

Let's talk.

**We know you have a choice.
Thank you for considering Aetna.**

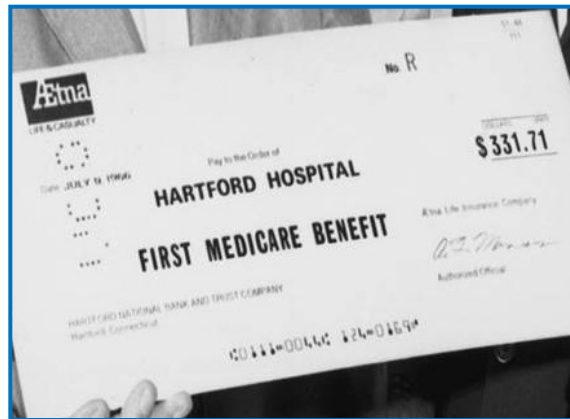


**Let's talk about what you can
expect with Aetna Medicare
Advantage plans.**

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan. A Medicare Advantage organization with a Medicare contract. A stand-alone prescription drug plan with a Medicare contract. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1, 2013.

Aetna, a company known and admired:

- ▶ In business for more than 150 years and relied on by more than 36 million members nationwide
- ▶ Serving Medicare beneficiaries for more than 40 years
- ▶ Offers Medicare Advantage plans and Medicare Prescription Drug plans



Did you know that Aetna paid the very first Medicare claim in 1966?

Let's talk.

Today's Agenda

- ✓ What is Medicare?
- ✓ Your choices in Medicare
- ✓ Medicare election periods
- ✓ Aetna Medicare Advantage plan (Part C)
- ✓ Medicare Prescription Drug Coverage (Part D)
- ✓ What you can expect from Aetna Medicare plans
- ✓ How to enroll

What is Medicare?

- ▶ The nation's largest insurance program administered by the federal government, also known as **Original Medicare**
- ▶ Covers more than 45 million people nationwide
- ▶ Available to those aged 65 and over
- ▶ Available to those under 65 with certain disabilities
 - You automatically get Part A and Part B after you get disability benefits from Social Security or certain disability benefits from the Railroad Retirement Board (RRB) for 24 months

What choices do I have?

Original Medicare — Managed by the federal government	
Part A	Helps cover inpatient hospital, skilled nursing, home health and hospice care; does not cover prescription drugs
Part B	Helps pay for doctor bills, as well as outpatient surgery and medical services, such as labs and x-rays; does not cover Part D prescription drugs
Offered by private insurance companies with an approved Medicare contract	
Part C	Provides coverage for Parts A, B and often includes Part D — all in one plan, with extra features and services; also known as the Medicare Advantage program
Part D	Purchased in addition to Medicare Parts A and/or B, provides coverage for Medicare Part D prescription drugs only; also known as the Medicare prescription drug benefit
Offered by private insurance companies; regulated by states	
Medicare Supplement Plans	Purchased in addition to Medicare Parts A and B, helps pay for medical benefits not covered by Parts A and B; does not cover Part D prescription drugs; also known as Medigap

What are my Medicare election periods?

- ▶ **Initial Election Period (IEP):**
3 months before, month of, and 3 months after 65th birth month
- ▶ **Annual Election Period (AEP):**
October 15 – December 7
- ▶ **Medicare Advantage Disenrollment Period (MADP):**
January 1 – February 14
- ▶ **Special Election Period (SEP):**
Begins when special exceptions to the IEP, AEP or MADP are met, such as losing employer coverage or moving to a new service area
- ▶ **5-Star Plan Special Election Period:**
Begins December 8, 2011, and allows eligible Medicare beneficiaries to enroll in 5-star Medicare Advantage plans year-round

Let's talk.

Today, we're going to talk about Aetna Medicare Advantage HMO & PPO plans (Part C).



“All I gotta do is show my card and I don't have to fill out a lot of forms.”

— Gerald, Aetna Medicare StandardSM Plan (HMO) member

What is a Medicare Advantage plan (Part C)?

