

Live it

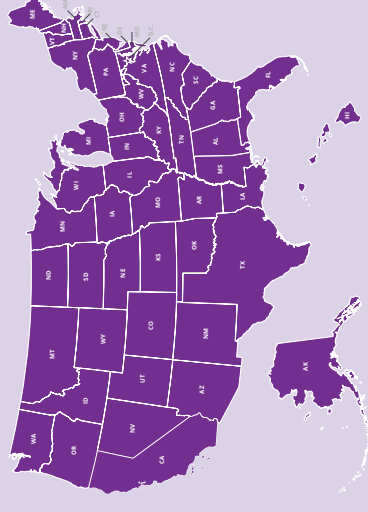


FIRST LOOK 2018

Prescription drug plans

Power up your portfolio with Aetna and Coventry Medicare Part D

We offer three prescription drug plans (PDPs) in all 50 states and DC. And all of our PDP plans are fully commissionable.



With premiums ranging from \$21 to \$100, there is a plan just right for everyone. We anticipate being below the LIS benchmark in every state except for Florida in 2018 — so low income members can feel right at home in our Aetna Medicare Rx Saver (PDP).

PDP referral program

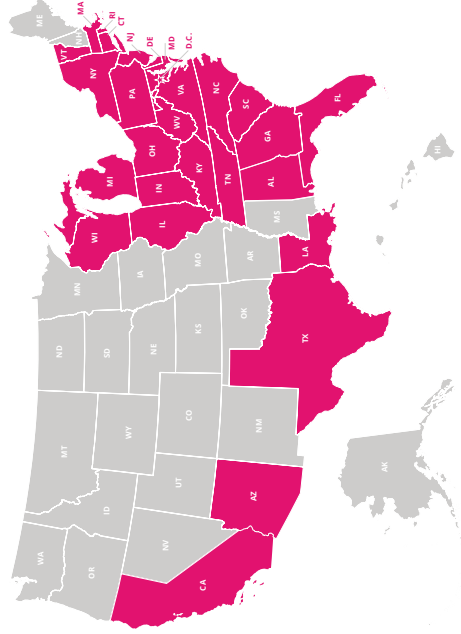
Through our referral program, you can earn a one-time referral payment for each referred client who chooses to enroll in an Aetna or Coventry PDP. To participate in the referral program, you must be contracted with Aetna, but you don't have to complete the annual certification process.

Aetna's family of PDPs will give you additional opportunities in 2018. Here are some highlights of our exciting PDP portfolio:

- New for 2018, we're launching a \$21 premium plan, Aetna Medicare Rx Select, in 27 states and DC, that includes a \$0 Tier 1 copay and gap coverage
- We expect our Aetna Medicare Rx Saver plan to be below the low-income subsidy benchmark in most states
- Our First Health[®] Part D Value Plus and Premier plans round out our portfolio and offer more robust formulary coverage, \$0 deductibles, low cost sharing and gap coverage

Product portfolio

Launch the Aetna SelectSM plan in 20 of 34 CMS regions; roll forward existing in remainder



Updated portfolio¹

- 20/34 CMS regions
- 80% Medicare members*

Portfolio

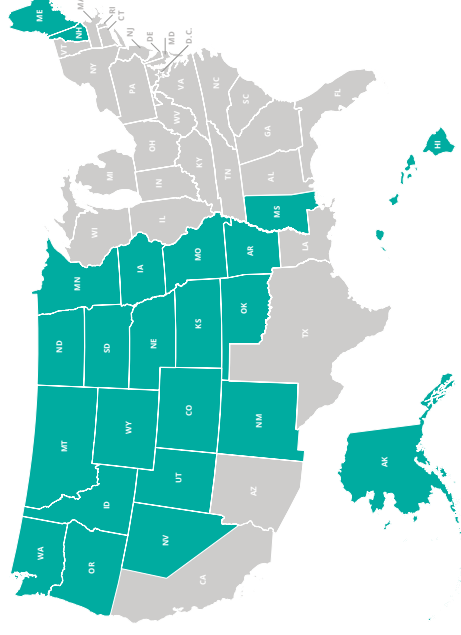
- Aetna Medicare Rx Saver
- **Aetna Medicare Rx Select (new)**
- First Health Value Plus**

*Medicare members in 50 U.S. states and DC.

