

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 Advantage Prescription Drug (MAPD) plans

Our 2024 MAPD plans will continue to offer benefits like SilverSneakers®; the Resources For Living® program; and telehealth coverage for primary and urgent care, mental health services, and some specialists. We also offer \$0 copays for important tests and services including:

- Hemoglobin A1c (HBA1C) test for blood glucose levels
- Urine protein and kidney health evaluation for members with diabetes
- Diagnostic mammograms
- Diagnostic colonoscopies
- Additional diabetic eye exams

	NEW FOR 2024	NEW FOR 2024		PLAN NAME CHANGE	
	Aetna Medicare SmartFit (HMO)	Aetna Medicare SmartFit (PPO)	Aetna Medicare Elite (PPO)	Aetna Medicare Gold Advantage (HMO)	Aetna Medicare Premier Preferred (HMO)
<b>Plan number</b>	H2663-059	H1608-067	H1608-050	H2663-005	H2663-041
<b>Star rating</b>	★★★★★	★★★★☆	★★★★☆	★★★★★	★★★★★
<b>Submarket</b>	Central, South East, Hannibal, Saint Louis	Central, Saint Louis, Hannibal	Central, Saint Louis, Hannibal	Central, Saint Louis	Central, South East, Hannibal, Saint Louis
<b>Current counties</b>	Audrain, Bollinger, Boone, Butler, Camden, Cape Girardeau, Cole, Cooper, Dent, Howard, Iron, Knox, Madison, Maries, Miller, Mississippi, Moniteau, Montgomery, Morgan, New	Adair, Audrain, Boone, Callaway, Camden, Chariton, Cole, Cooper, Crawford, Dent, Franklin, Gasconade, Howard, Howell, Iron, Jefferson, Knox, Lincoln, Linn, Macon,	Adair, Audrain, Boone, Callaway, Camden, Chariton, Cole, Cooper, Crawford, Dent, Franklin, Gasconade, Howard, Howell, Iron, Jefferson, Knox, Lewis, Lincoln, Linn,	Callaway, Crawford, Franklin, Gasconade, Jefferson, Lincoln, St. Charles, St. Louis, St. Louis City, Warren	Audrain, Bollinger, Boone, Butler, Camden, Cape Girardeau, Cole, Cooper, Dent, Howard, Iron, Knox, Madison, Maries, Miller, Mississippi, Moniteau, Montgomery, Morgan, New

	Madrid, Osage, Pemiscot, Perry, Pike, Pulaski, Scott, Shelby, St. Francois, Ste. Genevieve, Stoddard, Washington, Wayne	Maries, Miller, Moniteau, Montgomery, Morgan, Osage, Perry, Phelps, Pike, Pulaski, Randolph, Shelby, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Texas, Warren, Washington	Macon, Maries, Marion, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Perry, Phelps, Pike, Pulaski, Ralls, Randolph, Shelby, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Texas, Warren, Washington		Madrid, Osage, Pemiscot, Perry, Pike, Pulaski, Scott, Shelby, St. Francois, Ste. Genevieve, Stoddard, Washington, Wayne
<b>Expansion counties</b>	Carter, Howell, Oregon, Reynolds, Ripley, Shannon, Texas	Carter, Oregon, Reynolds, Ripley, Shannon	Carter, Oregon, Reynolds, Ripley, Shannon	N/A	Carter, Howell, Oregon, Reynolds, Ripley, Shannon, Texas
<b>Premium</b>	\$0	\$0	\$0	\$0	\$0
<b>Part B giveback</b>	N/A	N/A	N/A	N/A	N/A
<b>PCP in network</b>	\$0	\$0	\$0	\$0	\$0
<b>Specialist in network</b>	\$30	\$30	\$35	\$20	\$35
<b>Inpatient hospital</b>	\$295 per day, days 1-6; \$0 per day, days 7-90	\$325 per day, days 1-6; \$0 per day, days 7-90	\$325 per day, days 1-6; \$0 per day, days 7-90	\$235 per day, days 1-8; \$0 per day, days 9-90	\$295 per day, days 1-6; \$0 per day, days 7-90
<b>Outpatient hospital services</b>	\$275	\$250	\$250	\$250	\$275

<b>Medical deductible in network</b>	\$0	\$0	\$500	\$0	\$0
<b>Out-of-pocket in-network max</b>	\$3500	\$3900	\$4500	\$2400	\$3700
<b>Supplemental benefits</b>	Dental: \$3,000 every year	Dental: \$1,500 every year	Dental: \$1,000 every year	Dental: \$3,250 every year	Dental: \$2,000 every year
	Vision: \$365 every year	Vision: \$360 every year	Vision: \$280 every year	Vision: \$405 every year	Vision: \$370 every year
	Hearing: \$2,000 per ear every year	Hearing: \$2,000 per ear every year	Hearing: \$2,000 per ear every year	Hearing: \$2,000 per ear every year	Hearing: \$2,000 per ear every year
	Aetna Medicare Payment Card: \$200 every three months	Fitness Reimbursement: \$1,200 every year	Fitness Reimbursement: \$600 every year	Aetna Medicare Payment Card: \$200 every three months	Fitness Reimbursement: \$800 every year
	Fitness Reimbursement: \$1,200 every year	OTC: \$75 Quarterly	OTC: \$75 Quarterly	Fitness Reimbursement: \$1,200 every year	OTC: \$75 Quarterly
	Meals at Home: 14 meals/7 days	Meals at Home: 14 meals/7 days	Meals at Home: 14 meals/7 days	Meals at Home: 14 meals/7 days	Meals at Home: 14 meals/7 days
	OTC: \$90 Quarterly	SilverSneakers®	SilverSneakers®	OTC: \$120 Quarterly	SilverSneakers®
	Meals at Home: 14 meals/7 days			Transportation: 12 one-way trips every year	
			Meals at Home: 14 meals/7 days		
			SilverSneakers®		
<b>Prescription drug coverage (at preferred pharmacies)</b>					
<b>Rx deductible</b>	\$0	\$0	\$0	\$0	\$0
<b>Tier 1 preferred</b>	\$0	\$0	\$0	\$0	\$0

generics					
<b>Tier 2 generics</b>	\$10	\$10	\$0	\$0	\$0
<b>Tier 3 preferred brands</b>	20%	20%	\$47	\$47	\$47
<b>Tier 4 nonpreferred drugs</b>	50%	50%	\$100	\$100	\$100
<b>Tier 5 specialty</b>	33%	33%	33%	33%	33%

	NEW FOR 2024			
	Aetna Medicare Option 1 (HMO- POS)	Aetna Medicare Option 2 (HMO)	Aetna Medicare Discover Value Plus (HMO)	Aetna Medicare Premier (PPO)
<b>Plan number</b>	H2663-006	H2663-002	H2663-057	H1608-013
<b>Star rating</b>	★★★★★	★★★★★	★★★★★	★★★★☆
<b>Submarket</b>	Central, Saint Louis, Hannibal	Central, Saint Louis, Hannibal	Central, South East, Saint Louis, Hannibal	Central, Saint Louis, Hannibal
<b>Current counties</b>	Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lincoln, Maries, Miller, Moniteau, Montgomery, Osage, Perry, Pike,	Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lincoln, Maries, Miller, Moniteau, Montgomery, Osage, Perry, Pike,	Audrain, Bollinger, Boone, Butler, Callaway, Camden, Cape Girardeau, Cole, Cooper, Crawford, Dent, Franklin, Gasconade, Howard, Iron, Jefferson, Knox,	Audrain, Boone, Callaway, Cole, Cooper, Crawford, Franklin, Gasconade, Howard, Jefferson, Knox, Lewis, Lincoln, Maries, Marion, Miller, Moniteau, Monroe,

	Shelby, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Shelby, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington	Lincoln, Madison, Maries, Miller, Mississippi, Moniteau, Montgomery, Morgan, New Madrid, Osage, Pemiscot, Perry, Pike, Pulaski, Scott, Shelby, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Stoddard, Warren, Washington, Wayne	Montgomery, Osage, Perry, Pike, Ralls, Shelby, St. Charles, St. Francois, St. Louis, St. Louis City, Ste. Genevieve, Warren, Washington
<b>Expansion counties</b>	N/A	N/A	Carter, Howell, Oregon, Reynolds, Ripley, Shannon, Texas	N/A
<b>Premium</b>	\$19	\$28	\$36	\$40
<b>Part B giveback</b>	N/A	N/A	N/A	N/A
<b>PCP in network</b>	\$5	\$0	\$0	\$5
<b>Specialist in network</b>	\$45	\$35	\$30	\$45
<b>Inpatient hospital</b>	\$295 per day, days 1-5; \$0 per day, days 6-90	\$275 per day, days 1-5; \$0 per day, days 6-90	\$335 per day, days 1-6; \$0 per day, days 7-90	\$315 per day, days 1-6; \$0 per day, days 7-90
<b>Outpatient hospital</b>	\$275	\$250	\$275	\$275

**services**

<b>Medical deductible in network</b>	\$0	\$0	\$0	\$0
<b>Out-of-pocket in-network max</b>	\$6000	\$4900	\$3250	\$7550
<b>Supplemental benefits</b>	Dental: \$1,400 every year	Dental: \$1,500 every year	Dental: \$2,250 every year	Dental: \$500 every year
	Vision: \$250 every year	Vision: \$340 every year	Vision: \$375 every year	Vision: \$150 every year
	Hearing: \$2,500 per ear every year	Hearing: \$2,500 per ear every year	Hearing: \$1,500 per ear every year	Hearing: \$1,500 per ear every year
	Fitness Reimbursement: \$600 every year	OTC: \$90 Quarterly	OTC: \$90 Quarterly	OTC: \$60 Quarterly
	OTC: \$90 Quarterly	Meals at Home: 14 meals/7 days	Meals at Home: 14 meals/7 days	Meals at Home: 14 meals/7 days
	Transportation: 12 one-way trips every year	SilverSneakers®	SilverSneakers®	SilverSneakers®
	Meals at Home: 14 meals/7 days SilverSneakers®	Healthy Foods Wallet: Members with certain chronic conditions may receive a Healthy Foods Wallet (\$30 allowance every month on an Extra Benefits Card for healthy foods.)	Aetna Assist Program: Members who qualify for Extra Help receive \$0 Medicare covered Part D drugs and a Healthy Foods Wallet (\$50 allowance every month on an Extra Benefits Card for healthy foods.)	

### Prescription drug coverage (at preferred pharmacies)

<b>Rx deductible</b>	\$0	\$0	\$250	\$150
<b>Tier 1 preferred generics</b>	\$0	\$0	\$0	\$0
<b>Tier 2 generics</b>	\$0	\$0	\$0	\$0
<b>Tier 3 preferred brands</b>	\$47	\$47	20%	\$47
<b>Tier 4 nonpreferred drugs</b>	\$100	\$100	40%	\$100
<b>Tier 5 specialty</b>	33%	33%	29%	30%

## Dual Eligible Special Needs Plans (D-SNPs)

Our D-SNPs provide options for your clients by eliminating barriers to care and offering competitive benefits. Our plans include many extras, including:

- Dental, vision and hearing coverage, certain over-the-counter products, expanded telehealth services and much more
- Competitive Part D coverage with \$0 copays for up to a 100-day supply of eligible prescription medications
- Coordinated care, including a personal care team that's dedicated to supporting member health and access to care

#### PLAN NAME CHANGE

Aetna Medicare Assure (HMO  
D-SNP)

Aetna Medicare Assure (HMO  
D-SNP)

<b>Plan number</b>	H5325-005	H5325-006
<b>Star rating</b>		
<b>Submarket</b>	Central, Saint Louis	Central, South East, Hannibal, Saint Louis
<b>Current counties</b>	Callaway, Crawford, Franklin, Gasconade, Jefferson, Lincoln, St. Charles, St. Louis, St. Louis City, Warren	Audrain, Bollinger, Boone, Butler, Camden, Cape Girardeau, Cole, Cooper, Dent, Howard, Iron, Madison, Maries, Miller, Mississippi, Moniteau, Montgomery, Morgan, New Madrid, Osage, Pemiscot, Perry, Pike, Pulaski, Scott, St. Francois, Ste. Genevieve, Stoddard, Washington, Wayne
<b>Expansion counties</b>	N/A	Carter, Howell, Knox, Oregon, Reynolds, Ripley, Shannon, Shelby, Texas
<b>PCP</b>	\$0	\$0
<b>Specialist in network</b>	\$0	\$0
<b>Out-of-pocket in-network max</b>	\$8850	\$8850
<b>Supplemental benefits</b>	<p>Dental: \$5,000 every year</p> <p>Vision: \$550 every year</p> <p>Hearing: \$2,500 per ear every year</p> <p>An Extra Benefits Card to help pay for everyday expenses. Includes an Extra Supports Wallet \$275 monthly allowance to pay for healthy food, OTC items, transportation, utilities, personal care items, pet supplies, rent or</p>	<p>Dental: \$5,000 every year</p> <p>Vision: \$600 every year</p> <p>Hearing: \$2,500 per ear every year</p> <p>An Extra Benefits Card to help pay for everyday expenses. Includes an Extra Supports Wallet \$275 monthly allowance to pay for healthy food, OTC items, transportation, utilities, personal care items, pet supplies, rent or</p>

mortgage assistance.  
Any unused monthly  
balance rolls over.

Over-the-Counter (OTC)  
items are covered under  
the Extra Benefits Card.

Transportation: 60 one-  
way trips every year

Meals at Home: 42  
meals/21 days

Additional Telehealth

Fall Prevention: \$150

SilverSneakers®

mortgage assistance.  
Any unused monthly  
balance rolls over.

Over-the-Counter (OTC)  
items are covered under  
the Extra Benefits Card.

Transportation: 40 one-  
way trips every year

Meals at Home: 42  
meals/21 days

Additional Telehealth

Fall Prevention: \$150

SilverSneakers®

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### Prescription drug coverage

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**Rx deductible**

\$0

\$0

**Tier 1-5  
(generic and  
Brand)**

\$0

\$0