



West

Big Sky

California

Mountain States

Texas

[Return to table of contents](#)

[Return to table of contents](#)

California Market



Number of Medicare eligibles*

CA Inland Empire	579,578
CA Kern	104,551
CA Los Angeles	1,789,686
CA San Diego	464,368
California	2,625,976
Total	5,564,159

Service Area: CA: Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego

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

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California Market

Market Highlights

- \$0 premium HMO Option in all counties
- PPO Plan available in Orange and San Diego counties with no deductible for in-network care
- 5 Tier Rx Plan with \$0 copays for Tier 1 drugs at preferred pharmacies in all markets
- 3.5 Stars for all HMO plans
- 4.0 Stars for all PPO plans
- Prime Plan HMO capitalizes on strong provider relationships
- **New!** Predictable cost-sharing on Tier 4 (non-preferred brand drugs) in all markets
- **New!** Approx. 100 drugs added to Tier 1 (preferred generic) for greater member savings
- “Get Healthy, Stay Healthy” includes chiropractic and podiatry services, along with eye wear and hearing aid allowances in some plans
- Additional benefits such as routine hearing and vision exams in all plans
- Fitness benefits on all plans
- Travel Advantage allows Select Plan members to keep their benefits when traveling for up to one year in Aetna Medicare markets
- Aetna’s nationwide provider network allows PPO members to travel and receive services at in-network cost-sharing

Strong Network

Bakersfield:

- Bakersfield Family Medical Group

Los Angeles:

- HealthCare Partners, Torrance Hospital IPA, Regal/Lakeside Medical Group

Orange County:

- HealthCare Partners, St. Joseph/St. Jude, Monarch

San Bernardino/Riverside:

- PrimeCare, Riverside Physician Network, Loma Linda Murrieta, Beaver Medical Group, Desert Valley Medical Group

San Diego:

- Mercy Physicians, Primary Care Associates Medical Group, San Diego Physicians Medical Group, Tri-Cities Medical Group



Mid-America

Northeast

Southeast

West

PDP

[Return to table of contents](#)

California Market

California / Los Angeles

Aetna Medicare Prime Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay for in-network specialists, \$0 copay on Tier 1 preferred generic, network exclusively through the well respected HealthCare Partners (HCP) and Torrance Hospital IPA network — **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$0 per stay
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$5/\$11 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



Mid-America

Northeast

Southeast

West

PDP

[Return to table of contents](#)

California Market

California / Orange

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$0 PCP copay, \$0 copay for in-network specialists, \$0 copay on Tier 1 preferred generic, network with the well respected St. Joseph's network of physicians and hospitals including St. Jude, Hoag, St. Joseph, and Mission hospitals and affiliated doctors, all with a \$1,950 MOOP — improved formulary for 2016 with approximately 100 drugs added to Tier 1	4.0 Star-rated PPO, competitive plan premium, \$10 PCP copay, no in-network medical deductible, \$0 copay on Tier 1 preferred generic, coverage in the gap, a nationwide provider network — improved formulary for 2016 with approximately 100 drugs added to Tier 1
Monthly Premium	\$0	\$108
PCP In-Network	\$0	\$10
Specialist In-Network	\$0	\$40
Inpatient Hospital In-Network	\$0 per stay	\$250 per day, days 1-6; \$0 per day, days 7-90
Out-of-pocket Maximum	\$1,950 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	\$0/\$6 copay	\$0/\$8 copay
Tier 2 - Generic	\$5/\$11 copay	\$10/\$18 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	50% coinsurance
Tier 5 - Specialty	33% coinsurance	29% coinsurance

This plan includes a \$150 Rx deductible for Tiers 3-5



Mid-America

Northeast

Southeast

West

PDP

[Return to table of contents](#)

California Market

California / Los Angeles, Orange

Aetna Medicare Select Plan (HMO)

Why You Should Sell This Plan

Low plan premium, \$0 PCP copay, \$0 copay for specialists, \$0 copay on Tier 1 preferred generic, broad network, Travel Advantage, member access to providers in LA and OR counties — **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium	\$28
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$264 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/\$6 copay
Tier 2 - Generic	\$10/\$16 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



Mid-America

Northeast

Southeast

West

PDP

[Return to table of contents](#)

California Market

California / San Diego

	Aetna Medicare Select Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Why You Should Sell This Plan	\$0 plan premium, \$0 PCP copay, lower MOOP of \$3,400, strong provider network with hospitals such as Scripps Hospital with Scripps Green, Palomar, Pomerado, Alvarado, and Tri-City, \$5 copay for Tier 1 preferred generic — improved formulary for 2016 with approximately 100 drugs added to Tier 1	4.0 Star-rated PPO, competitive plan premium, \$10 PCP copay, no in-network medical deductible, \$0 copay on Tier 1 preferred generic, coverage in the gap, a nationwide provider network — improved formulary for 2016 with approximately 100 drugs added to Tier 1
Monthly Premium	\$0	\$74
PCP In-Network	\$0	\$10
Specialist In-Network	\$15	\$40
Inpatient Hospital In-Network	\$289 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	\$3,400 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/\$15 copay	\$0/\$8 copay
Tier 2 - Generic	\$10/\$20 copay	\$10/\$18 copay
Tier 3 - Preferred Brand	\$47 copay	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay	50% coinsurance
Tier 5 - Specialty	29% coinsurance	29% coinsurance
	This plan includes a \$175 Rx deductible for Tiers 3-5	This plan includes a \$150 Rx deductible for Tiers 3-5

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Mid-America

Northeast

Southeast

West

PDP

[Return to table of contents](#)

California Market

California / San Bernardino

Aetna Medicare Prime Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay for specialists, lower MOOP, network includes the well respected PrimeCare network of physicians, \$0 copay on Tier 1 preferred generic and preventive dental benefits — **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$0 per stay
Out-of-pocket Maximum	\$2,950 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$5/\$11 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



Mid-America

Northeast

Southeast

West

PDP

[Return to table of contents](#)

California Market

California / Riverside, San Bernardino

Aetna Medicare Select Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay for specialists, lower inpatient hospital copay, strong and long-standing network of contracted physicians and hospitals throughout the Inland Empire, \$0 copay on Tier 1 preferred generic, Travel Advantage, member access to providers in LA and OR counties — **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium	\$0
PCP In-Network	\$0
Specialist In-Network	\$0
Inpatient Hospital In-Network	\$75 per day, days 1-4; \$0 per day, days 5-90
Out-of-pocket Maximum	\$3,400 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$6 copay
Tier 2 - Generic	\$6/\$12 copay
Tier 3 - Preferred Brand	\$47 copay
Tier 4 - Non-Preferred Brand	\$100 copay
Tier 5 - Specialty	33% coinsurance



Mid-America

Northeast

Southeast

West

PDP

[Return to table of contents](#)

California Market

California / Kern

Aetna Medicare Select Plan (HMO)

Why You Should Sell This Plan

\$0 plan premium, \$0 PCP copay, \$0 copay for specialists, Travel Advantage, a \$0 hospital copay, strong network through BFMC, \$0 copay on Tier 1 preferred generic and an **improved formulary** for 2016 with approximately 100 drugs added to Tier 1

Monthly Premium

\$0

PCP In-Network

\$0

Specialist In-Network

\$0

Inpatient Hospital In-Network

\$0 per stay

Out-of-pocket Maximum

\$3,400 In-Network

Prescription Drugs

Preferred Pharmacies/
Non-Preferred Pharmacies

Tier 1 - Preferred Generic

\$0/\$6 copay

Tier 2 - Generic

\$4/\$10 copay

Tier 3 - Preferred Brand

\$47 copay

Tier 4 - Non-Preferred Brand

\$100 copay

Tier 5 - Specialty

33% coinsurance