

Welcome!

**“We know you have choices.
Thank you for considering Aetna.”**



A company known and admired:

- Over 150 years of service
- Relied on by more than 37 million members nationwide
- Named most admired health care insurance company three years in a row by *Fortune* magazine*
- Paid the very first Medicare claim in 1966
- Offers Medicare medical and prescription drug plans

* *Fortune*, March 17, 2008; March 16, 2009; March 22, 2010.

Let's talk Medicare

**"I had lots of questions about Medicare.
My Aetna agent said, 'Sit down and let's talk.'"**



Welcome to the **Aetna Medicare** Presentation

Discussion Topics

- What is Medicare?
- What choices do I have?
- Why Aetna Medicare?
- How do I enroll?

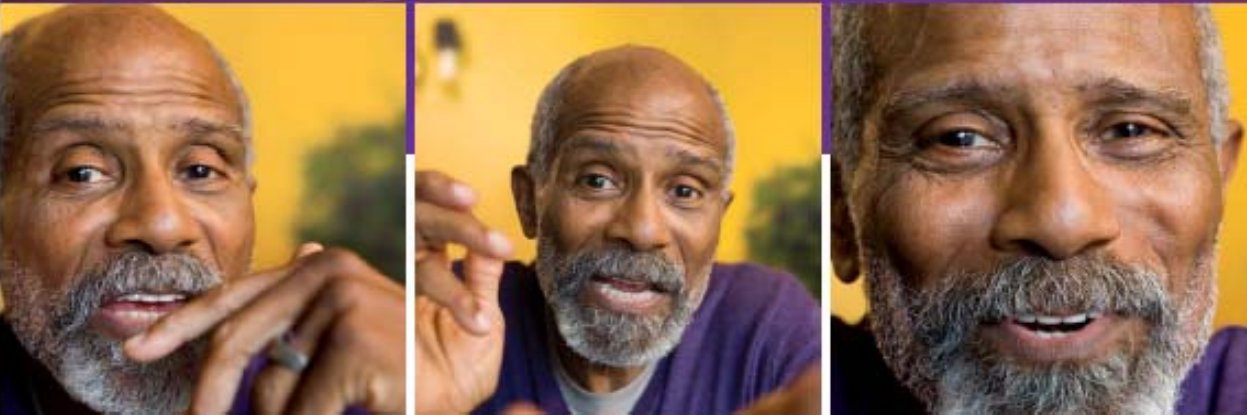
What is Medicare?

- A federal health insurance program
- Available to those age 65 and older:
- Available to those under age 65:
 - who have been entitled to Social Security disability benefits for at least 24 months
 - with ALS (Amyotrophic Lateral Sclerosis), known as Lou Gehrig's disease, the first month they are entitled to Social Security benefits
 - who are entitled to Social Security benefits and need maintenance kidney dialysis or a kidney transplant

Which “Parts” of Medicare are you interested in?

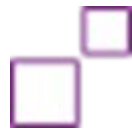
- **Part A** – helps cover inpatient hospital, skilled nursing, home health and hospice care.
- **Part B** – helps pay for doctor bills, as well as outpatient costs, including preventive services.
- **Part C** – is also known as the Medicare Advantage program that includes Part A and Part B, and typically integrate Medicare Part D prescription drug coverage. Coverage is offered by private insurance companies that have a contract with the federal government.
- **Part D** – is the Medicare prescription drug benefit, which provides coverage for prescription drugs. Coverage is offered by private insurance companies that have a contract with the federal government.

