

Summary of Benefits

Aetna Medicare RxSM Plan

January 1, 2007 to
December 31, 2007

**Connecticut,
Massachusetts,
Rhode Island
and Vermont**

We want you to know[®]

 **Aetna[®] Medicare**

SUMMARY OF BENEFITS for Aetna Medicare RxSM Plan

Connecticut, Massachusetts, Rhode Island and Vermont

Thank you for your interest in Aetna Medicare RxSM Plan. Our plan is offered by AETNA LIFE INSURANCE COMPANY, a Medicare Prescription Drug Plan that contracts with the federal government. This Summary of Benefits tells you some features of our plan. It doesn't list every drug we cover, every limitation or exclusion. To get a complete list of our benefits, please call Aetna Medicare and ask for the "Evidence of Coverage."

You Have Choices In Your Medicare Prescription Drug Coverage

As a Medicare beneficiary, you can choose from different Medicare prescription drug coverage options. One option is to get prescription drug coverage through a Medicare Prescription Drug Plan, like Aetna Medicare Rx Plan. Another option is to get your prescription drug coverage through a Medicare Advantage Plan that offers prescription drug coverage. You make the choice.

How Can I Compare My Options?

The charts in this booklet list some important drug benefits. You can use this Summary of Benefits to compare the benefits offered by Aetna Medicare Rx Plan to the benefits offered by other Medicare Prescription Drug Plans or Medicare Advantage Plans with prescription drug coverage.

Where Is Aetna Medicare Rx Plan Available?

The service area for this plan includes: Connecticut, Massachusetts, Rhode Island and Vermont. You must live in one of these areas to join this plan.

Who Is Eligible To Join?

You can join this plan if you are entitled to Medicare Part A and/or enrolled in Medicare Part B and live in the service area. Eligible individuals may only enroll in one Medicare Prescription Drug Plan at a time and may not be enrolled in a Medicare Advantage Plan (HMO, PPO), unless they are a member of Medicare Private Fee-for-Services plan or are enrolled in an 1876 Cost Plan. You may join a Medicare Prescription Drug Plan during certain times of the year. You cannot enroll in the Aetna Medicare Rx PremierSM Plan if your current or former employer helps pay for your drugs.

Does My Plan Cover Medicare Part B Or Part D Drugs?

Aetna Medicare Rx Plan does not cover drugs that are covered under Medicare Part B as prescribed and dispensed. Generally, we only cover drugs, vaccines, biological products and medical supplies that are covered under the Medicare prescription drug benefit (Part D) and that are on our formulary.

Where Can I Get My Prescriptions?

Aetna Medicare Rx Plan has formed a network of pharmacies. You must use a network pharmacy to receive plan benefits. We will not pay for your prescriptions if you use an out-of-network pharmacy, except in certain cases. Aetna Medicare has a list of preferred pharmacies. At these pharmacies, you may get your drugs at a lower co-pay or coinsurance. A non-preferred pharmacy is still a network pharmacy, but you may have to pay more for your prescriptions.

The pharmacies in our network can change at any time. You can ask for a pharmacy directory or call customer service for an up-to-date list.

What Is A Prescription Drug Formulary?

Aetna Medicare Rx Plan uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our website at www.aetnamedicare.com.

If you are currently taking a drug that is not on our formulary or subject to additional requirement or limits, you may be able to get a temporary supply of the drug. You can contact us to request an exception or switch to an alternative drug listed on our formulary with your physician's help. Call us to see if you can get a temporary supply of the drug or for more details about our drug transition policy.

What Should I Do If I Have Other Insurance In Addition To Medicare?

If you have a Medigap (Medicare Supplement) policy that includes prescription drug coverage, you must contact your Medigap Issuer to let them know that you have joined a Medicare Prescription Drug Plan. If you decide to keep your current Medigap supplement policy, your Medigap Issuer will remove the

prescription drug coverage portion of your policy. This will occur as of the effective date of your coverage in the Medicare Prescription Drug Plan and they will adjust your premium. Call your Medigap Issuer for details.