**Consolidated Value Plus/Premier Plus.

¹Updated Portfolio: In these 20 CMS Regions, we updated the PDP portfolio by moving First Health Premier Plus members into First Health Value Plus and introducing Aetna Select.

²Roll-forward Portfolio: In these 14 CMS Regions, we rolled-forward the 2017 portfolio that included Aetna Saver, First Health Value Plus, and First Health Premier Plus.



Roll-forward portfolio²

- 14/34 CMS regions
- 20% Medicare members*

Portfolio

- Aetna Medicare Rx Saver
- First Health Value Plus
- First Health Premier Plus

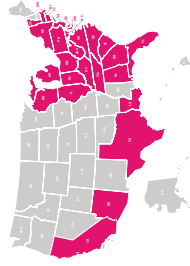
FIRST LOOK 2018

Prescription drug plans

Benefit designs

Three plans eligible for new business and renewal commissions in 2018.

Updated portfolio: 20 regions (27 states + DC — CT/MA/RI/VT, NY, NJ, DC/DE/MD, PA/WV, VA, NC, SC, GA, FL, AL/TN, MI, OH, IN/KY, WI, IL, LA, TX, AZ, CA)



	Aetna Medicare Rx Saver (PDP) ^{1,2}	Aetna Medicare Rx Select (PDP) ^{1,2}	First Health Part D Value Plus (PDP) ^{1,2}
	Rich generic Moderate brand Under LIS benchmark (except FL) Offers essential Part D coverage to meet prescription drug needs with low premiums and cost sharing	Rich generic Richer brand Gap coverage Provides more robust Part D coverage with \$0 T1 copays and our lowest premiums	Rich generic Richer brand Gap coverage Delivers value for predictable out-of-pocket costs with more robust Part D coverage
Monthly plan premium (plan premiums vary by CMS region)²	\$34.75²	\$21.00	\$59.50²
Deductible: The amount the member pays before the plan begins to pay (not applicable to T1/T2)	\$325²	\$405	\$0
Initial coverage: Once the deductible is reached, member cost share is paid for drugs until the member's total drug expenditure (regardless of who pays) reaches \$3,750	30-day retail copay/coinsurance (preferred cost share pharmacies/standard cost share pharmacies)		
Tier 1 — Preferred generic	\$1/\$6	\$0/\$10	\$1/\$10
Tier 2 — Generic	\$2/\$13	\$3/\$20	\$2/\$20
Tier 3 — Preferred brand	\$30/\$30	\$47/\$47	\$47/\$47
Tier 4 — Nonpreferred brand	35%/35% ²	43%/43% ²	50%/50% ²
Tier 5 — Specialty	26% ²	25%	33%
	90-day mail order (preferred pharmacy) Aetna Rx Home Delivery [®] pharmacy 3x preferred retail cost sharing	No mail order feature 3x preferred retail cost sharing	90-day mail order (preferred pharmacy) Aetna Rx Home Delivery [®] pharmacy 3x preferred retail cost sharing
Coverage gap: Member remains in this phase until their yearly true out-of-pocket drug costs reach \$5,000	Defined standard cost sharing 44% generic drugs 35% brand drugs	Continued T1/T2 coverage: ICL cost share All remaining <i>formulary</i> drugs 44% generic drugs 35% brand drugs	Continued T1/T2 and partial T4 coverage: ICL cost share All remaining <i>formulary</i> drugs 44% generic drugs 35% brand drugs
Catastrophic coverage: After member true out-of-pocket costs exceed \$5,000 a small copay or coinsurance is required for each covered prescription	Greater of 5% coinsurance, or \$3.35 for generic drugs (including brand drugs dispensed as generic) or \$8.35 for brand drugs		
Network	P1	P3	P1
Footnotes			
¹ Available in 27 states.			
² Premiums and member deductible/copays/coinsurance vary by CMS region.			

FIRST LOOK 2018

Prescription drug plans

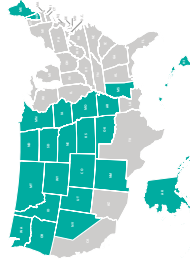
aetna



Benefit designs

Three plans eligible for new business and renewal commissions in 2018.