**“I needed a plan that was right for me,
and Aetna Medicare explained my choices.”**



**Both medical and
prescription drug
coverages are
available.**

**Let's talk about
your choices.**



Overview of Options

 **Aetna® Medicare**

Medical Plan and Medicare Prescription Drug Plan Choices

1. Original Medicare	2. Original Medicare plus Medicare Prescription Drug Plan	3. Original Medicare plus Medicare Supplement Plan	4. Medicare Advantage Plan
<ul style="list-style-type: none"> ▪ Covers part of hospital care (Part A) and other care the doctor provides (Part B). ▪ No prescription drug coverage 	<ul style="list-style-type: none"> ▪ Original Medicare covers basic hospital and doctor care. ▪ Medicare Prescription Drug plans provide coverage for Part D prescription drug expenses. ▪ Different benefits and premiums are available. 	<ul style="list-style-type: none"> ▪ Original Medicare covers basic hospital and doctor care. ▪ Medicare Supplement plans (also called Medigap plans) provide coverage for expenses Original Medicare does not cover. ▪ Different benefits and premiums are available. ▪ <i>If you enrolled in a Medicare Supplement plan prior to December 31, 2005, your plan may have some prescription drug coverage.</i> ▪ <i>Otherwise, you must choose and pay an additional premium for a free-standing Prescription Drug Plan.</i> 	<ul style="list-style-type: none"> ▪ May have lower monthly plan premiums than a Medicare Supplement plan. ▪ Includes Original Medicare benefits, typically with lower predictable copays. ▪ Offers additional coverage including: <ul style="list-style-type: none"> – Routine physicals – Eye exams – Preventive care ▪ <i>Options that combine prescription drug and medical coverage.</i> ▪ <i>One plan, one card, one company.</i>

Aetna Medicare Advantage Plans (MA)

- Original Medicare benefits **plus** additional benefits, such as:
 - Routine yearly physicals, yearly eye exams and preventive care at no additional cost
- Specialist and hospital coverage (view our list of network doctors and hospitals at www.aetnamedicare.com)
- Emergency medical coverage worldwide
- Medicare prescription drug coverage with MA-PD plans
- Optional dental plans and other Aetna ExtrasSM

Please note: Plan availability and features may vary by location.

Aetna Medicare SM Plan (HMO)	Aetna Medicare SM Plan (Open Access HMO)	Aetna Medicare SM Plan (PPO)
<ul style="list-style-type: none"> ▪ Health Maintenance Organization (HMO) plan ▪ May have lower monthly plan premiums than a Medicare Supplement plan ▪ Access to a network of over 200,000 doctors nationwide <ul style="list-style-type: none"> – You must receive all routine care from plan providers. 	<ul style="list-style-type: none"> ▪ Similar to the Aetna MedicareSM Plan (HMO) with <u>no referrals required</u> to visit any network doctor or hospital 	<ul style="list-style-type: none"> ▪ Preferred Provider Organization (PPO) Plan ▪ Access to in-network or out-of-network doctors ▪ Stay in-network to reduce your out-of-pocket expenses ▪ No referrals required

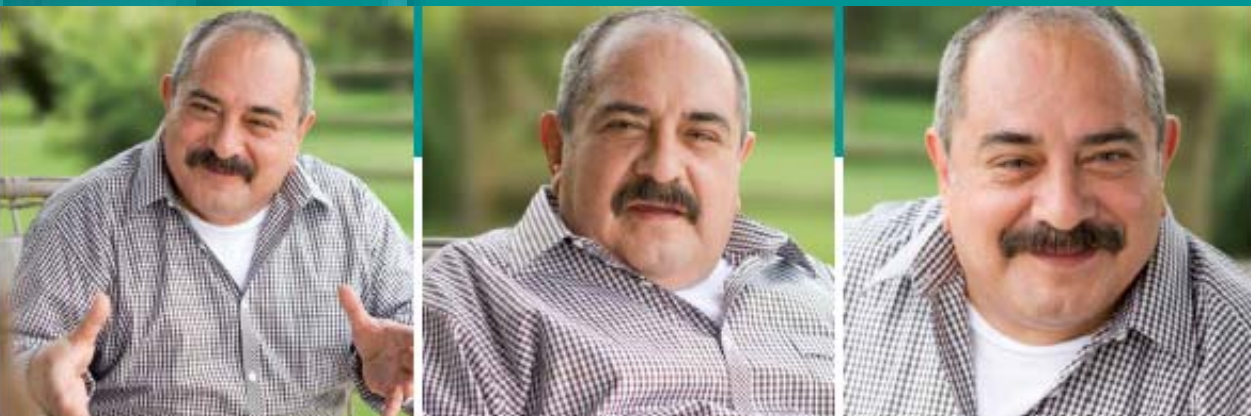
2011 Aetna Medicare Prescription Drug Plan