If you or your spouse has, or is able to get, employer group coverage, you should talk to your employer to find out how your benefits will be affected if you join Aetna Medicare Rx Plan. Get this information before you decide to enroll in this plan.

How Can I Get Help With My Drug Plan Costs?

If you qualify for extra help with your Medicare Prescription Drug Plan costs, your premium and costs at the pharmacy will be lower. When you join Aetna Medicare Rx Plan, Medicare will tell us how much extra help you are getting. Then we will let you know the amount you will pay. If you are not getting this extra help you can see if you qualify by calling 1-800-MEDICARE (1-800-633-4227). TTY/TTD users should call 1-877-486-2048.

What Are My Protections In This Plan?

All Medicare Prescription Drug Plans agree to stay in the program for a full year at a time. Each year, the plans decide whether to continue for another year. Even if a Medicare Prescription Drug Plan leaves the program, you will not lose Medicare prescription drug coverage. If a plan decides not to continue, it must send you a letter at least 90 days before your coverage will end. The letter will explain your options for Medicare coverage in your area.

As a member of Aetna Medicare Rx Plan, you have the right to request a coverage determination, which includes the right to request an exception, the right to file an appeal if we deny coverage for a prescription drug, and the right to file a grievance. You have the right to request a coverage determination if you want us to cover a Part D drug that you believe should be covered. An exception is a type of coverage determination. You may ask us for an exception if you believe you need a drug that is not on our list of covered drugs or believe you should

get a non-preferred drug at a lower out-of-pocket cost. You can also ask for an exception to cost utilization rules, such as a limit on the quantity of a drug. If you think you need an exception, you should contact us before you try to fill your prescription at a pharmacy. Your doctor must provide a statement to support your exception request. If we deny coverage for your prescription drug(s), you have the right to appeal and ask us to review our decision. Finally, you have the right to file a grievance if you have any type of problem with us or one of our network pharmacies that does not involve coverage for a prescription drug.

What Is A Medication Therapy Management (MTM) Program?

A Medication Therapy Management (MTM) Program is a free service we may offer. You may be invited to participate in a program designed for your specific health and pharmacy needs. You may decide not to participate but it is recommended that you take full advantage of this covered service if you are selected.

Please call Aetna Medicare for more information about this plan.

Visit us at www.aetnamedicare.com or call us:

Customer Service Hours: Sunday, Monday, Tuesday, Wednesday, Thursday, Friday, Saturday, 8:00 a.m. - 8:00 p.m.

Current members should call 1-877-238-6211 (TTY/TDD 1-888-760-4748).

Prospective members should call 1-800-213-4599 (TTY/TDD 1-800-628-3323).

For more information about Medicare, please call Medicare at 1-800-MEDICARE (1-800-633-4227).

TTY/TDD users should call 1-877-486-2048. You can call 24 hours a day, 7 days a week.

Or, visit www.medicare.gov on the web.

If you have special needs, this document may be available in other formats.

Section 2

If you have any questions about this plan's benefits or costs, please contact Aetna Medicare.

