

Let's talk.

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

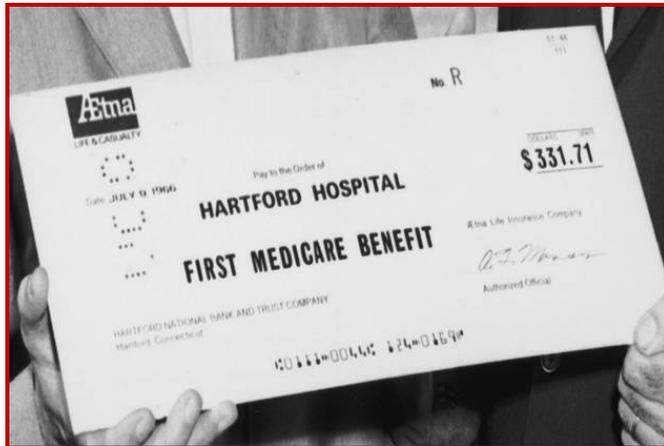


**Let's talk about what you can
expect with Aetna Medicare
Prescription Drug plans.**

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information, contact the plan. 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**
- ✓ **Medicare Prescription Drug Coverage (Part D)**
- ✓ **What you can expect from Aetna Medicare**
- ✓ **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 Prescription
Drug plans (Part D).**

What is Medicare Prescription Drug Coverage (Part D)?

Deductible Amount enrollee pays before drug coverage begins	Varies based on where you live and type of plan
Initial Coverage Limit (ICL) Total drug expenditure (Enrollee + Plan) reaches \$2,930.	Cost-sharing varies based on type of plan
Coverage gap Total drug expenditure (Enrollee + Plan) reaches \$6,730.39.	<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
Catastrophic coverage Occurs when out-of-pocket maximums are reached	Significantly reduced copays for covered generic and brand-name drugs

NOTE: Please review our Summary of Benefits or Benefits-at-a-Glance for exact cost sharing and deductible amounts and the Aetna Medicare Rx plans available in your service area.

Aetna Medicare Prescription Drug Plans (PDP):

- ▶ 2 plans in all 50 states plus 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)

- ▶ Cover 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
- ▶ 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.

Aetna Medicare Prescription Drug Plan (PDP)

Aetna CVS/pharmacy Prescription Drug Plan (PDP)*

<p>Deductible Amount enrollee pays before drug coverage begins</p>	<p>\$0 – Tiers 1 & 2 \$320 – Tiers 3, 4 and 5</p>
<p>Initial Coverage Limit (ICL) Total drug expenditure (Enrollee + Plan) reaches \$2,930.</p>	<p>Copays vary based on drug tiers and where you purchase your drugs Tier 1 – Preferred generic Tier 2 – Non-Preferred generic Tier 3 – Preferred brand Tier 4 – Non-preferred brand Tier 5 – Specialty <i>One month supply of prescription drugs obtained at a CVS pharmacy will have reduced cost sharing compared to other network retail pharmacies for drugs in Tier 1 - 4</i></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 Part D generic drugs • 50% drug manufacturer discount on ingredient cost of covered Part D 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: Please review our Summary of Benefits or Benefits-at-a-Glance for exact cost sharing and deductible amounts for the plans available in your service area.

** Members must use a CVS Pharmacy in order to get the lowest prices. Other network pharmacies are available at a higher cost. The amount you pay varies depending on where you live. This product is not offered in AK, AR, CO, ID, UT, OR, WA.*

Additional Resources

- ▶ Visit www.aetnamedicare.com and enter your zip code to find out:
 - If your pharmacy is 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 can also do a side-by-side comparison of the Aetna Medicare prescription drug plans available in your area

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 Services Coordinators is a private company that contracts with Aetna to help individuals with the Extra Help application and approval process, at no cost to the member
 - Your State Medicaid Office

Let's talk extras

You can expect, at no extra charge

"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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Special discounts and resources exclusive to Aetna Medicare members

Save money.

Our discount programs help keep you and your wallet as healthy as possible.

- ▶ **Aetna VisionSM discount program**

Save on routine eye exams and select items and services, including LASIK eye surgery.

