



Northeast

Keystone

New England

New Jersey

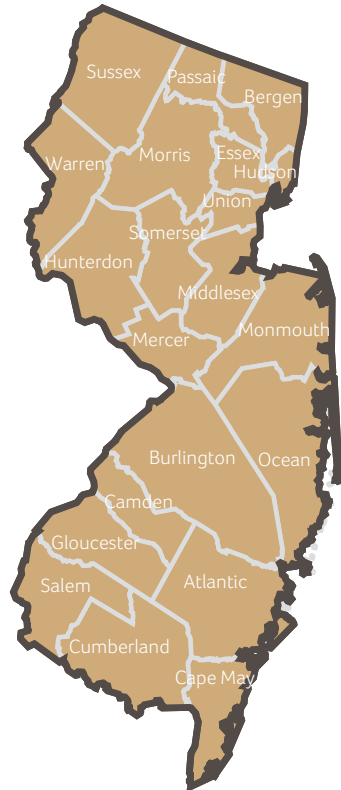
New York

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New Jersey Market

New Jersey / NJ



NJ

Number of Medicare eligibles*

NJ Northern	1,081,643
NJ Southern	397,018
Total	1,478,661

Service Area: NJ: Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Somerset, Sussex, Union, Warren

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

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New Jersey Market

Market Highlights

NNJ:

- New for 2016 Elite \$0 premium HMO open access plan in Ocean and Monmouth Counties \$0 PCP, \$20 Spec, \$600 flat rate hospital copay
- New for 2016 \$0 Labs on all plans
- Expanding Standard PPO \$69 plan into 6 new Counties
- 10 County Premier HMO plan open access in 10 Counties
- 4 STAR rated HMO plans
- Addition of Silver Sneakers Gym network

SNJ:

- Renewing current 6 SNJ County \$65 HMO plan
- No RX deductible on 3 county plans in SNJ plans
- Addition of Silver Sneakers gym network
- Travel Advantage on all plans to use out of state Aetna networks

Strong Network

NNJ:

- ACO agreement with three strategically located hospital systems (Atlantic Health, Hackensack and Hunterdon) will result in extremely strong market advantage; systems include Morristown Memorial, Chilton Med Ctr, Newton Medical Ctr, Overlook Hospital, Hunterdon Medical and Hackensack Hospital
- Other key hospitals include Meridian Health Systems (comprised of Jersey Shore University, Ocean Medical Center, Riverview Medical, Southern Ocean and Bayshore Community) and St Joseph's Hospital in Passaic county

SNJ:

- Includes Deborah Heart and Lung Center, Cooper Hospital, Virtua Health System, RWJ University Hospital at Hamilton and AtlantiCare Regional Medical Center

NJ:

- Seamless multi-state network for non-High Value Network members: non-High Value network NJ members may use network providers in NY/NJ/PA and any U.S. state that has an Aetna Medicare network

New Jersey Market

New Jersey / Atlantic, Burlington, Camden, Cumberland, Gloucester, Salem

Aetna Medicare Standard Plan (HMO)

Why You Should Sell This Plan

4 Star-rated HMO, no deductible, comprehensive network, \$0 copay on Tier 1 preferred generic, broad Rx formulary, \$250 brand-only deductible (tiers 3-5), Silver Sneakers and Travel Advantage included for Aetna networks out of state

Monthly Premium	\$65
PCP In-Network	\$20
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$285 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/\$15 copay
Tier 2 - Generic	\$13/\$20 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	27% coinsurance

This plan includes a \$250 Rx deductible for Tiers 3-5

New Jersey Market

New Jersey / Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Ocean, Passaic, Sussex, Union

	Aetna Medicare Basic Plan (HMO)	Aetna Medicare Premier Plan (HMO)
Why You Should Sell This Plan	\$0 premium, no deductibles/coinsurance, \$0 PCP copay, open access and gym benefit	\$15 PCP copay, no deductibles/coinsurance, multi-state comprehensive network access, \$0 copay on Tier 1 preferred generic and gym benefit
Monthly Premium	\$0	\$151
PCP In-Network	\$0	\$15
Specialist In-Network	\$50	\$35
Inpatient Hospital In-Network	\$275 per day, days 1-5; \$0 per day, days 6-90	\$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	N/A	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	N/A	\$0/\$17 copay
Tier 2 - Generic	N/A	\$9/\$20 copay
Tier 3 - Preferred Brand	N/A	\$47 copay
Tier 4 - Non-Preferred Brand	N/A	\$100 copay
Tier 5 - Specialty	N/A	29% coinsurance

This plan includes a \$170 Rx deductible for Tiers 3-5

New Jersey Market

New Jersey / Bergen, Essex, Hudson, Hunterdon, Morris, Passaic, Somerset, Sussex, Union, Warren

Aetna Medicare NNJ Prime Plan (HMO)

Why You Should Sell This Plan

4 Star-rated HMO, \$0 premium, no deductibles/coinsurance, \$0 PCP and \$0 lab copays, \$0 copay on Tier 1 preferred generic, gym membership and 10 County comprehensive network

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$290 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	\$9/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

New Jersey Market

New Jersey / Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Union, Warren

Aetna Medicare Standard Plan (PPO)

Why You Should Sell This Plan

\$15 PCP, \$0 copay on Tier 1 preferred generic, no referrals required, gym membership, open access network — one of the only PPO's left in the state

Monthly Premium	\$69
PCP In-Network	\$15
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$250 per day, days 1-7; \$0 per day, days 8-90
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$10 copay
Tier 2 - Generic	\$9/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

New Jersey Market

New Jersey / Ocean

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

4 STAR-rated HMO, no deductibles/coinsurance, PDP included, gym membership, network includes Meridian 5 Hospital system and access to in-state and out-of-state Aetna network providers

Monthly Premium	\$49
PCP In-Network	\$25
Specialist In-Network	\$50
Inpatient Hospital In-Network	\$335 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	\$9/\$19 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

New Jersey Market

New Jersey / Camden, Gloucester, Mercer

Aetna Medicare Value Plan (HMO)

Why You Should Sell This Plan

4 Star-rated HMO, low plan premium, \$10 PCP copay, \$0 copay on Tier 1 preferred generic, gym membership included and network includes access to in-state and out-of-state Aetna network providers

Monthly Premium	\$38
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	\$0/\$10 copay
Tier 2 - Generic	\$8/\$18 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	50% coinsurance
Tier 5 - Specialty	33% coinsurance

New Jersey Market

New Jersey / Ocean, Monmouth

Aetna Medicare Elite Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay on Tier 1 preferred generic, flat \$600 hospital copay for stay, gym membership included, network includes Meridian 5 Hospital system and access to in-state and out-of-state Aetna network providers — new for 2016!

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$20
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	\$9/\$19 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 to the following services: Inpatient & Outpatient Hospital Services, SNF, Diagnostic & Therapeutic Radiology, ASC services, Ambulance, and ESRD related services.