SUMMARY OF BENEFITS

Benefit Category	Aetna Medicare Rx Essentials SM Plan	Aetna Medicare Rx Plus SM Plan	Aetna Medicare Rx Premier SM Plan
<p>Prescription Drugs</p> <p>Drugs covered under Medicare Part D (Prescription Drug Benefit)</p>	<p>This plan uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our website at www.aetnamedicare.com. People who have limited incomes, who live in long term care facilities, or who have access to Indian/Tribal/Urban (Indian Health Service) facilities may have different out-of-pocket drug costs. Contact plan for details.</p> <p>You pay \$28.30 each month for your Medicare Part D prescription benefits.</p>	<p>This plan uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our website at www.aetnamedicare.com. People who have limited incomes, who live in long term care facilities, or who have access to Indian/Tribal/Urban (Indian Health Service) facilities may have different out-of-pocket drug costs. Contact plan for details.</p> <p>You pay \$42.60 each month for your Medicare Part D prescription benefits.</p>	<p>This plan uses a formulary. A formulary is a list of drugs covered by your plan to meet patient needs. We may periodically add, remove, make changes to coverage limitations on certain drugs or change how much you pay for a drug. If we make any formulary change that limits our members' ability to fill their prescriptions, we will notify the affected enrollees before the change is made. We will send a formulary to you and you can see our complete formulary on our website at www.aetnamedicare.com. People who have limited incomes, who live in long term care facilities, or who have access to Indian/Tribal/Urban (Indian Health Service) facilities may have different out-of-pocket drug costs. Contact plan for details.</p> <p>You pay \$71.80 each month for your Medicare Part D prescription benefits.</p>
<p>Deductible</p>	<p>You pay a \$200 yearly deductible.</p>	<p>There is no deductible.</p>	<p>There is no deductible.</p>
<p>Initial Coverage</p>	<p>After you have paid your yearly deductible and before the total yearly drug costs (paid by both you and your plan) reach \$2,400, you pay the following for prescription drugs:</p>	<p>Before the total yearly drug costs (paid by both you and your plan) reach \$2,400, you pay the following for prescription drugs:</p>	<p>Before the total yearly drug costs (paid by both you and your plan) reach \$2,400, you pay the following for prescription drugs:</p>
<p>In-Network Retail Pharmacy</p>	<p>\$5 for a one month (31 day) supply of Tier One drugs \$35 for a one month (31 day) supply of Tier Two drugs</p>	<p>\$0 for a one month (31 day) supply of Tier One drugs \$30 for a one month (31 day) supply of Tier Two drugs</p>	<p>\$0 for a one month (31 day) supply of Tier One drugs \$20 for a one month (31 day) supply of Tier Two drugs</p>

SUMMARY OF BENEFITS

Benefit Category	Aetna Medicare Rx Essentials SM Plan	Aetna Medicare Rx Plus SM Plan	Aetna Medicare Rx Premier SM Plan
In-Network Retail Pharmacy (continued)	<p>25% coinsurance for a one month (31 day) supply of Tier Three drugs</p> <p>\$15 for a three month (90 day) supply of Tier One drugs</p> <p>\$105 for a three month (90 day) supply of Tier Two drugs</p> <p>25% coinsurance for a three month (90 day) supply of Tier Three drugs</p>	<p>\$60 for a one month (31 day) supply of Tier Three drugs</p> <p>33% coinsurance for a one month (31 day) supply of Tier Four drugs</p> <p>\$0 for a three month (90 day) supply of Tier One drugs</p> <p>\$90 for a three month (90 day) supply of Tier Two drugs</p> <p>\$180 for a three month (90 day) supply of Tier Three drugs</p> <p>33% coinsurance for a three month (90 day) supply of Tier Four drugs</p>	<p>\$40 for a one month (31 day) supply of Tier Three drugs</p> <p>33% coinsurance for a one month (31 day) supply of Tier Four drugs</p> <p>\$0 for a three month (90 day) supply of Tier One drugs</p> <p>\$60 for a three month (90 day) supply of Tier Two drugs</p> <p>\$120 for a three month (90 day) supply of Tier Three drugs</p> <p>33% coinsurance for a three month (90 day) supply of Tier Four drugs</p>
Mail Order	<p>\$10 for a three month (90 day) supply of Tier One drugs you get through a preferred mail order pharmacy</p> <p>\$70 for a three month (90 day) supply of Tier Two drugs you get through a preferred mail order pharmacy</p> <p>25% coinsurance for a three month (90 day) supply of Tier Three drugs you get through a preferred mail order pharmacy</p> <p>\$15 for a three month (90 day) supply of Tier One drugs you get through a non-preferred mail order pharmacy</p> <p>\$105 for a three month (90 day) supply of Tier Two drugs you get through a non-preferred mail order pharmacy</p>	<p>\$0 for a three month (90 day) supply of Tier One drugs you get through a preferred mail order pharmacy</p> <p>\$60 for a three month (90 day) supply of Tier Two drugs you get through a preferred mail order pharmacy</p> <p>\$120 for a three month (90 day) supply of Tier Three drugs you get through a preferred mail order pharmacy</p> <p>33% coinsurance for a three month (90 day) supply of Tier Four drugs you get through a preferred mail order pharmacy</p> <p>\$0 for a three month (90 day) supply of Tier One drugs you get through a non-preferred mail order pharmacy</p> <p>\$90 for a three month (90 day) supply of Tier Two drugs you get through a non-preferred mail order pharmacy</p>	<p>\$0 for a three month (90 day) supply of Tier One drugs you get through a preferred mail order pharmacy</p> <p>\$40 for a three month (90 day) supply of Tier Two drugs you get through a preferred mail order pharmacy</p> <p>\$80 for a three month (90 day) supply of Tier Three drugs you get through a preferred mail order pharmacy</p> <p>33% coinsurance for a three month (90 day) supply of Tier Four drugs you get through a preferred mail order pharmacy</p> <p>\$0 for a three month (90 day) supply of Tier One drugs you get through a non-preferred mail order pharmacy</p> <p>\$60 for a three month (90 day) supply of Tier Two drugs you get through a non-preferred mail order pharmacy</p>

