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Why be good when
you can be **great?**

**First Look at Aetna's 2013
Individual Medicare Part D
Prescription Drug Plan
Product Offering**

DO NOT ERASE

This Medicare season, why be good when you can be great?

You're good at what you do, but why stop there? We can help you make this Medicare season the best ever. We've got the brand, product, service and sales support to transform your Medicare selling. Feel the power. **Get Out Front With Aetna.**

We are pleased to provide producers with an overview of Aetna's 2013 Individual Medicare Prescription Drug Plan (PDP) product and service area information, which are pending CMS approval. Aetna is a recognized leader in health insurance and offers competitive Medicare plans and pricing. Aetna Medicare Advantage plans (MA, MAPD) are available in 19 states plus D.C., and our Aetna Medicare Rx standalone prescription drug plans (PDP) are in all 50 states.

We've made our plans even more competitive and easier for producers to sell Aetna. In 2012, Aetna and pharmacy industry leader CVS/pharmacy created a Medicare Part D plan that gives members high value on prescription drugs plus the convenience of

shopping at their own neighborhood pharmacy. In 2013, we will continue to offer our Aetna CVS/pharmacy preferred plan with low premiums (\$28) and generic copays (\$2 Tier 1 and \$5 Tier 2). Also, we are introducing a new, \$0 deductible, mid-priced (\$39) Aetna Medicare Rx Enhanced plan for 2013 that offers predictable out-of-pocket costs. Our Aetna Medicare Rx Premier plan offers more robust coverage that includes gap coverage for generics and some brands and continued coverage of all generic benzodiazepines and barbiturates at a Tier 1 copay.

All producers are required to be certified, licensed and appointed before engaging in any sales-related activities involving 2013 Aetna Medicare Individual plans (MA, MAPD, PDP).

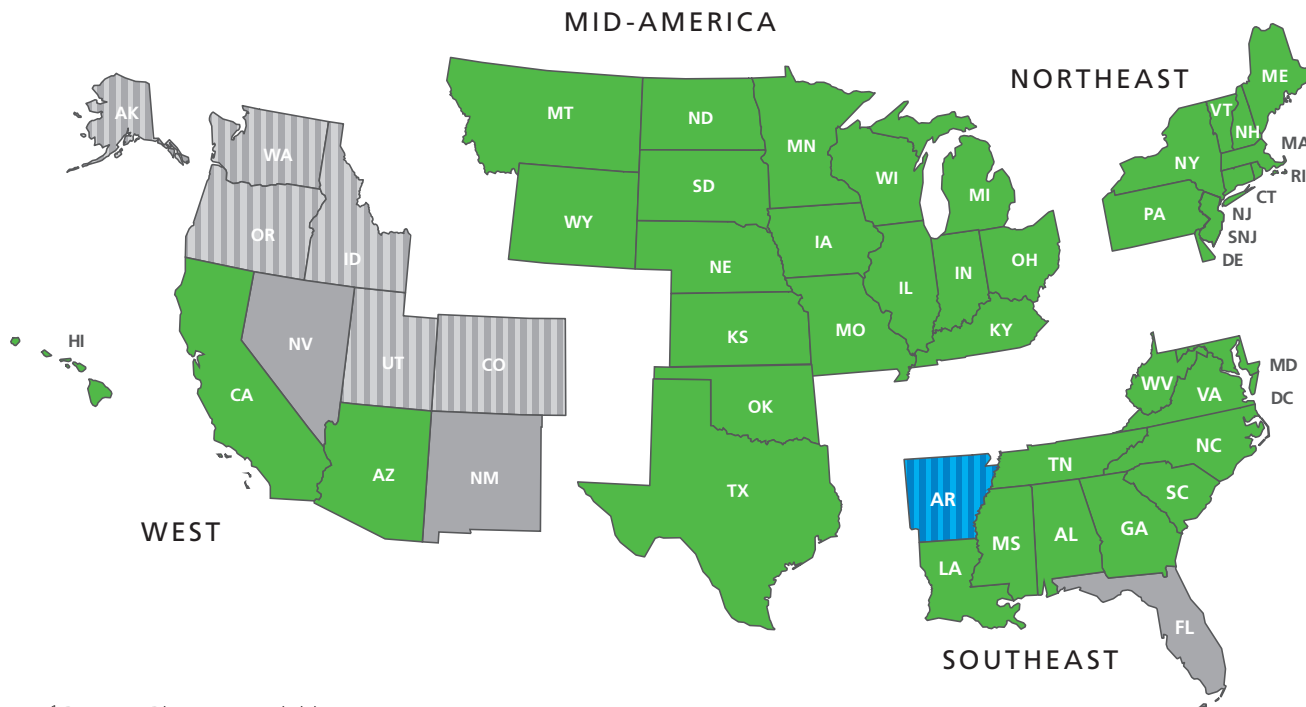
Don't miss out on your chance to sell Aetna Medicare this upcoming Annual Enrollment Period! Start completing the Aetna Medicare Individual Producer Certification today to ensure you're ready to sell by October 15th.

If you have any questions, please contact your local Broker Representative or log onto www.aetna.com and click on "Producers" then "Become Appointed with Aetna" to sell Aetna's Medicare products.



Products & Service Area

Expect to be below the LIS Benchmark in 26 CMS Regions (40 States & DC) and *de minimis* in 1 with 84.1% of Medicare beneficiaries in U.S. having access to an Aetna benchmark plan



Products

- Aetna CVS/pharmacy Prescription Drug Plan (PDP)
Aetna Medicare Rx Enhanced (PDP)
Aetna Medicare Rx Premier (PDP)¹
- Aetna Medicare Rx Essentials Plan (PDP)
Aetna Medicare Rx Enhanced (PDP)
Aetna Medicare Rx Premier (PDP)

Benchmark Position²

- UNDER LIS BENCHMARK
- DE MINIMIS
- OVER LIS BENCHMARK

¹ Premier Plan not available in HI

² Projected

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Benefit Design

	Aetna CVS/pharmacy Prescription Drug Plan ¹	Aetna Medicare Rx Enhanced	Aetna Medicare Rx Premier ²
Premium	\$28 ⁵	\$39	\$98 ⁵
Deductible	\$325	\$0	\$0
Amount paid for covered prescriptions until costs reach \$2970 (Initial Coverage Limit)			
Tier 1: Preferred Generics	\$2 ⁶ or \$7 ^{7,5}	\$6	\$5
Tier 2: Non-Pref Generics	\$5 ⁶ or \$26 ^{7,5}	\$33	\$33
Tier 3: Preferred Brand	\$44 ⁵	\$45	\$45
Tier 4: Non-Pref Brand	42% ⁵	46% ⁵	43% ⁵
Tier 5: Specialty	25%	33%	33%
Amount paid after ICL and until TrOOP expenses reach \$4750 (Coverage Gap)			
	Standard coverage ³		Continued coverage for Tier 1/Tier 2 and partial Tier 3/Tier 4
Amount paid after TrOOP expenses reach \$4750 (Catastrophic Coverage)			
	Standard coverage ⁴		

¹ Available in all states except for AK, AR, CO, ID, OR, UT, WA .
This plan is branded Aetna Medicare Rx Essentials in these seven (7) states.

² Available in all states except for HI

³ 50% discount & 2.5% benefit on brand drugs and 21% benefit on generic drugs

⁴ Greater of \$2.65 for generic drugs, \$6.60 for other drugs, or 5% co-insurance

⁵ Premium/copy/coinsurance varies by CMS region

⁶ At CVS/pharmacy locations (Longs Drugs in HI)

⁷ At other retail network locations



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Value Proposition

Aetna CVS/pharmacy Prescription Drug Plan

Together, Aetna and CVS/pharmacy deliver a Medicare Prescription Drug Plan that offers outstanding **value** plus the **experience** provided by CVS/pharmacy pharmacists and the **convenience** of shopping at your neighborhood CVS/pharmacy.

Value	Experience	Convenience
<ul style="list-style-type: none"> • \$28 monthly premium¹ • \$2 copay for Tier 1 preferred generics at CVS/pharmacy • \$5 copay for Tier 2 non-preferred generics at CVS/pharmacy • Members receive a CVS ExtraCare[®] Health Card and save 20% on CVS brands² • Projected to be a top-3 plan on CMS Plan Finder for generic drug users 	<ul style="list-style-type: none"> • Care 1on1[™] pharmacist counseling for ongoing medications • Pharmacist counseling on over-the-counter remedies and prescriptions, including a review of cost-saving generic alternatives • ReadyFill[®] automatic prescription refills 	<ul style="list-style-type: none"> • More than 7,200 CVS/pharmacy locations, in addition to Aetna Medicare’s other 58,000 network pharmacies • 75% of US population lives within three miles of a CVS/pharmacy • Most locations offer 24-hour or extended-hour services • Many locations offer drive-thru pharmacies

¹ Premium varies by CMS region

² Regularly priced CVS/pharmacy brand health-related items valued at more than \$1



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Value Proposition Aetna Medicare Rx Enhanced

Aetna’s new Enhanced plan delivers the **value** and **access** beneficiaries looking for predictable out-of-pocket costs demand. This first-dollar coverage, affordable premium plan will be attractive to group members converting to individual plans and to beneficiaries aging-in to Medicare.

Value	Access
<ul style="list-style-type: none"> • \$39 monthly premium • \$0 deductible • \$6 copay for preferred generics at any network pharmacy • Projected to be a top-3 plan on CMS Plan Finder for users of generic and/or brand drugs 	<ul style="list-style-type: none"> • Includes most generic drugs covered by Medicare Part D • Includes many commonly used brand name drugs covered by Medicare Part D • Access to any of Aetna Medicare’s more than 65,000 network pharmacies • More drugs on every tier¹

¹ Relative to CVS plan



Value Proposition

Aetna Medicare Rx Premier

Aetna's Premier plan delivers the **value** and **access** beneficiaries looking for predictable out-of-pocket costs and robust coverage demand. This high-benefit, first-dollar coverage plan will be attractive to Medicare beneficiaries looking for a plan that provides maximum Part D coverage.

Value	Access
<ul style="list-style-type: none">• \$0 deductible• \$5 copay for preferred generics at any network pharmacy	<ul style="list-style-type: none">• Includes most generic and many commonly used brand drugs covered by Medicare Part D• Continued coverage for Tier 1 and 2 drugs and partial coverage for Tier 3 and 4 drugs in the coverage gap• Continued coverage of all generic benzodiazepines and barbiturates at a Tier 1 copay.• Access to any of Aetna Medicare's more than 65,000 network pharmacies



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Formularies

Provide broad coverage of clinically appropriate and cost effective medications that address the needs of Medicare beneficiaries

- Covers over 1,500 drugs defined as unique chemical entities
- 98 of the Top 100 drugs are covered and 89 are covered as generic or preferred brand
- 90% of current plan utilization is associated with either a generic or preferred brand
- Broader generic coverage than other low-premium plans—Aetna provides coverage for more than 500 Tier 1 preferred generics and 300 Tier 2 non-preferred generics
- Notable drugs on favorable tiers:
 - Tier 1: Alendronate (generic Fosamax—osteoporosis)
 - Tier 3: Synthroid (hypothyroidism)
 - Tier 3: Nasonex (allergies)

- Notable additions/updates:
 - Tier 1: Atorvastatin (generic Lipitor)
 - Tier 3: Toviaz, Qvar, Mirapex ER, and Nucynta ER
 - Tier 4: Celebrex
 - Tier 4: Detrol LA and Multaq^{1,2}
- Generics for treatment of diabetes, hypertension and high cholesterol are on Tier 1 to encourage adherence^{1,2}
- Additional generic benzos and barbs are covered on Tier 1²
- Generics and some brands covered in gap²
- High risk medications placed on higher tiers or not covered to minimize exposure to potentially harmful medications

¹ Enhanced/MAPD formulary

² Premier formulary

MEDICARE PART D

Why be good when you can be great?

Aetna CVS/pharmacy Prescription Drug Plan

CMS Rgn	State(s)	Premium	Deductible	Preferred Network ¹					Retail Network				
				Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
1	ME/NH	\$26.80	\$325	\$2	\$5	\$40	48%	25%	\$7	\$10	\$40	48%	25%
2	CT/MA/RI/VT	\$28.00	\$325	\$2	\$5	\$45	38%	25%	\$7	\$28	\$45	38%	25%
3	NY	\$29.00	\$325	\$2	\$5	\$45	44%	25%	\$7	\$33	\$45	44%	25%
4	NJ	\$29.00	\$325	\$2	\$5	\$45	44%	25%	\$7	\$33	\$45	44%	25%
5	DE/DC/MD	\$29.00	\$325	\$2	\$5	\$45	39%	25%	\$7	\$33	\$45	39%	25%
6	PA/WV	\$29.00	\$325	\$2	\$5	\$45	46%	25%	\$7	\$30	\$45	46%	25%
7	VA	\$26.30	\$325	\$2	\$5	\$45	43%	25%	\$7	\$25	\$45	43%	25%
8	NC	\$27.40	\$325	\$2	\$5	\$45	39%	25%	\$7	\$21	\$45	39%	25%
9	SC	\$29.00	\$325	\$2	\$5	\$45	38%	25%	\$7	\$29	\$45	38%	25%
10	GA	\$27.90	\$325	\$2	\$5	\$45	41%	25%	\$7	\$16	\$45	41%	25%
11	FL	\$29.00	\$325	\$2	\$5	\$45	50%	25%	\$7	\$33	\$45	50%	25%
12	AL/TN	\$28.50	\$325	\$2	\$5	\$40	44%	25%	\$7	\$30	\$40	44%	25%
13	MI	\$29.00	\$325	\$2	\$5	\$45	36%	25%	\$7	\$16	\$45	36%	25%
14	OH	\$25.10	\$325	\$2	\$5	\$45	34%	25%	\$7	\$24	\$45	34%	25%
15	IN/KY	\$29.00	\$325	\$2	\$5	\$45	38%	25%	\$7	\$22	\$45	38%	25%

¹ The preferred network includes all CVS/pharmacy locations (branded as Longs Drugs in Hawaii).



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MEDICARE PART D

Why be good when you can be great?

Aetna CVS/pharmacy Prescription Drug Plan (continued)

CMS Rgn	State(s)	Premium	Deductible	Preferred Network ¹					Retail Network				
				Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
16	WI	\$29.00	\$325	\$2	\$5	\$45	36%	25%	\$7	\$28	\$45	36%	25%
17	IL	\$25.80	\$325	\$2	\$5	\$45	39%	25%	\$7	\$25	\$45	39%	25%
18	MO	\$28.60	\$325	\$2	\$5	\$40	46%	25%	\$7	\$28	\$40	46%	25%
19	AR	\$29.30	\$325	Essentials Plan - no preferred network					\$2	\$20	\$45	37%	25%
20	MS	\$28.90	\$325	\$2	\$5	\$45	40%	25%	\$7	\$21	\$45	40%	25%
21	LA	\$29.00	\$325	\$2	\$5	\$40	47%	25%	\$7	\$22	\$40	47%	25%
22	TX	\$27.00	\$325	\$2	\$5	\$45	43%	25%	\$7	\$26	\$45	43%	25%
23	OK	\$27.70	\$325	\$2	\$5	\$45	40%	25%	\$7	\$24	\$45	40%	25%
24	KS	\$29.00	\$325	\$2	\$5	\$45	35%	25%	\$7	\$27	\$45	35%	25%
25	IA/MN/MT/NE/ND/SD/WY	\$29.00	\$325	\$2	\$5	\$45	36%	25%	\$7	\$25	\$45	36%	25%
26	NM	\$29.00	\$325	\$2	\$5	\$40	49%	25%	\$7	\$31	\$40	49%	25%
27	CO	\$57.80	\$325	Essentials Plan - no preferred network					\$2	\$22	\$45	42%	25%
28	AZ	\$24.50	\$325	\$2	\$5	\$40	50%	25%	\$7	\$28	\$40	50%	25%
29	NV	\$29.00	\$325	\$2	\$5	\$40	48%	25%	\$7	\$33	\$40	48%	25%
30	OR / WA	\$69.30	\$325	Essentials Plan - no preferred network					\$2	\$21	\$45	38%	25%
31	ID / UT	\$58.80	\$325	Essentials Plan - no preferred network					\$2	\$23	\$45	41%	25%
32	CA	\$25.10	\$325	\$2	\$5	\$45	47%	25%	\$10	\$33	\$45	47%	25%
33	HI	\$27.10	\$325	\$2	\$5	\$45	44%	25%	\$7	\$18	\$45	44%	25%
34	AK	\$54.20	\$325	Essentials Plan - no preferred network					\$2	\$7	\$45	47%	25%

¹ The preferred network includes all CVS/pharmacy locations (branded as Longs Drugs in Hawaii).



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MEDICARE PART D

Why be good when you can be **great?**

Aetna Medicare Rx Enhanced

CMS Rgn	State(s)	Premium	Deductible	Retail Network				
				Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
1	ME/NH	\$39.00	\$0	\$6	\$33	\$45	48%	33%
2	CT/MA/RI/VT	\$39.00	\$0	\$6	\$33	\$45	42%	33%
3	NY	\$39.00	\$0	\$6	\$33	\$45	47%	33%
4	NJ	\$39.00	\$0	\$6	\$33	\$45	47%	33%
5	DE/DC/MD	\$39.00	\$0	\$6	\$33	\$45	43%	33%
6	PA/WV	\$39.00	\$0	\$6	\$33	\$45	49%	33%
7	VA	\$39.00	\$0	\$6	\$33	\$45	46%	33%
8	NC	\$39.00	\$0	\$6	\$33	\$45	43%	33%
9	SC	\$39.00	\$0	\$6	\$33	\$45	42%	33%
10	GA	\$39.00	\$0	\$6	\$33	\$45	45%	33%
11	FL	\$39.00	\$0	\$6	\$33	\$45	50%	33%
12	AL/TN	\$39.00	\$0	\$6	\$33	\$45	45%	33%
13	MI	\$39.00	\$0	\$6	\$33	\$45	41%	33%
14	OH	\$39.00	\$0	\$6	\$33	\$45	39%	33%
15	IN/KY	\$39.00	\$0	\$6	\$33	\$45	42%	33%



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MEDICARE PART D

Why be good when you can be **great?**

Aetna Medicare Rx Enhanced *(continued)*

CMS Rgn	State(s)	Premium	Deductible	Retail Network				
				Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
16	WI	\$39.00	\$0	\$6	\$33	\$45	41%	33%
17	IL	\$39.00	\$0	\$6	\$33	\$45	43%	33%
18	MO	\$39.00	\$0	\$6	\$33	\$45	47%	33%
19	AR	\$39.00	\$0	\$6	\$33	\$45	50%	33%
20	MS	\$39.00	\$0	\$6	\$33	\$45	44%	33%
21	LA	\$39.00	\$0	\$6	\$33	\$45	46%	33%
22	TX	\$39.00	\$0	\$6	\$33	\$45	46%	33%
23	OK	\$39.00	\$0	\$6	\$33	\$45	44%	33%
24	KS	\$39.00	\$0	\$6	\$33	\$45	40%	33%
25	IA / MN / MT / NE / ND / SD / WY	\$39.00	\$0	\$6	\$33	\$45	41%	33%
26	NM	\$39.00	\$0	\$6	\$33	\$45	49%	33%
27	CO	\$39.00	\$0	\$6	\$33	\$45	50%	33%
28	AZ	\$39.00	\$0	\$6	\$33	\$45	48%	33%
29	NV	\$39.00	\$0	\$6	\$33	\$45	48%	33%
30	OR / WA	\$39.00	\$0	\$6	\$33	\$45	50%	33%
31	ID / UT	\$39.00	\$0	\$6	\$33	\$45	50%	33%
32	CA	\$39.00	\$0	\$6	\$33	\$45	49%	33%
33	HI	\$39.00	\$0	\$6	\$33	\$45	47%	33%
34	AK	\$39.00	\$0	\$6	\$33	\$45	50%	33%