Medicare Prescription Drug Phase	Aetna Medicare Rx Essentials® Plan (PDP)	Aetna Medicare Rx Plus® Plan (PDP)	Aetna Medicare Rx Premier® Plan (PDP)
Deductible	\$310	\$0	\$0
<p>Initial Coverage Limit (ICL) – Total drug expenditure (Enrollee + Plan) reaches \$2,849.</p> <p><i>NOTE: Review our Summary of Benefits or Benefits at a Glance for exact dollar amounts</i></p>	<ul style="list-style-type: none"> Cover Tiers 1-5 <i>Tier 1 = preferred generic</i> <i>Tier 2 = non-preferred generic</i> <i>Tier 3 = preferred brand</i> <i>Tier 4 = non-preferred brand</i> <i>Tier 5 = specialty</i> 	<ul style="list-style-type: none"> Same as the Aetna Medicare Rx Essentials® Plan (PDP) plus cover generic benzodiazepines and barbiturates 	<ul style="list-style-type: none"> Same as the Aetna Medicare Rx Plus® Plan (PDP)
<p>Coverage gap (Donut hole) – Total drug expenditure (Enrollee + Plan) reaches \$6,447.50.</p>	<ul style="list-style-type: none"> Enrollee pays 93% of covered generic 50% discount on covered brand drugs Enrollee pays for the dispensing fee 	<ul style="list-style-type: none"> Same as the Aetna Medicare Rx Essentials® Plan (PDP) plus cover generic benzodiazepines and barbiturates 	<ul style="list-style-type: none"> Same as the Aetna Medicare Rx Essentials® Plan (PDP) Some Tier 1, Tier 3 & Tier 4 drugs and Tier 1 generic benzodiazepines and barbiturates are covered at ICL copay.
Catastrophic coverage	<ul style="list-style-type: none"> \$2.50 copay for generic drugs \$6.30 copay for brand drugs 	<ul style="list-style-type: none"> \$2.50 copay for generic drugs \$6.30 copay for brand drugs 	<ul style="list-style-type: none"> \$2.50 copay for generic drugs \$6.30 copay for brand drugs

Aetna Medicare Prescription Drug Plans (PDP)

- Covers most Medicare Part D prescription drugs
- Copay on over 93% of all covered generic drugs
- Includes features such as:
 - Specialty pharmacy (access to highly specialized drugs and clinical advice)
 - Mail-order pharmacy (Aetna Rx Home Delivery®)
- Accepted at over 60,000 network pharmacies throughout the U.S.
- To determine if your drug is covered, view our comprehensive formulary at:
 - www.aetnamedicare.com – also includes “Find your Prescription Drug” search tool
 - Medicare Plan finder
- Pharmacy clinical programs such as pre-certification and step therapy, as well as quantity limits, may apply.

“I said, ‘Save me money,’ and my Aetna agent suggested a Medicare Advantage Prescription Drug plan.”



The Aetna AnswerSM

 **Aetna[®] Medicare**

2011 Medical & Prescription Drug Coverage Choices					
Plan Features	Original Medicare	Med Supp*	PDP	MA	MA-PD
Medical Coverage	X	X		X	X
Extra Medical Coverage		X		X	X
Prescription Drug Coverage*			X		X
Optional Dental Coverage				X	X
Aetna Extras SM			X	X	X
Total Integrated Solution					X

The Aetna AnswerSM is an integrated Medicare Advantage plan with prescription drug coverage. With this plan you will receive medical and prescription drug coverage, plus more benefits than you typically get with the Original Medicare Plan alone.

* Prescription drug coverage available only to H, I or J Medicare Supplement policy holders who enrolled prior to December 31, 2005.