- ▶ Provides coverage for Parts A, B and often includes Part D — all in one plan, with extra features and services
- ▶ Plans and premiums vary by service area
- ▶ Anyone who has Medicare Parts A and B can join, as long as you:
 - Live in the plan service area
 - Meet exceptions for End-Stage Renal Disease (ESRD), including but not limited to:
 - An employer or union health plan, or other health coverage through a company that offers Medicare Advantage plans
 - Had a successful kidney transplant
- ▶ No physical exam or underwriting required
- ▶ You must continue to pay your Part B premium (and Part A, if applicable)

There are two kinds of Aetna Medicare Advantage plans

May be available as:

- ▶ **HMO** — Health Maintenance Organization
 - Members must use doctors and hospitals participating in the Aetna Medicare network of over 200,000 providers nationwide
 - Primary Care Physician (PCP) selection and referrals required unless an Open Access HMO plan is available in your area

- ▶ **PPO** — Preferred Provider Organization
 - Allows members to go to in-network or out-of-network providers
 - Services received out-of-network will require a higher copayment or coinsurance
 - No referrals required

We will explain the options available to you in your service area later in this meeting.

All Aetna Medicare Advantage plans include:

- ▶ Low or no monthly plan premiums
- ▶ No underwriting required, regardless of your age or health history
- ▶ Emergency medical coverage worldwide
- ▶ Options that offer medical and prescription drug coverage, all in one plan
- ▶ Options that do not include prescription drug coverage (available in select service areas)
- ▶ Maximum out-of-pocket limit on covered medical services — the plan pays 100% after the limit is met

You must continue to pay your Medicare Part B Premium. Limitations, copayments and restrictions may apply. People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. More information about Extra Help will be provided later in slide 15.

Aetna Medicare Advantage plans with prescription drug coverage include:

- ▶ Coverage for most Medicare Part D prescription drug costs
- ▶ Coverage Gap Discount Program – 50% discount on all brand prescription drugs in our preferred list (formulary) during the coverage gap
- ▶ A network of over 65,000 pharmacies throughout the U.S.
- ▶ Features such as:
 - Specialty pharmacy (access to highly specialized drugs and clinical advice)
 - Mail-order pharmacy (Aetna Rx Home Delivery®)
- ▶ Pharmacy clinical programs such as prior authorization and step therapy, as well as quantity limits, may apply. To learn more:
 - Visit www.aetnamedicare.com
 - Review our abridged formulary

We will explain the options available to you in your service area later in this meeting.

Medicare Advantage Prescription Drug coverage cost-sharing overview

<p>Deductible Amount enrollee pays before drug coverage begins</p>	<p>Varies based on where you live and type of plan</p>
<p>Initial Coverage Limit (ICL) Total drug expenditure (Enrollee + Plan) reaches \$2,930.</p>	<p>Copays vary based on drug tier Tier 1 – Preferred generic Tier 2 – Non-preferred generic Tier 3 – Preferred brand Tier 4 – Non-preferred brand Tier 5 – Specialty</p>
<p>Coverage gap Total drug expenditure (Enrollee + Plan) reaches \$6,730.39.</p>	<ul style="list-style-type: none"> • Enrollee pays 86% of covered generic drugs • 50% drug manufacturer discount on covered brand drugs • Enrollee pays for the dispensing fee
<p>Catastrophic coverage Occurs when out-of-pocket maximums are reached</p>	<p>Significantly reduced copays for covered generic and brand-name drugs</p>

NOTE: Premiums and cost-sharing varies by plan. Please refer to our Summary of Benefits or Benefits-at-a-Glance for exact cost-sharing and deductible amounts for the plans available in your service area.

Aetna Medicare also offers stand-alone Prescription Drug Plans (PDPs)

- ▶ 2 plans available in all 50 states plus the District of Columbia:

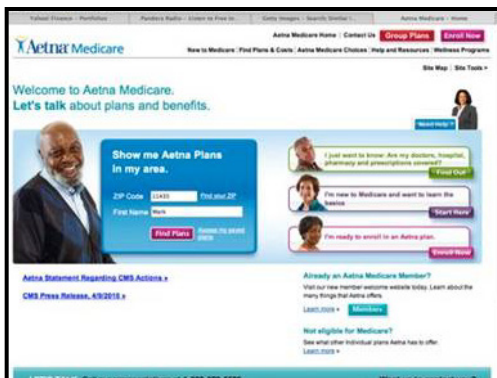
Base plans	Aetna Medicare Rx Essentials Plan (PDP) available in AK, AR, CO, ID, OR, UT and WA only
	Aetna CVS/pharmacy Prescription Drug Plan (PDP) available nationwide except in states listed above
Enhanced plan	Aetna Medicare Rx Premier Plan (PDP)

- ▶ Covers most Medicare Part D prescription drug costs
- ▶ Accepted at over 65,000 pharmacies throughout the U.S.
- ▶ Include features such as:
 - Specialty pharmacy (access to highly specialized drugs and clinical advice)
 - Mail-order pharmacy (Aetna Rx Home Delivery®)
- ▶ Pharmacy clinical programs such as prior authorization and step therapy, as well as quantity limits, may apply

We will explain the options available to you in your service area later in this meeting.

