



First Look at Aetna's 2017 Individual Medicare Advantage and Part D Product Offerings





IMPORTANT:

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WHAT DOES THIS MEAN?

- You can't share this First Look document with beneficiaries.
- You can't post it on any public websites.
- You can't discuss any information in this document (i.e., 2017 plans or benefits) with beneficiaries until on or after 10/1.
- Information in this document is subject to change until fully approved by CMS.

THANKS FOR YOUR COOPERATION AND COMPLIANCE WITH THIS GUIDANCE.



Now that Aetna and Coventry Health Care have come together as one team, our Individual Medicare Advantage product offering is stronger than ever!

- Aetna Medicare Advantage plans (MA, MAPD) are available in 38 states plus D.C., and our standalone Medicare prescription drug plans (PDP) are in all 50 states.
- We have expanded products to 134 counties, 102 of them will have \$0 premium plans.*
- We have more \$0 premium plans than ever before – 656 out of 863 counties will have \$0 premium plan options.
- Coverage for a free membership to a fitness facility is included for most plans.



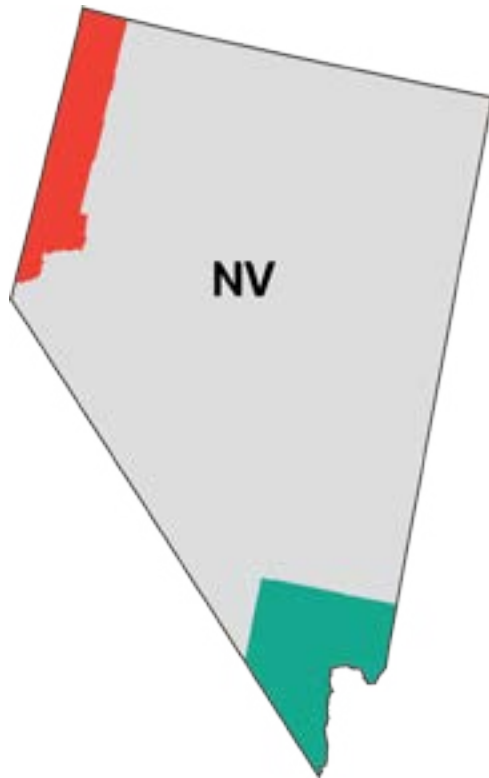
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 **COVENTRY®**
Health Care
Medicare Advantage Plans
An Aetna Company

Nevada

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Nevada Market



Number of Medicare eligibles*

| | |
|--------------|----------------|
| NV Clark | 313,952 |
| NV Washoe | 78,295 |
| Total | 392,247 |

Service Area:

NV: Clark, Washoe

*MA State/County Penetration – May 2016, CMS.gov

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Clark County

Market Highlights

NV:

HMO

- \$0 premium/\$0 PCP/\$0 lab
- \$100 reimbursement allowance for eyewear
- Option to add supplemental benefits for dental and hearing aids for a low monthly premium
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- 5-tier formulary with preferred mail order
- 90-day supply at 2x copay for Tier 1 generic at preferred pharmacies including mail order
- No-cost membership to an in-network fitness facility via Silver&Fit

PPO

- Choice of a lower premium PPO or a slightly higher PPO that offers additional benefits and lower cost-sharing

Premiums Provide:

- Reimbursement allowances for hearing aids, eyewear and dental (amounts vary by plan)
- Both plans offer preferred/standard copays for Tiers 1 and 2 during the coverage gap
- \$0 copay for 90-day supply of Tier 1 generics at preferred pharmacies
- Preferred mail order option
- Access to national provider network as well as out-of-network benefits
- No-cost membership to an in-network fitness facility via Silver&Fit

Value Proposition

The Nevada portfolio of HMO and PPO products has been carefully designed to compete with other carriers in the service area. Our strategy is to promote health and wellness while focusing on a benefit design that empowers our members to take control of their healthcare.

Strong Network

NV:

- Largest selection of over 400 primary care doctors and 2000 specialists and specialty service providers to choose from makes Aetna the leader in choice
- Includes St. Rose Dominican Hospital-Siena, Mountain View Hospital, St. Rose Dominican Hospital, Southern Hills Hospital and Medical Center, St. Rose Dominican Hospital-San Martín, Sunrise Hospital and Medical Center, North Vista Hospital, University Medical Center, HealthSouth Rehabilitation Hospital, HealthSouth Desert Canyon Rehabilitation Hospital, LLC, Horizon Specialty Hospital of Las Vegas, Kindred Hospital Las Vegas and Complex Care Hospital at Tenaya