Aetna Medicare Advantage Prescription Drug Plans (MA-PD)

Medical and prescription drug coverage in one plan:

- One company
- One number to call
- One monthly plan premium (in addition to your Part B premium)

Aetna Medicare Advantage Prescription Drug Plans (MA-PD)

- Original Medicare benefits **plus**:
 - Routine and preventive services covered at a \$0 copay
 - Predictable copays
 - Emergency medical coverage worldwide
 - Prescription drug coverage
- Wellness features (available at no extra cost with many plans):
 - **Fitness** – Free membership at a participating fitness center nationwide.
 - **Hearing-aid allowance**
 - **Eyewear allowance**
 - **Women's health reminders** – For covered vaccinations and colorectal cancer screenings
- Optional dental benefits through an Aetna dental supplemental plan
- Aetna ExtrasSM – Discounts and services at no extra cost to you
- Instant-access resources to help you manage your health

- **Aetna VisionSM discount program** – Discounts on routine eye exams and select items and services, including LASIK eye surgery.
- **Aetna HearingSM discount program** – Savings on hearing aids, comprehensive hearing tests, and hearing-aid services from licensed professionals, in certain areas.
- **Aetna Natural Products and ServicesSM discount program** – Access to reduced rates on acupuncture, chiropractic care, massage therapy and dietetic counseling. You can also save on over-the-counter vitamins, herbal and nutritional supplements and other health-related products.
- **Aetna FitnessSM discount program** – Preferred rates on gym memberships and access to discounts on at-home weight-loss programs, home fitness options and one-on-one health coaching services.

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.

- **The Aetna Weight ManagementSM discount program** – Access for you and eligible family members to discounts on eDiets[®] online diet plans, Jenny Craig[®] weight loss programs and products, and Nutrisystem[®] weight loss meal plans.*
- **The Aetna BookSM discount program** – Access to discounts on books and other items purchased from the MayoClinic.com Bookstore and American Cancer Society Bookstore.

You'll also save on restaurant reviews and products, including discounts on:

- Sonic toothbrushes and water-jet flossers from Waterpik[®]
- Epic Dental products like gum, toothpastes and mouth rinses.
- One-year online memberships to ZAGAT.com for ratings and reviews on restaurants, hotels, movies and more, and purchases at the Zagat online store.

*Discounts do not apply to some plans, programs, food and/or products.

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Instant-Access Resources

Aetna Medicare Advantage plans include tools to help you manage your health.

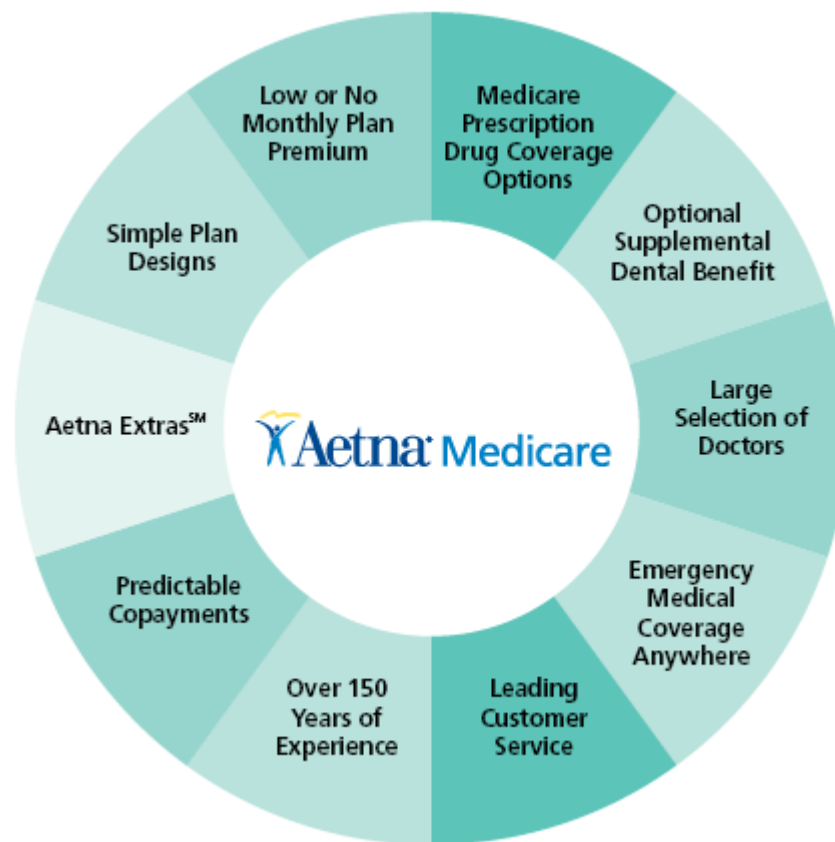
- Online tools:
 - **Aetna Navigator**[®] is our secure member website that allows you to:
 - Request new member ID cards.
 - Send secure e-mail to Aetna Member Services. E-mails are typically answered within one business day.
 - Access interactive tools, such as our Hospital Comparison tool.
 - Estimate costs in your area for prescription drugs, office visits and medical tests/procedures.
 - **DocFind**[®] is our online directory featuring updated lists of network doctors, dentists, hospitals, labs, pharmacies and other health care professionals in your area. You can use it to:
 - See clinical quality and efficiency information for over 460,000 doctors and hospitals.
 - Find the doctors and medical facilities that are right for you.

