

2012 Benefits at a Glance

Aetna Medicare Rx[®] (PDP)

Aetna CVS/pharmacy Prescription Drug Plan (PDP)

Aetna Medicare Rx Premier[®] Plan (PDP)

Alabama, Arizona, California, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin, Wyoming

Compare our prescription drug plans in your area

This is a partial list of covered services. For a complete description of benefits, exclusions, limitations and conditions of coverage, refer to the Summary of Benefits.

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1, 2013.

Contact us for answers to your questions:
1-800-213-4599 (TTY/TDD: 1-888-760-4748)
8 a.m. to 8 p.m., 7 days a week
Or visit our website: www.aetnamedicare.com

Aetna Medicare Rx[®] (PDP)

Aetna CVS/pharmacy Prescription Drug Plan (PDP)

Prescription Drug Coverage

Monthly plan premium

\$26

Prescription deductible

\$0 (Tiers 1-2)

\$320 (Tiers 3-5)

Amount you pay for covered prescriptions until costs for you and the plan reach \$2,930

(initial coverage limit)

One-month supply from a retail network pharmacy

CVS/pharmacy

**Other Network
Pharmacies**

Tier 1 Preferred generic
(most plan generics are on this tier)

\$3 copay

\$9 copay

Tier 2 Non-preferred generic

\$7-\$28 copay*

\$17-\$38 copay*

Tier 3 Preferred brand

\$27-\$40 copay*

\$37-\$50 copay*

Tier 4 Non-preferred brand

35%-43% coinsurance*

35%-43% coinsurance*

Tier 5 Specialty

25% coinsurance

25% coinsurance

Amount you pay for covered prescriptions in the coverage gap

(after your initial coverage limit and until your true out-of-pocket expenses reach \$4,700)

One-month supply from a retail network pharmacy

You receive a discount on brand name drugs and pay only **86%** of the costs of generic drugs.

Amount you pay for covered prescriptions after your true out-of-pocket expenses reach \$4,700

(catastrophic coverage)

Retail and prescription mail order

The greater of **\$2.60** copay for generic drugs (including brand drugs treated as generic), **\$6.50** copay for all other covered drugs OR **5%** coinsurance

Enhanced Benefit

Supplemental coverage for Tier 1 generic benzodiazepines and barbiturates

Not included

(NOTE: These non-Part D drugs do not count toward satisfying your deductible, initial coverage limit or true out-of-pocket expenses.)

* Monthly plan premiums and copays/coinsurance may vary by region. Please refer to the Summary of Benefits for exact costs for your area.

Aetna Medicare Rx Premier® Plan (PDP)

\$68.50 - \$95.20*

\$0 (Tiers 1-5)

\$4 copay

\$25 copay

\$35 copay

\$80 copay

33% coinsurance

Continued plan coverage for Tier 1 and Tier 2 drugs.

You receive a discount on other brand name drugs and pay only **86%** of the costs of other generic drugs.

The greater of **\$2.60** copay for generic drugs (including brand drugs treated as generic), **\$6.50** copay for all other covered drugs OR **5%** coinsurance

Included

With the Aetna CVS/pharmacy prescription drug plan you can:

- Enjoy a low monthly premium
- Save even more with lower cost-sharing when you fill your prescriptions at a CVS/pharmacy. Your copays will be higher if you choose to use other network pharmacies.
- Fill your prescriptions at any of the 7,200 CVS/pharmacy locations nationwide. Many offer 24-hour or extended-hours service and/or drive-thru pharmacies
- Receive a CVS ExtraCare® Health Card upon enrollment at no cost to you for extra savings on CVS Brand health-related products

Cost-effective, easy to use Aetna Medicare prescription drug coverage

- Covers most Medicare Part D drugs
- Structured for savings – most generics are the lowest copay – Tier 1
- Convenient mail order drug services from Aetna Rx Home Delivery® and Aetna Specialty Pharmacy® deliver prescriptions to your door (see Summary of Benefits for details)

Variety. Innovation. Flexibility. Value.

Here are just some of the added features and services Aetna Medicare prescription drug plans offer:

- Convenience and cost-savings – fill your prescriptions no matter where you are with a national network of over 65,000 pharmacies
- Two prescription drug plans **in every state** in the country – we have you covered with an option designed with you in mind
- A dedicated team of pharmacists who are available to answer your questions and help so that you can manage your medications and health conditions
- Online tools to help you manage your plan, your health and your budget. Visit www.aetnamedicare.com/member
- Access to Aetna Navigator[®], our secure member website where you can get details on your specific plan benefits, look up the status of a claim, and check the price of a prescription drug
- Aetna ExtrasSM value-added services at no extra cost – discounts on vision products and services (up to 40% off the retail prices of eyeglass frames and savings for all types of lenses), fitness and weight-loss programs (eDiets[®], Jenny Craig[®] and Nutrisystem[®]) and other wellness-related products and services

The discounted 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.

Learn more about plan benefits, costs and covered drugs

Call to learn more about Aetna Medicare prescription drug plans or to schedule an appointment with a sales representative.

Call our toll-free number: 1-800-213-4599 (TTY/TDD 1-888-760-4748), 8 am to 8 pm, 7 days a week. Or visit our website at: www.aetnamedicare.com.

People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If eligible, Medicare could pay for up to one hundred (100) percent of drug costs including monthly prescription drug premiums, annual deductibles, and co-insurance.

Additionally, those who qualify will not be subject to the coverage gap or a late enrollment penalty. Many people are eligible for these savings and don't even know it. For more information about this Extra Help, contact your local Social Security office or call 1-800-MEDICARE (1-800-633-4227), 24 hours per day, 7 days per week. TTY users should call 1-877-486-2048.

Health insurance plans are offered by Aetna Life Insurance Company (Aetna).

You must be entitled to Medicare Part A or B and continue to pay your Part B premium and Part A, if applicable. Medicare beneficiaries may enroll in a plan only during specific times of the year. To obtain additional information, please contact Aetna Medicare at 1-800-213-4599 (TTY/TDD 1-888-760-4748), from 8 a.m. to 8 p.m., 7 days a week.

In general, beneficiaries must use network pharmacies to access their prescription drug benefit, except in non-routine circumstances. Pharmacy clinical programs such as prior authorization, step therapy, and quantity limits may apply to your prescription drug coverage.

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 state Medicaid office.

This material is for informational purposes only. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and 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. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Discount programs provide access to discounted prices and are not insured benefits.

This information is available for free in other languages. For additional information, please contact our customer service number at 1-800-213-4599 (TTY/TDD: 1-888-760-4748). Hours of operation: 7 days per week, 8 a.m. until 8 p.m. Esta información está disponible en otros idiomas de manera gratuita. Si desea más información, comuníquese con Servicios al Cliente al 1-800-213-4599 (TTY/TDD: 1-888-760-4748). Horario de atención: los 7 días de la semana, de 8 a.m. a 8 p.m.

A Medicare-approved Part D sponsor