

Plans > Missouri > Saint Louis

## Missouri highlights

- NEW Aetna Medicare SmartFit Plan is a \$0 premium plan that includes dental, vision and hearing, robust generic drug coverage, and a variety of no-cost benefits like \$0 in-network PCP and lab. This plan helps consumers stay on top of their health with a fitness reimbursement benefit.
- NEW Value Plus plans offer additional value for those with Extra Help as well as those willing to pay a low premium for richer supplemental benefits. Plans feature dental, vision, hearing, SilverSneakers®, OTC and \$0 copays for in-network PCP and lab. Members with Extra Help qualify for additional benefits through the Aetna Assist Program like \$0 Part D drugs. They also get an allowance for healthy foods and produce (Extra Benefits Card).
- Many plans include a quarterly fitness reimbursement allowance for activities like pickleball, golf and swimming, entrance fees for national and state parks, plus fitness supplies, athletic shoes and more.
- Select plans offer a quarterly allowance on an Aetna Medicare Payment Card to pay for certain medical cost share expenses for plan covered services.

### St. Louis - Eastern MO:

- Five county service area expansion – PPO, HMO and D-SNP
- Product expansion - two counties for HMO and four counties for D-SNP
- Increased dental, vision, and hearing allowances on most plans
- Several plans offer lower MOOP, PCP, specialist, and PT/OT/ST copays
- D-SNPs offer a monthly allowance on an Extra Benefits Card to help with certain expenses like healthy food, rent or mortgage, over-the-counter (OTC) items, certain utilities, gas or transportation, personal care items and pet supplies, with any unused balance rolling over monthly

### Heartland - Western MO:

- HMO/D-SNP expansion into 10 counties
- Strong formulary and HMO/PPO products
- First dollar dental benefit with \$0 cost share for in/out of network and increased allowance on most plans
- Improved eyewear allowance on most plans

## Medicare Supplement plans



12-month rate guarantee



7-14% household discount available



Quick decision underwriting



Underwritten by:



No waiting period for pre-existing conditions

Accendo Insurance Company. Part of the CVS Health® family of companies and Aetna affiliate. Policy administered by Aetna Life Insurance Company and its affiliates.



Products require contracting to sell

Aetna Health and Life Insurance Company



Mobile app allows easy cross-selling with ancillary products

	Plan A	Plan B	Plan C†	Plan D	Plan F†*	Plan G	Plan N
Basic benefits (including hospice care)	✓	✓			✓	✓	✓
Part B coinsurance	✓	✓			✓	✓	✓**
Part A deductible		✓			✓	✓	✓
Skilled nursing facility coinsurance					✓	✓	✓
Foreign travel emergency					✓	✓	✓
Part B excess charges					✓	✓	
Part B deductible					✓		

**Plans C and D** are available to those qualified consumers under age 65.

† **Plans C and F** are available for people first eligible for Medicare before 2020 only.

\* **High Deductible Plan F** also available. Same benefits as Plan F after the calendar year deductible is paid.

\*\* **Plan N** requires a \$20 copayment for office visits and a \$50 copayment for emergency rooms visits. Copayments do not count toward the annual Part B deductible.