



Power up with Aetna Medicare

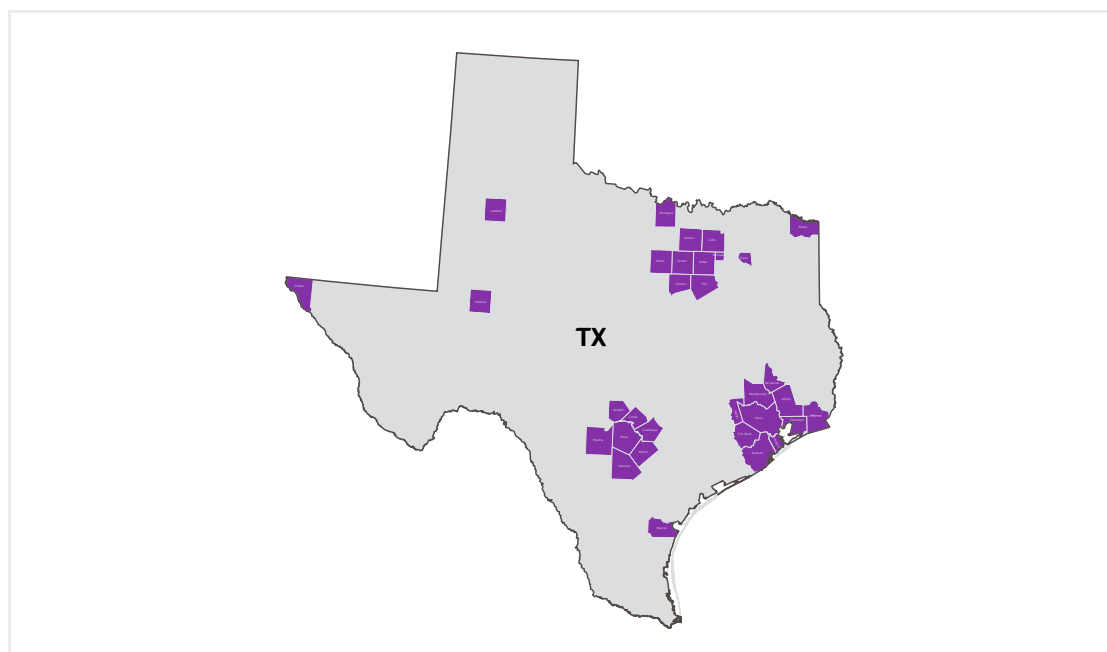
First Look at Aetna's 2015 Individual Medicare Advantage Product Offering
Texas Market



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West Texas Market



Number of Medicare eligibles*

TX Corpus Christi	52,724
TX Dallas	737,040
TX El Paso	111,307
TX Houston	735,791
TX Northern	82,573
TX San Antonio	323,700
Total	2,043,135

Service Area: TX: Atascosa, Bexar, Bowie, Brazoria, Chambers, Collin, Comal, Dallas, Denton, El Paso, Ellis, Fort Bend, Galveston, Guadalupe, Harris, Jefferson, Johnson, Kendall, Liberty, Lubbock, Medina, Midland, Montague, Montgomery, Nueces, Parker, Rains, Rockwall, San Jacinto, Tarrant, Waller, Wilson

*MA State/County Penetration – June 2014, CMS.gov

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Market Highlights

Houston:

- \$0 premium, \$0 Primary Care, \$0 Rx Generics HMO Option including supplemental benefits
- Low premium 4.5 STAR PPO option with no in-network deductibles or Rx deductibles
- Coverage for a free fitness facility membership at participating locations including Lifetime Fitness
- In-network coverage that travels with the member
- New preferred pharmacy networks

San Antonio:

- \$0 premium, \$0 Primary Care, \$0 Rx Generics HMO Option including supplemental benefits
- Low premium 4.5 STAR PPO option with no in-network deductibles or Rx deductibles
- Coverage for a free fitness facility membership at participating locations including Lifetime Fitness
- In-network coverage that travels with the member
- New preferred pharmacy networks

North Texas:

- New \$0 premium High Value Network HMO with HCA partnership
- Low premium 4.5 STAR PPO option with no in-network deductibles or Rx deductibles
- Coverage for a free fitness facility membership at participating locations including Lifetime Fitness
- In-network coverage that travels with the member
- New preferred pharmacy networks

Strong Network

Houston:

- Village Family Practice
- Greater Houston Physicians Medical Association
- PLATINUM
- Seamless network for TX as well as national network via Travel Advantage benefit (**not available on High Value Network and Coventry Products**)

San Antonio:

- Gonzaba
- UPSA
- Seamless network for TX as well as national network via Travel Advantage benefit (**not available on High Value Network and Coventry Products**)

North Texas:

- HCA Physicians
- The IPA in Collin County
- Baylor Health System
- Seamless network for TX as well as national network via Travel Advantage benefit (**not available on High Value Network and Coventry products**)