Roll-forward portfolio: 14 regions (23 states — ME/NH, MO, AR, MS, OK, KS, IA/MN/NE/SD/ND/WY/MT, NM, CO, NV, OR/WA, ID/UT, HI, AK)



	Aetna Medicare Rx Saver (PDP) ^{1,2}	First Health Part D Value Plus (PDP) ^{1,2}	First Health Part D Premier Plus (PDP) ^{1,2}
	Rich generic Moderate brand Under LIS benchmark (except FL) Offers essential Part D coverage to meet prescription drug needs with low premiums and cost sharing	Rich generic Richer brand Gap coverage Delivers value for predictable out-of-pocket costs with more robust Part D coverage	Rich generic Richest brand Enhanced gap coverage Offers our highest level of Part D coverage, protecting against increasing drug costs for unexpected illness
Monthly plan premium (plan premiums vary by CMS region)²	\$30.82²	\$59.50²	\$100.00
Deductible: The amount the member pays before the plan begins to pay (not applicable to T1/T2)	\$315²	\$0	\$0
Initial coverage: Once the deductible is reached, member cost share is paid for drugs until the member's total drug expenditure (regardless of who pays) reaches \$3,750	30-day retail copay/coinsurance (preferred cost share pharmacies/standard cost share pharmacies)		
Tier 1 — Preferred generic	\$1/\$6	\$2/\$10	\$1/\$10
Tier 2 — Generic	\$2/\$13	\$5/\$20	\$2/\$20
Tier 3 — Preferred brand	\$30/\$30 ²	\$47/\$47	\$47/\$47 ²
Tier 4 — Nonpreferred drug	37%/37% ²	50%/50% ²	44%/50% ²
Tier 5 — Specialty	26% ²	33%	33%
Tiers 1 — 4 (T5 limited to 30 days)	90-day mail order (preferred pharmacy) — Aetna Rx Home Delivery		
Coverage gap: Member remains in this phase until their yearly true out-of-pocket drug costs reaches \$5,000	3x preferred retail cost sharing	3x preferred retail cost sharing	3x preferred retail cost sharing
	Defined standard cost sharing 44% generic drugs 35% brand drugs	Continued T1/T2 coverage: ICL cost share All remaining formulary drugs 44% generic drugs 35% brand drugs	Continued T1/T2 and partial T4 coverage: ICL cost share All remaining formulary drugs 44% generic drugs 35% brand drugs
Catastrophic coverage: After member true out-of-pocket costs exceed \$5,000 a small copay or coinsurance is required for each covered prescription			
	Greater of 5% coinsurance, or generic drugs (including brand drugs dispensed as generic): \$3.35; brand drugs: \$8.35		
Network	P1	P1	P1
Footnotes			

¹Available in 23 states.

²Premiums and member deductible/copays/coinsurance vary by CMS region.

2018 preferred pharmacies

We want you to pay the lowest price possible for your prescription drugs. You'll save money on your copays when you use preferred retail pharmacies. It's easy to find a pharmacy near you.

In 2018, Aetna Rx Home Delivery[®] mail-order pharmacy is your preferred mail provider.¹

Albertsons, including:

- ACME Pharmacy²
- Osco
- Sav-on²
- Shaws²
- Star Market²
- United Supermarkets of Texas

Bartell Drugs

BI-LO Pharmacy, including:

- Harvey's²
- Winn-Dixie

Brookshire Grocery Company, including:

- Super 1 Foods

Coborn's

Costco

CVS/pharmacy, including:

- Navarro
- Longs²

Dierbergs

Discount Drug Mart

fred's Pharmacy^{2, 3}

Giant Eagle

Harmon's Whole Health

H-E-B

Hy-Vee

Kmart

Kroger, including:

- Baker's
- City Market²
- Cops
- Dillons
- Fred Meyer
- Harris Teeter
- King Soopers
- Kroger Sav-on

Mariano's

- QFC
- Pick 'n Save
- Ralph's²
- Roundy's
- Smith's²

Meijer

PillPack

Publix

QuickChek

Safeway, including:

- Carrs
- Pavilions
- Randalls
- Tom Thumb
- Vons

Save Mart

Shopko

ShopRite²

SUPERVALU, including:

- Cub
- Farm Fresh
- Shop 'n Save

Thrifty White^{2, 3}

Walmart³

Wegmans

¹These pharmacies are out of network for Aetna Medicare Rx Select (PDP).

²Not all pharmacies with this name are part of the preferred chain. Please consult the online directory.

³These pharmacies are not preferred for Aetna Medicare Rx Select (PDP).