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Nevada Market

Nevada/Clark

| | Aetna Medicare Select Plan (HMO) ★★★★★ (H3931-094) | Aetna Medicare Choice Plan (PPO) ★★★★★ (H5521-055) | Aetna Medicare Select Plan (PPO) ★★★★★ (H5521-022) |
|--------------------------------------|---|---|--|
| Why You Should Sell This Plan | \$0 premium, \$0 PCP, \$0 lab, largest selection of PCPs and specialists, coverage in the gap for Tiers 1 and 2, reduced max out of pocket, Aetna stability | Low premium. access to large national network, no Rx deductible, coverage in the gap for Tiers 1 and 2, allowances for dental, eyewear, and hearing and Aetna stability | Premium plan that buys you additional supplemental dental, eyewear and hearing benefits, lower cost-sharing and max out of pocket, coverage in the gap for Tiers 1 and 2, access to large national network, no Rx deductible and Aetna stability |
| Monthly Premium | \$0 | \$35 | \$88 |
| PCP In-Network | \$0 | \$5 | \$0 |
| Specialist In-Network | \$35 | \$40 | \$35 |
| Inpatient Hospital In-Network | \$100 per day, days 1-6; \$0 per day, days 7-90 | \$275 per day, days 1-5; \$0 per day, days 6-90 | \$250 per day, days 1-5; \$0 per day, days 6-90 |
| Out-of-pocket Maximum | \$4,500 In-Network | \$6,000 In-Network/\$10,000 Combined | \$4,500 In-Network/\$8,200 Combined |
| Prescription Drugs | Preferred Pharmacies/ Non-Preferred Pharmacies | Preferred Pharmacies/ Non-Preferred Pharmacies | Preferred Pharmacies/ Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic | \$2/\$10 copay | \$2/\$10 copay | \$2/\$10 copay |
| Tier 2 - Generic | \$5/\$20 copay | \$5/\$20 copay | \$5/\$20 copay |
| Tier 3 - Preferred Brand | \$47 copay | \$47 copay | \$47 copay |
| Tier 4 - Non-Preferred Drug | \$100 copay | \$100 copay | \$100 copay |
| Tier 5 - Specialty | 26% coinsurance | 33% coinsurance | 33% coinsurance |

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Washoe County

Market Highlights

NV:

HMO

- \$0 premium/\$0 PCP/\$0 lab
- Option to add supplemental benefits for dental, eyewear and hearing aids for a low monthly premium
- \$3,900 max out of pocket
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- 5-tier formulary with preferred mail order
- 90-day supply at 2x copay for Tier 1 generic at preferred pharmacies including mail order
- No-cost membership to an in-network fitness facility via Silver&Fit

PPO

Premium Provides:

- \$0 PCP/\$0 lab
- \$750 combined reimbursement allowance for preventive/comprehensive dental
- \$125 reimbursement allowance for eyewear
- \$500 reimbursement allowance for hearing aids
- \$0 copay for 90-day supply of Tier 1 generics at preferred pharmacies
- Preferred/Standard copays apply for Tiers 1 and 2 during the coverage gap
- No-cost membership to an in-network fitness facility via Silver&Fit

Strong Network

NV:

- St. Mary's Regional Medical Center
- St. Mary's Medical Group

Value Proposition

Aetna is excited to enter this market, offering both a competitive HMO and PPO product for 2017. Benefit designs have been carefully built in order to promote health and wellness as well as to empower our members to take control of their health care.

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Nevada Market

Nevada/Washoe — ALL NEW AETNA COUNTY

| | Aetna Medicare Platinum Plan (HMO) (H3931-115) ★★★★★ | Aetna Medicare Platinum Plan (PPO) (H5521-130) ★★★★★ |
|--------------------------------------|--|--|
| Why You Should Sell This Plan | \$0 premium, \$0 PCP, \$0 lab, reduced max out of pocket, 5-tier formulary with gap coverage for Tiers 1 and 2, largest selection of PCPs and specialists, Aetna stability | Access to large national network, supplemental benefit allowances, no RX deductible, 5-tier formulary with gap coverage for Tiers 1 and 2, preferred mail order, and Aetna stability |
| Monthly Premium | \$0 | \$85 |
| PCP In-Network | \$0 | \$0 |
| Specialist In-Network | \$45 | \$35 |
| Inpatient Hospital In-Network | \$250 per day, days 1-5; \$0 per day, days 6-90 | \$250 per day, days 1-5; \$0 per day, days 6-90 |
| Out-of-pocket Maximum | \$3,900 In-Network | \$4,900 In-Network/\$8,500 Combined |
| Prescription Drugs | Preferred Pharmacies/ Non-Preferred Pharmacies | Preferred Pharmacies/ Non-Preferred Pharmacies |
| Tier 1 - Preferred Generic | \$2/\$10 copay | \$2/\$10 copay |
| Tier 2 - Generic | \$5/\$20 copay | \$5/\$20 copay |
| Tier 3 - Preferred Brand | \$47 copay | \$47 copay |
| Tier 4 - Non-Preferred Drug | \$100 copay | \$100 copay |
| Tier 5 - Specialty | 26% coinsurance | 33% coinsurance |