Instant-Access Resources

- **Personal Health Record** is our easy-to-use, private, secure online health information record-keeper, that:
 - Comes preloaded with your Aetna medical claims history and lets you easily add more health information, like family health history.
 - Automatically updates with lab test activity, information from office visits and prescriptions.
 - Alerts you to opportunities to improve your health or potential issues to be aware of, such as possible conflicts between medications you may be taking.
 - Provides customized reminders on screenings, immunizations and more.
- **Aetna IntelliHeath**[®] provides helpful wellness and healthy lifestyle information.
- Phone tools:
 - **Informed Health**[®] **Line** is a toll-free, 24-hour telephone service that puts you in touch with experienced registered nurses.

Why Aetna Medicare?

Get the coverage you need with **one** Aetna Medicare Advantage Prescription Drug plan.

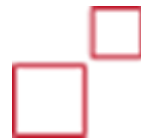


“I knew enrollment would be easy when my Aetna agent said, ‘Got a few minutes?’”



Enrolling is as simple as 1-2-3.

Enrollment Process

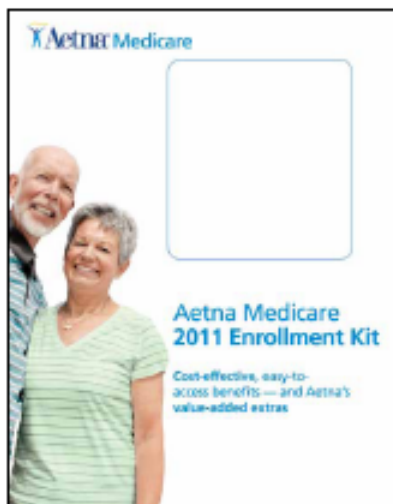


 **Aetna® Medicare**

Enrollment 1-2-3

Enrolling is as simple as 1-2-3. Once you know that you are eligible for the plan, follow the steps below.

Step 1



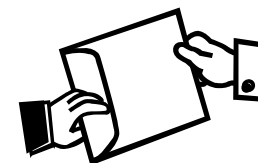
Review your enrollment kit and select a plan.

Step 2



Complete the enrollment form.

Step 3



Hand in your application today, or...

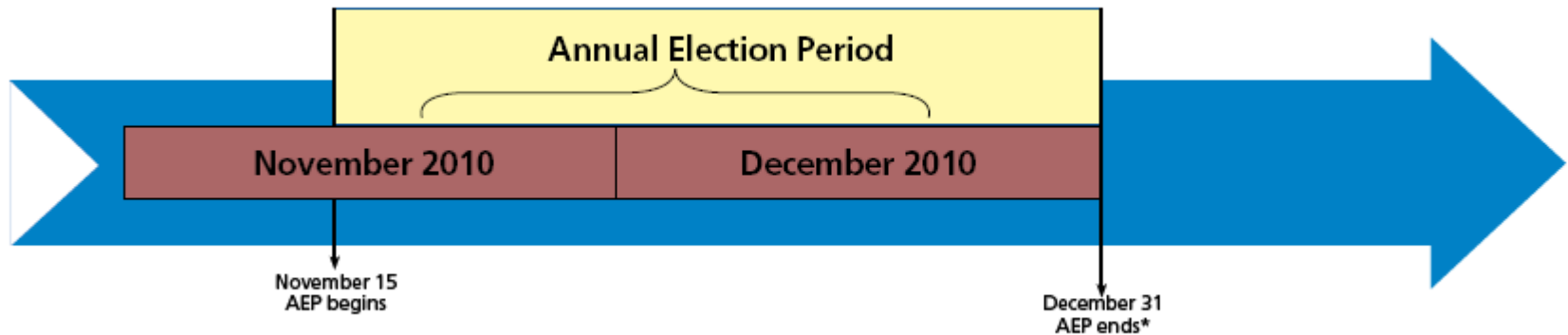


mail your completed form to Aetna. A welcome packet and ID card will be sent to you by mail.