West Texas Market TX

San Antonio

	Advantra (HMO)	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Service Area	Bexar, Medina counties	Bexar, Comal counties	Bexar, Comal counties
Why You Should Sell This Plan	Lead 4 STAR HMO with \$0 premium, \$0 primary care, \$0 Rx Generics and over \$600 in supplemental benefit allowances	High Value Network HMO option built with Baptist network partner to provide coordinated care and sustainable value with Aetna Extras including Annual Physical Exam and no cost gym membership	NEW Lead PPO with low monthly premium for network access, preventive dental allowance and competitive cost shares on sustainable high quality 4.5 star rating
Monthly Premium	\$0	\$0	\$19
PCP In-Network	\$0	\$0	\$15
Specialist In-Network	\$30	\$30	\$35
Inpatient Hospital In-Network	\$150 per day copay, day(s) 1-6	\$200 per day copay, day(s) 1-6	\$250 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,900 In-Network	\$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	\$0/\$5 copay	\$0 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$0/\$5 copay	\$5 copay	\$5/\$9 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	N/A	N/A

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West Texas Market TX

San Antonio

	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Value Plan (PPO)	Advantra PPO
Service Area	Bexar, Comal counties	Bexar, Comal counties	Bexar, Medina counties
Why You Should Sell This Plan	Broad HMO network access option with Aetna Extras including Travel Advantage, Annual Physical Exam and no cost gym membership	Network access on a high quality 4.5 Star rating	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits
Monthly Premium	\$0	\$69	\$42
PCP In-Network	\$20	\$20	\$10
Specialist In-Network	\$45	\$50	\$45
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6	\$195 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$0/\$4 copay	\$2/\$6 copay	25% coinsurance
Tier 2 - Non-Preferred Generic	\$6/\$10 copay	\$9/\$13 copay	25% coinsurance
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	25% coinsurance
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	25% coinsurance
Tier 5 - Specialty	33% coinsurance	N/A	25% coinsurance

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West
Texas Market
TX

San Antonio

Aetna Medicare Select Plan (HMO)	
Service Area	Atascosa, Guadalupe, Kendall, Medina and Wilson counties
Why You Should Sell This Plan	Strong \$0 premium HMO option in the surrounding counties of San Antonio with network access to all Aetna providers as well as the Aetna Extras
Monthly Premium	\$0
PCP In-Network	\$20
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$2/\$6 copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance



West Texas Market TX

Dallas

	Aetna Medicare Prime Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Service Area	Collin, Dallas and Denton counties	Collin, Dallas and Denton counties
Why You Should Sell This Plan	NEW High Value Network HMO option built with HCA network partner to provide coordinated care and sustainable value with Aetna Extras including Annual Physical Exam and no cost gym membership	NEW Lead PPO with low monthly premium for network access, preventive dental allowance and competitive cost shares on sustainable high quality 4.5 star rating
Monthly Premium	\$0	\$19
PCP In-Network	\$0	\$15
Specialist In-Network	\$40	\$40
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$5,000 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs		Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$2 copay	\$5/\$9 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance



West
Texas Market
TX

Dallas and Surrounding Counties

	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Value Plan (PPO)	Aetna Medicare Select Plan (HMO)
Service Area	Dallas, Collin and Denton counties	Dallas, Collin and Denton counties	Ellis, Johnson, Montague, Parker, Rains and Rockwall counties
Why You Should Sell This Plan	Premium HMO buys access to all Aetna network, including Baylor, Travel Advantage, Broader Formulary and over \$900 of allowances for dental, vision and hearing coverage	High quality 4.5 star rating plan built with access to broad network, over \$900 of supplemental benefit allowances and broad formulary	Strong \$0 premium HMO option in the surrounding counties of Dallas with network access to all Aetna providers as well as the Aetna Extras
Monthly Premium	\$91	\$167	\$0
PCP In-Network	\$15	\$25	\$15
Specialist In-Network	\$50	\$50	\$40
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4 copay	\$2/\$6 copay	\$0/\$4 copay
Tier 2 - Non-Preferred Generic	\$2/\$6 copay	\$6/\$10 copay	\$2/\$6 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	33% coinsurance	33% coinsurance

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West Texas Market TX

Counties: Tarrant

Aetna Medicare Select Plan (HMO)	
Why You Should Sell This Plan	Broad network access to all Aetna providers as well as the Aetna Extras
Monthly Premium	\$69
PCP In-Network	\$15
Specialist In-Network	\$40
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$4copay
Tier 2 - Non-Preferred Generic	\$5/\$9copay
Tier 3 - Preferred Brand	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance



West Texas Market TX

Houston

	Advantra HMO	Aetna Medicare Premier Plan (HMO)	Aetna Medicare Choice Plan (PPO)
Service Area	Harris, Montgomery, Fort Bend and Jefferson counties	Harris and Montgomery counties	Harris and Montgomery counties
Why You Should Sell This Plan	Lead 4 STAR HMO with \$0 premium, \$0 primary care, \$0 Rx Generics and over \$600 in supplemental benefit allowances	Broad HMO network access option with Aetna Extras including Travel Advantage, Annual Physical Exam and no cost gym membership	NEW Lead PPO with low monthly premium for network access, preventive dental allowance and competitive cost shares on sustainable high quality 4.5 star rating
Monthly Premium	\$0	\$0	\$19
PCP In-Network	\$0	\$10	\$15
Specialist In-Network	\$30	\$40	\$35
Inpatient Hospital In-Network	\$150 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6	\$250 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,900 In-Network	\$6,700 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies	Preferred Pharmacies/ Non-Preferred Pharmacies
Tier 1 - Preferred Generic	\$0/\$5copay	\$0/\$4copay	\$0/\$4copay
Tier 2 - Non-Preferred Generic	\$0/\$5 copay	\$6/\$10 copay	\$5/\$9 copay
Tier 3 - Preferred Brand	\$45 copay	\$45 copay	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	50% coinsurance	50% coinsurance
Tier 5 - Specialty	33% coinsurance	N/A	N/A

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Houston and Surrounding Counties

	Aetna Medicare Value Plan (PPO)	Advantra (PPO)	Aetna Medicare Select Plan (HMO)
Service Area	Harris and Montgomery counties	Harris, Montgomery, Fort Bend and Jefferson counties	Brazoria, Chambers, Fort Bend, Galveston, Jefferson, Liberty, San Jacinto and Waller counties
Why You Should Sell This Plan	Low max out of pocket and network access on a high quality 4.5 star rating	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits	Strong \$0 premium HMO option in the surrounding counties of Houston with network access to all Aetna providers as well as the Aetna Extras
Monthly Premium	\$93	\$42	\$0
PCP In-Network	\$25	\$10	\$20
Specialist In-Network	\$50	\$45	\$45
Inpatient Hospital In-Network	\$289 per day copay, day(s) 1-6	\$195 per day copay, day(s) 1-6	\$289 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$5000 In-Network / \$10,000 Combined	\$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	\$0/\$4copay	25% coinsurance	\$0/\$4copay
Tier 2 - Non-Preferred Generic	\$5/\$9copay	25% coinsurance	\$2/\$6copay
Tier 3 - Preferred Brand	\$45 copay	25% coinsurance	\$45 copay
Tier 4 - Non-Preferred Brand	50% coinsurance	25% coinsurance	50% coinsurance

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Counties: Bowie, El Paso, Parker

	Advantra (HMO)	Advantra (PPO)
Why You Should Sell This Plan	Lead 4 STAR HMO with \$0 premium, \$0 primary care, \$0 Tier 1 Rx Generics and over \$600 in supplemental benefit allowances	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits
Monthly Premium	\$0	\$42
PCP In-Network	\$0	\$10
Specialist In-Network	\$30	\$45
Inpatient Hospital In-Network	\$200 per day copay, day(s) 1-6	\$195 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$4,000 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$0/\$5copay	25% coinsurance
Tier 2 - Non-Preferred Generic	\$4/\$9copay	25% coinsurance
Tier 3 - Preferred Brand	\$45 copay	25% coinsurance
Tier 4 - Non-Preferred Brand	50% coinsurance	25% coinsurance
Tier 5 - Specialty	33% coinsurance	25% coinsurance



West
Texas Market
TX

Counties: Nueces

	Advantra (HMO)	Advantra (PPO)
Why You Should Sell This Plan	Lead 4 STAR HMO with \$0 premium, \$0 primary care, \$0 Rx Generics and over \$600 in supplemental benefit allowances	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits
Monthly Premium	\$0	\$42
PCP In-Network	\$0	\$10
Specialist In-Network	\$30	\$45
Inpatient Hospital In-Network	\$150 per day copay, day(s) 1-6	\$195 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$3,900 In-Network	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	Preferred Pharmacies/ Non-Preferred Pharmacies	
Tier 1 - Preferred Generic	\$0/\$5copay	25% coinsurance
Tier 2 - Non-Preferred Generic	\$0/\$5copay	25% coinsurance
Tier 3 - Preferred Brand	\$45 copay	25% coinsurance
Tier 4 - Non-Preferred Brand	50% coinsurance	25% coinsurance
Tier 5 - Specialty	33% coinsurance	25% coinsurance



West Texas Market TX

Counties: Lubbock, Midland

Advantra (PPO)	
Why You Should Sell This Plan	Low monthly premium for broad formulary, network access, competitive cost shares and additional supplemental benefits
Monthly Premium	\$42
PCP In-Network	\$10
Specialist In-Network	\$45
Inpatient Hospital In-Network	\$195 per day copay, day(s) 1-6
Out-of-pocket Maximum	\$6,700 In-Network / \$10,000 Combined
Prescription Drugs	
Tier 1 - Preferred Generic	25% coinsurance
Tier 2 - Non-Preferred Generic	25% coinsurance
Tier 3 - Preferred Brand	25% coinsurance
Tier 4 - Non-Preferred Brand	25% coinsurance
Tier 5 - Specialty	25% coinsurance