Additional Resources

- ▶ Visit www.aetnamedicare.com and enter your zip code to find out:
 - If your doctors, hospital and pharmacy are part of our network, using our DocFind® tool
 - If your prescription drugs are covered by viewing our comprehensive preferred drug list (called a formulary) or using our “Find Your Prescription Drug” search tool
 - How much you can expect to pay for prescription drugs
- ▶ You may also get general information about the Medicare prescription drug benefit on www.medicare.gov or by calling **1-800-MEDICARE**



Extra Help is available to assist with prescription drug premiums and costs

- ▶ To see if you qualify, call:
 - Medicare 24 hours a day/7 days a week:
 - 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048)
 - The Social Security office, 7 a.m. – 7 p.m. EST, Monday – Friday:
 - 1-800-772-1213 (TTY: 1-800-325-0778)
 - Social Services Coordinators for additional help, 9 a.m. – 6 p.m. EST, Monday-Friday:
 - 1-800-804-9707 (TTY: 1-877-644-3244)
 - Social Service Coordinators is a private company that contracts with Aetna to help individuals with Extra Help application and approval process, at no cost to the member
 - Your State Medicaid Office

Let's talk.

Let's talk about what you can expect with Aetna Medicare.

"I wanted a Medicare plan that cares for me (and my wallet). Then I found out about Aetna Extras.SM"

Aetna ExtrasSM put you in charge. So you can feel better, manage your health, save money and enjoy life. All at no extra cost to you.

Let's talk peace of mind.
And savings (see inside).

Aetna Medicare

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- ✓ Wellness Programs
- ✓ Case Management
- ✓ Disease Management
- ✓ Hypertension Management
- ✓ Compassionate Care
- ✓ Special Discounts for Members

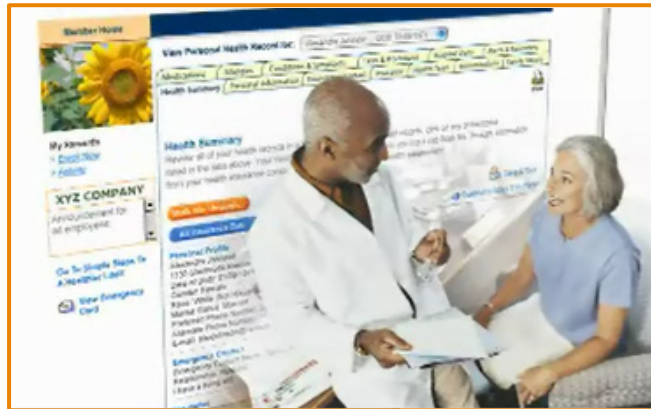
Many members benefit from wellness programs that allow you to proactively manage your health and stay well

- ▶ **Annual Preventive Reminders**
 - For vaccines, screenings, etc.
- ▶ **Women's Health Reminders**
 - Cervical and breast cancer screening reminders
- ▶ **Numbers to Know[®]**
 - Wallet-size card to help you manage cholesterol, blood pressure and more



All members have access to health information programs that allow you to proactively manage your health and stay well

- ▶ **Informed Health Line®**
 - 24-hour access to a registered nurse to provide information about thousands of health topics
- ▶ **Online Personal Health Record**
 - Print out medical history and take it with you when seeing a new doctor
 - Delegate feature allows you to make your records available to your doctor or concerned family members



Aetna Case Management Program

- ▶ **Aetna Case Managers** are Registered Nurses (RNs) specially trained to recognize your unique needs and help you understand your benefits and access care. They:
 - Reach out to you by telephone
 - Work with you, your doctor and a team of experts to help you develop and stick to a care plan
 - Become your personal health care advocate

95%

of members who participated in our case management program are satisfied with how it helped them to better manage their health.