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.

Important Dates to Remember

- **Initial Enrollment Period (IEP)** – The 7-month period surrounding your Medicare eligibility, including the 3 months prior to your 65th birthday, the month of your 65th birthday and the 3 months after your 65th birthday.
- **Annual Election Period (AEP) – Nov. 15 through Dec. 31**
 - Must enroll in the 2011 plan of your choice by December 31
 - After December 31, you could be locked into the plan you select until January 2012*

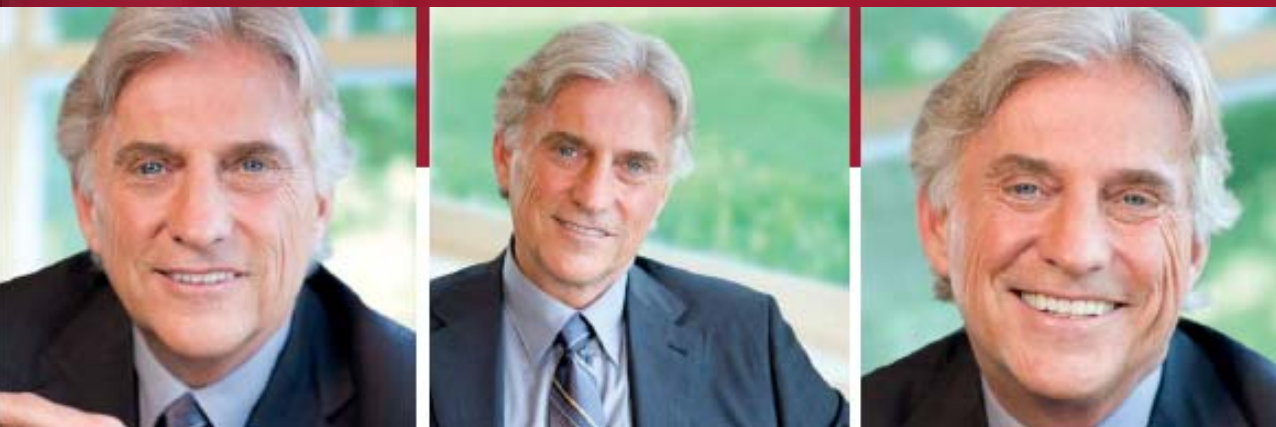


* You may qualify for a Special Election Period (SEP) – ask your Aetna Representative.

What Else I Should Know?

- You can compare options, check for participating pharmacies, view our printable formulary guide and enroll at www.aetnamedicare.com.
- Unlike years past, you may only have until December 31, 2010 to enroll in a Medicare Advantage plan for 2011.
- You must have Medicare Part A and B through the federal government to be eligible to enroll in a Medicare Advantage plan.
- You may be able to get Extra Help to pay for your prescription drug premiums and costs. To see if you qualify for Extra Help, call: 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048, 24 hours a day/ 7 days a week; the Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call, 1-800-325-0778; or Your Medicaid Office.

“I really mean it when I tell my Medicare clients, ‘Call me any time.’”



Thank you. We look forward to serving you. For additional information, you can also contact Medicare at 1-800-MEDICARE (1-800-633-4227) (TDD: 1-877-486-2048), 24 hours a day, 7 days a week or visit www.medicare.gov.



Welcome to Aetna.

 **Aetna**® Medicare

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. 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 network pharmacies to access their prescription drug benefit, except under non-routine circumstances, and quantity limitations and restrictions may apply.

Plan features and availability may vary by location and are subject to change. You always have the right to appeal any denial of payment or coverage for covered benefits or services or file a grievance if you aren't happy with our benefits or service. Providers are independent contractors and are not agents of Aetna. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits.