

**2013 Aetna MedicareSM Plans (PPO)
Small Group Markets**



| | PPO 1.8 | PPO 2.8 | PPO 3.8 | PPO 4.8 | PPO 5.8 |
|--|--|------------------------------|------------------------------|------------------------------|------------------------------|
| Pharmacy Benefit⁽²⁾ | | | | | |
| 1 Month (up to 31 day) Supply at In-Network Retail Pharmacy | | | | | |
| Annual Deductible | \$125 | \$125 | \$0 | \$125 | \$0 |
| In-Network Retail 1 Month - Member Copays/Coinsurance during Initial Coverage Period (ICP)⁽³⁾ | | | | | |
| Tier 1: Preferred Generic | \$5 | \$5 | \$5 | \$5 | \$5 |
| Tier 2: Non-Preferred Generic | \$25 | \$25 | \$25 | \$25 | \$25 |
| Tier 3: Preferred Brand | \$40 | \$40 | \$40 | \$40 | \$40 |
| Tier 4: Non-Preferred Brand | \$75 | \$75 | \$75 | \$75 | \$75 |
| Tier 5: Specialty Tier ⁽⁴⁾ | 30% | 30% | 33% | 30% | 33% |
| Initial Coverage Limit (ICL) ⁽⁵⁾ | \$2,970 | | | | |
| In-Network Retail 1 Month - Member Copays/Coinsurance between Initial Coverage Limit and TrOOP Threshold (Coverage Gap)⁽⁶⁾ | | | | | |
| Tier 1: Preferred Generic | 79% | 79% | \$5 | 79% | \$5 |
| Tier 2: Non-Preferred Generic | 79% | 79% | \$25 | 79% | \$25 |
| Tier 3: Preferred Brand | 97.5% | 97.5% | 97.5% | 97.5% | 97.5% |
| Tier 4: Non-Preferred Brand | 97.5% | 97.5% | 97.5% | 97.5% | 97.5% |
| Tier 5: Specialty Tier ⁽⁴⁾ | Generic: 79% Brand: 97.5% | Generic: 79% Brand: 97.5% | Generic: 79% Brand: 97.5% | Generic: 79% Brand: 97.5% | Generic: 79% Brand: 97.5% |
| True Out-of-Pocket (TrOOP) Limit ⁽⁷⁾ | \$4,750 | | | | |
| Catastrophic Coverage Formulary | Greater of 5% OR \$2.65 for generic drugs/drugs treated like generic and \$6.60 for other drugs Base Closed | | | | |

1 Preventive care benefits include: routine physical, routine hearing exam, routine eye exam, routine gynecological exam, routine mammogram, bone mass measurement, colorectal cancer screening, prostate cancer screenings and pneumonia, flu and Hepatitis B immunizations and any additional preventive service covered by Original Medicare.

The five new Preventive Benefits for 2013 are:

- Screening and Behavioral Counseling Interventions in Primary Care to Reduce Alcohol Misuse
- Screening for Depression in Adults
- Screening for Sexually Transmitted Infections
- High Intensity Behavioral Counseling to Prevent STIs
- Intensive Behavioral Therapy for Cardiovascular Disease, and Obesity Therapy

2 Members must use network pharmacies to receive plan benefits except in limited, non-routine circumstances when a network pharmacy is not available. Additional cost may be incurred for drugs received at an out-of-network pharmacy.

3 Initial Coverage Period cost sharing applies between the plan deductible and the Initial Coverage Limit.

4 The specialty tier includes drugs which cost at least \$600 per month and are not eligible for tiering exception requests.

5 The Initial Coverage Limit (ICL) is the total amount paid by Aetna AND the member for covered Part D drugs.

6 The Medicare Coverage Gap Discount Program will provide manufacturer discounts on brand drugs to Part D enrollees who have reached the coverage gap and are not already receiving "Extra Help". A 50% discount on the negotiated price (excluding the dispensing fee) is available for those brand name drugs from manufacturers that have agreed to pay the discount.

7 Once member out-of-pocket costs for covered Part D drugs reaches TrOOP threshold, Catastrophic Coverage applies.

This material is for informational purpose only. See plan documents for a complete description of benefits, exclusions, limitations, and conditions of coverage. 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. The Aetna PPO Medicare Plan is available for groups with retirees in certain counties in AZ, CA, CO, CT, DC, DE, FL, GA, HI, IL, IN, KS, KY, MA, MD, ME, MI, MO, MS, NC, NJ, NM, NV, NY, OH, OK, PA, RI, SC, TN, TX and VA, WA, WV, WI.