SUMMARY OF BENEFITS

Benefit Category	Aetna Medicare Rx Essentials SM Plan	Aetna Medicare Rx Plus SM Plan	Aetna Medicare Rx Premier SM Plan
Mail Order (continued)	25% coinsurance for a three month (90 day) supply of Tier Three drugs you get through a non-preferred mail order pharmacy	\$180 for a three month (90 day) supply of Tier Three drugs you get through a non-preferred mail order pharmacy 33% coinsurance for a three month (90 day) supply of Tier Four drugs you get through a non-preferred mail order pharmacy	\$120 for a three month (90 day) supply of Tier Three drugs you get through a non-preferred mail order pharmacy 33% coinsurance for a three month (90 day) supply of Tier Four drugs you get through a non-preferred mail order pharmacy
Coverage After You Reach Your Initial Coverage Limit	After the total yearly drug costs (paid by both you and your plan) reach \$2,400, you pay 100% of your prescription drug costs until your yearly out-of-pocket drug costs reach \$3,850.	After the total yearly drug costs (paid by both you and your plan) reach \$2,400, you pay 100% of your prescription drug costs until your yearly out-of-pocket drug costs reach \$3,850.	You pay the following:
In-Network Retail Pharmacy			\$0 for a one month (31 day) supply of Tier One drugs \$0 for a three month (90 day) supply of Tier One drugs
Mail Order			\$0 for a three month (90 day) supply of Tier One drugs you get through a preferred mail order pharmacy \$0 for a three month (90 day) supply of Tier One drugs you get through a non-preferred mail order pharmacy For all other covered drugs and after the total yearly drug costs (paid by both you and your plan) reach \$2,400, you pay 100% of your prescription drug costs up until your yearly out-of-pocket drug costs reach \$3,850.