- ▶ **Aetna Natural Products and ServicesSM discount program**

Offers reduced rates on acupuncture, chiropractic care, massage therapy and dietetic counseling through American Specialty Health Incorporated (ASH) and its subsidiaries.

- ASH also offers discounts on over-the-counter vitamins, herbal and nutritional supplements and natural products.
- Through Vital Health Network, members can receive a discount on online consultations and alternative remedies provided by medical doctors for a variety of conditions.

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.

Save money.

- ▶ **Aetna FitnessSM discount program**

Access preferred rates on gym memberships and discounts on at-home weight-loss programs, home fitness options and one-on-one health coaching services.

- ▶ **The Aetna Weight ManagementSM discount program**

Save on some of today's most popular weight-loss programs, diet and meal plans and products.

- ▶ **The Aetna BookSM discount program**

Access discounts on books and other items purchased from the American Cancer Society Bookstore, the MayoClinic.com Bookstore and, for yoga-related titles, Pranamaya.

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.

Save money.

Discounts on products and memberships, including:

- ▶ MEM-X vocal memory aids, reminds you at a precise date and time of whatever it is you'd like to do, from making a phone call to taking a medication
- ▶ Sonic toothbrushes and water-jet flossers from Waterpik®
- ▶ Epic Dental products, like gum, toothpastes and mouth rinses
- ▶ A one-year online membership to ZAGAT.com for ratings and reviews on restaurants worldwide and purchases at the online Zagat Survey Shop

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Instant-Access Resources

Online tools such as:

- ▶ **Aetna Navigator[®]**, a secure member website that allows you to:
 - Request new member ID cards.
 - View coverage and benefits information.
 - Review claims listing.
 - Find a network pharmacy.
 - Send secure e-mail to Aetna Member Services. Emails are typically answered within one business day.

Let's talk.

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

2012 Benefits at a Glance

Aetna Medicare Rx® (PDP)

Aetna CVS/pharmacy Prescription Drug Plan (PDP)

Aetna Medicare Rx Premier® Plan (PDP)

Alabama, Arizona, California, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin, Wyoming

Compare our prescription drug plans in your area

This is a partial list of covered services. For a complete description of benefits, exclusions, limitations and conditions of coverage, refer to the Summary of Benefits.

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1, 2013.

Contact us for answers to your questions:
1-800-213-4599 (TTY/ID): 1-888-760-4748
8 a.m. to 8 p.m., 7 days a week
Or visit our website: www.aetnamedicare.com

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Specific Aetna Medicare Prescription drug 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>The image shows the cover of an enrollment kit. It features the Aetna Medicare logo at the top left. Below it is a photograph of a smiling woman with glasses and an orange scarf. To the right of the photo, the text reads: "Aetna Medicare Rx® Plan (PDP) 2012 Enrollment Kit", "Cost-effective prescription drug benefits with value-added extras", and "A Medicare approved Part D sponsor". At the bottom, there is a small reference number: "0800_0_PDP_MAR_10754 CMS Approval 08/12/2011".</p>	 <p>A photograph of an elderly woman with short grey hair, wearing a light-colored button-down shirt. She is sitting at a desk and writing on a document with a pen. There are some papers and a pen holder on the desk.</p>	 <p>A photograph of a grey metal mailbox with a red handle. The mailbox is open, and a white envelope is visible inside, ready to be mailed.</p>
<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, or mail your completed form to Aetna. A welcome packet and ID card will be sent to you by mail.</p>

You can also
<p>enroll online at www.aetnamedicare.com or www.medicare.gov</p>  <p>A photograph of a silver laptop computer. The screen displays the Aetna Medicare website, which includes a navigation menu, a search bar, and several informational icons.</p>
<p>For more information, contact Aetna Medicare at 1-800-213-4599 (TDD: 1-888-760-4748), 8 a.m. to 8 p.m., seven days a week.</p>

What you can expect from Aetna Medicare

- ▶ Simple sign up
- ▶ Special discounts and resources exclusive to Aetna Medicare members
- ▶ People working with you for your health and well being



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. Plan features and availability may vary by location and are subject to change. 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.