aetna Medicare Standard Plan (HMO)

Why You Should Sell This Plan

\$6 copay on Tier 1 preferred generic, low PCP copay, competitive in-network costs and benefits and an annual dental allowance of \$150

Monthly Premium	\$129
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	\$5,500 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$6/\$15 copay
Tier 2 - Generic	\$14/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

Includes an annual preventive dental allowance of \$150.

New England Market

Connecticut / Hartford, Litchfield, Tolland

	Aetna Medicare Value Plan (HMO)	Aetna Medicare Elite Plan (HMO)
Why You Should Sell This Plan	\$4 copay on Tier 1 preferred generic, reasonable plan premium, a \$150 annual dental allowance and an open-access feature allowing members to go to any in-network provider within Aetna’s national network of care providers	\$0 plan premium, low PCP copay, low copays on many routine services, \$5 copay on Tier 1 preferred generic, a \$150 annual preventive dental allowance and open-access to any in-network provider within Aetna’s national network of care providers — this plan does have a \$1,000 plan deductible on some services
Monthly Premium	\$39	\$0
PCP In-Network	\$30	\$10
Specialist In-Network	\$50	\$35
Inpatient Hospital In-Network	\$395 per day, days 1-4; \$0 per day, days 5-90	\$600 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	\$4/\$15 copay	\$5/\$14 copay
Tier 2 - Generic	\$12/\$20 copay	\$13/\$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
	Includes an annual preventive dental allowance of \$150.	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. Includes an annual preventive dental allowance of \$150.

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New England Market

Connecticut / Fairfield, New Haven, New London

Aetna Medicare Elite Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, low PCP copay, low copays on many routine services, \$5 copay in Tier 1 preferred generic, a \$150 annual preventive dental allowance and open-access to any in-network provider within Aetna’s national network of care providers — it does have a \$1,000 plan deductible on some services

Monthly Premium	\$0
PCP In-Network	\$10
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$600 per stay
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$5/\$14 copay
Tier 2 - Generic	\$13/\$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. Includes an annual preventive dental allowance of \$150.