Source: 2009 Aetna Medicare Case Management Program Satisfaction Survey

Aetna Disease Management Program

- ▶ Helps people understand and live better with chronic health conditions like diabetes, heart disease, asthma and arthritis
- ▶ Wide range of educational materials and resources
- ▶ Access to a registered health coach



Hypertension Program

- ▶ **Members who participate receive:**
 - An automated blood-pressure cuff
 - Monthly calls to enter blood-pressure into automated system
 - Feedback on blood-pressure reading and case management support if needed



More than half of all participants during an initial test of the program got their blood pressure under control*

*Source: *Time* magazine, January 29, 2011. “Wellness: Does Your Doc Know What To Look For?” <http://www.time.com/time/magazine/article/0,9171,2040210,00.html>

Aetna Compassionate Care Program

Provides support for members, caregivers and their families in the advanced stages of illness:

- ▶ Specially trained registered nurses coordinate care with the member's doctors, benefits, and identify helpful resources
- ▶ Helps you understand your options
- ▶ Works with your doctor to develop care plans designed to address members' needs, including, but not limited to, pain management
- ▶ Online member-only resources with information about living wills and tips for discussing care and treatment options with loved ones
- ▶ Caregiver support

Special discount programs on products and services that can help keep you healthy, such as:

- ▶ Routine eye exams, select items and services
- ▶ Hearing aids and comprehensive hearing tests
- ▶ Acupuncture, chiropractic care and massage therapy
- ▶ Gym memberships and at-home weight-loss programs
- ▶ Some of today's most popular weight-loss programs, diet and meal plans and products
- ▶ Books and other items from select bookstores

The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the Aetna Medicare grievance process.

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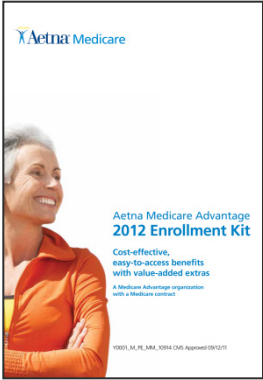

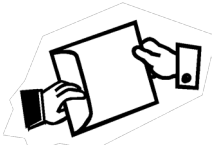

Now let's look at the **enrollment kit** for...



Specific Aetna Medicare Advantage plans and benefits that are available in your area.


Benefits-at-a-Glance

Enrollment is as easy as 1 – 2 – 3.

Step 1	Step 2	Step 3
 <p>Aetna Medicare Advantage 2012 Enrollment Kit</p> <p>Cost-effective, easy-to-access benefits with value-added extras</p> <p>A Medicare Advantage organization with a Medicare contract</p> <p><small>©2011, M, PL, MA, 2012-01-01 Approved 09/07/11</small></p>		 or 
<p>Review your enrollment kit and select the plan that's right for you.</p>	<p>Complete the enrollment form.</p>	<p>Hand in your application today or mail your completed form to Aetna. A welcome packet and ID card will be sent to you by mail.</p>

You can also

enroll online at
www.aetnamedicare.com or
www.medicare.gov



For more information, contact Aetna Medicare at **1-800-832-2640** (TDD: **1-888-760-4748**), 8 a.m. to 8 p.m., seven days a week.

What you can expect from an Aetna Medicare Advantage Plan

- ▶ Simple sign up
- ▶ People working with you for your health and well-being
- ▶ A complimentary health assessment by telephone after you enroll
- ▶ A call from an Aetna Nurse Case Manager if we identify that you have or are at risk for certain conditions



“You can put me down as a very satisfied customer of Aetna.”

— Gerald, Aetna Medicare StandardSM Plan (HMO) member

Let's talk.

Thank you for joining us.

Additional Information

Health insurance plans are offered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna). See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. You must use plan providers except in emergency or urgent care situations or for out-of-area renal dialysis or other services. If you obtain routine care from out-of-network providers, neither Medicare nor Aetna Medicare will be responsible for the costs. Members may enroll in the plan only during specific times of the year. Contact Aetna Medicare for more information.

This information is available for free in other languages. Please contact our customer service number at 1-800-282-5366 (TTY/TDD 1-888-760-4748) for additional information. Hours of operation: 7 days per week, 8 a.m. to 8 p.m.

Esta información está disponible en otros idiomas de manera gratuita. Si desea más información, comuníquese con Servicios al Cliente al 1-800-282-5366 (TTY/TDD: 1-888-760-4748). Horario de atención: los 7 días de la semana, de 8 a.m. a 8 p.m.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. Information is believed to be accurate as of this production date, however, it is subject to change.