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MEDICARE PART D

Why be good when you can be great?

Aetna Medicare Rx Premier

CMS Rgn	State(s)	Premium	Deductible	Retail Network				
				Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
1	ME/NH	\$99.90	\$0	\$5	\$33	\$45	46%	33%
2	CT/MA/RI/VT	\$106.10	\$0	\$5	\$33	\$45	37%	33%
3	NY	\$118.80	\$0	\$5	\$33	\$45	38%	33%
4	NJ	\$109.20	\$0	\$5	\$33	\$45	40%	33%
5	DE/DC/MD	\$97.60	\$0	\$5	\$33	\$45	39%	33%
6	PA/WV	\$100.90	\$0	\$5	\$33	\$45	44%	33%
7	VA	\$96.50	\$0	\$5	\$33	\$45	45%	33%
8	NC	\$106.30	\$0	\$5	\$33	\$45	43%	33%
9	SC	\$108.90	\$0	\$5	\$33	\$45	42%	33%
10	GA	\$93.50	\$0	\$5	\$33	\$45	45%	33%
11	FL	\$100.70	\$0	\$5	\$33	\$45	37%	33%
12	AL/TN	\$98.40	\$0	\$5	\$33	\$45	42%	33%
13	MI	\$82.70	\$0	\$5	\$33	\$45	41%	33%
14	OH	\$89.30	\$0	\$5	\$33	\$45	39%	33%
15	IN/KY	\$102.50	\$0	\$5	\$33	\$45	42%	33%



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MEDICARE PART D

Why be good when you can be **great?**

Aetna Medicare Rx Premier (continued)

CMS Rgn	State(s)	Premium	Deductible	Retail Network				
				Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
16	WI	\$105.60	\$0	\$5	\$33	\$45	41%	33%
17	IL	\$97.50	\$0	\$5	\$33	\$45	43%	33%
18	MO	\$94.20	\$0	\$5	\$33	\$45	47%	33%
19	AR	\$89.70	\$0	\$5	\$33	\$45	41%	33%
20	MS	\$99.70	\$0	\$5	\$33	\$45	44%	33%
21	LA	\$115.30	\$0	\$5	\$33	\$45	46%	33%
22	TX	\$92.70	\$0	\$5	\$33	\$45	46%	33%
23	OK	\$110.20	\$0	\$5	\$33	\$45	44%	33%
24	KS	\$102.00	\$0	\$5	\$33	\$45	40%	33%
25	IA / MN / MT / NE / ND / SD / WY	\$96.60	\$0	\$5	\$33	\$45	41%	33%
26	NM	\$95.10	\$0	\$5	\$33	\$45	42%	33%
27	CO	\$112.00	\$0	\$5	\$33	\$45	44%	33%
28	AZ	\$89.40	\$0	\$5	\$33	\$45	48%	33%
29	NV	\$105.60	\$0	\$5	\$33	\$45	48%	33%
30	OR / WA	\$104.10	\$0	\$5	\$33	\$45	49%	33%
31	ID / UT	\$112.70	\$0	\$5	\$33	\$45	47%	33%
32	CA	\$114.90	\$0	\$5	\$33	\$45	49%	33%
33	HI			N/A				
34	AK	\$96.40	\$0	\$5	\$33	\$45	50%	33%

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