SUMMARY OF BENEFITS

Benefit Category	Aetna Medicare Rx Essentials SM Plan	Aetna Medicare Rx Plus SM Plan	Aetna Medicare Rx Premier SM Plan
Catastrophic Coverage	<p>After your yearly out-of-pocket drug costs reach \$3,850 you pay the greater of:</p> <ul style="list-style-type: none"> – \$2.15 for generic (including brand drugs treated as generic) and \$5.35 for all other drugs, OR – 5% coinsurance 	<p>After your yearly out-of-pocket drug costs reach \$3,850 you pay the greater of:</p> <ul style="list-style-type: none"> – \$2.15 for generic (including brand drugs treated as generic) and \$5.35 for all other drugs, OR – 5% coinsurance 	<p>After your yearly out-of-pocket drug costs reach \$3,850 you pay the greater of:</p> <ul style="list-style-type: none"> – \$2.15 for generic (including brand drugs treated as generic) and \$5.35 for all other drugs, OR – 5% coinsurance
General Information	<p>In some cases, the plan requires you to first try one drug to treat your medical condition before they will cover another drug for that condition.</p> <p>Certain prescription drugs will have maximum quantity limits. Your provider must get prior authorization from Aetna Medicare Rx Essentials for certain prescription drugs.</p> <p>Covered Part D drugs are available at out-of-network pharmacies in special circumstances including illness while traveling outside of the plan's service area where there is no network pharmacy. You may also incur an additional cost for drugs received at an out-of-network pharmacy.</p> <p>Please contact the plan for details.</p>	<p>In some cases, the plan requires you to first try one drug to treat your medical condition before they will cover another drug for that condition.</p> <p>Certain prescription drugs will have maximum quantity limits. Your provider must get prior authorization from Aetna Medicare Rx Plus for certain prescription drugs.</p> <p>Covered Part D drugs are available at out-of-network pharmacies in special circumstances including illness while traveling outside of the plan's service area where there is no network pharmacy. You may also incur an additional cost for drugs received at an out-of-network pharmacy.</p> <p>Please contact the plan for details.</p>	<p>In some cases, the plan requires you to first try one drug to treat your medical condition before they will cover another drug for that condition.</p> <p>Certain prescription drugs will have maximum quantity limits. Your provider must get prior authorization from Aetna Medicare Rx Premier for certain prescription drugs.</p> <p>Covered Part D drugs are available at out-of-network pharmacies in special circumstances including illness while traveling outside of the plan's service area where there is no network pharmacy. You may also incur an additional cost for drugs received at an out-of-network pharmacy.</p> <p>Please contact the plan for details.</p>

Benefits coverage is provided through Aetna Life Insurance Company, a Medicare Prescription Drug Plan Sponsor with a Medicare contract and benefits, limitations, service areas and premiums are subject to change on January 1 of each year.

This material is for informational purposes only. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Pharmacy clinical programs such as pre-certification, step therapy, and quantity limits may apply to your prescription drug coverage. Aetna does not provide care or guarantee access to health services. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional.

While this material is believed to be accurate as of the print date, it is subject to change.

Translation of this material into another language may be available. For assistance, please call Member Services at 1-877-238-6211 (TDD: 1-888-760-4748), Monday – Sunday, 8 a.m. to 8 p.m.

Puede estar disponible la traducción de este material en otro idioma. Por favor, para ayuda llame a Servicios al Miembro al 1-877-238-6211 (TDD: 1-888-760-4748), Lunes – Domingo, 8 a.m. to 8 p.m.

You must be entitled to Medicare Part A and continue to pay your Part B premium and Part A, if applicable, if not otherwise paid for under Medicaid or by another third-party. You must reside in the Aetna Medicare Prescription Drug Plan service area.

Enrollees must use network pharmacies to receive plan benefits except under emergency circumstances. Covered Part D drugs are available at out-of-network pharmacies in special circumstances, including illness while traveling within the United States but outside of the plan's service area where there is no network pharmacy. An additional cost may be incurred for drugs received at an out-of-network pharmacy.

You may be enrolled in only one Medicare Prescription Drug Plan at a time. If you are enrolled in a Medicare Advantage (MA) Plan, you may not enroll in a Medicare Prescription Drug Plan, unless you are a member of a Private Fee-for-Service MA Plan (PFFS), a Medical Savings Account MA Plan (MSA), or a 1876 Cost Plan.

If an individual qualifies for extra help with the Medicare prescription drug plan costs, premium and costs at the pharmacy may be lower. Upon enrollment in the Aetna Medicare plan, Medicare will tell us how much extra help an individual is getting. An individual can obtain information on whether they qualify by calling 1-800-MEDICARE (1-800-633-4227). TTY/TTD users should call 1-874-486-2048.