CA, Northern highlights

- A complete product portfolio to meet your clients' Medicare needs: MA-only, MAPD, C-SNP.
- New for 2027: C-SNP in Alameda, Sacramento, San Francisco and Yolo counties!
- Aetna Medicare Chronic Care (HMO C-SNP) plans are designed for those looking for support to manage diabetes mellitus, chronic heart failure, and/or certain cardiovascular disorders. Plans offer a $0 copay for in-network specialists and an allowance on an Extra Benefits Card that can be used to help pay for OTC products — and for those who meet SSBCI eligibility criteria, it upgrades to the Extra Supports Wallet to use for healthy foods and certain everyday expenses.
- Aetna Medicare Eagle (HMO) plan in Alameda, Sacramento, San Francisco, San Mateo, Santa Clara, and Yolo counties offers additional benefits for veterans or individuals who already have prescription drug coverage. This plan features:
  - Part B premium reduction
  - $0 PCP / $0 Specialists
  - Dental, vision, hearing
  - SilverSneakers
  - OTC allowance that can be used at CVS retail locations
  - $0 for routine acupuncture and chiropractic services
- Aetna Medicare Value Plus (HMO) in Sacramento, San Joaquin and Yolo counties provide additional value for consumers with Extra Help. For all members, this plan features dental, vision, hearing, SilverSneakers®, OTC coverage and $0 PCP. Those who meet SSBCI eligibility criteria and are eligible for Extra Help get an Extra Supports Wallet to help pay for certain everyday expenses including healthy foods, utilities, and transportation.
- We made the difficult decision to discontinue our Individual Medicare Advantage PPO plans in CA. However, we are pleased to continue offering HMO plans, which provide our members with quality, affordable health care coverage backed by robust provider networks.
- We will no longer offer Individual Medicare Advantage plans in San Luis Obispo, Santa Barbara and Ventura counties.
- We will no longer offer SilverScript Choice PDP in CA in 2027. Brokers are encouraged to help members find alternate coverage this AEP.

Medicare Advantage (MA-only) plans

Aetna® Medicare Eagle™ plans deliver value with a $0 premium—and many include a Part B premium reduction—for individuals with existing drug coverage, such as veterans.

Members can count on a consistent set of core benefits, with practical value they can take advantage of every day, including dental, vision, hearing, fitness and OTC. With $0 copays for common services like PCP visits, labs and routine exams, these plans are designed to provide predictable costs, stability and everyday affordability.

NEW PLAN
Aetna Medicare Eagle (HMO)
Plan number
H0523-099
Star rating
★★★
Best suited for
For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.
Submarket
Bay Area, Greater Sacramento, Los Angeles, Orange, San Diego
Current counties

Alameda, Los Angeles, Orange, Sacramento, San Diego, San Francisco, San Mateo, Santa Clara, Yolo
Expansion counties
N/A
Premium
$0
Part B giveback
$40
PCP in network
$0
PCP required
PCP required, referrals required
Specialist in network
$0
Inpatient hospital
$150 per day, days 1-5; $0 per day, days 6-90
Outpatient hospital services
$150
Medical deductible in network
$0
Out-of-pocket in-network max
$4,450
Supplemental benefits

Dental: $1,000 every year
Vision: $200 every year
Hearing: $1,250 per ear every year
Chiropractic: unlimited visits every year
Acupuncture: unlimited visits every year
SilverSneakers®
$45 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.

Medicare Advantage Prescription Drug (MAPD) plans

Our MAPD plans are designed to deliver simple, easy-to-understand value with meaningful everyday benefits.

All Aetna MAPD plans include dental, vision, and hearing coverage—including $0 routine eye and hearing exams, as well as hearing aids starting at $0—plus $0 Tier 1 drugs. Together, these features help reduce out-of-pocket costs and remove common barriers to care. From preventive services to prescription drug coverage, these plans support members in managing their health and budgets with confidence, reinforcing consistent, day-to-day support.

LEAD PLAN	LEAD PLAN
Aetna Medicare Signature Extra (HMO)	Aetna Medicare Value Plus (HMO)
Plan number	
H0523-070	H0523-074
Star rating	
★★★	★★★
Best suited for	
For clients looking for essential coverage and value, often for a $0 monthly premium.	For LIS-eligible clients that need to balance cost & coverage, as well as non-LIS clients who want additional benefits over the Signature plan.

Submarket		
Bay Area	Greater Sacramento	
Current counties		
Alameda, San Francisco, San Mateo	Sacramento, San Joaquin, Yolo	
Expansion counties		
N/A	N/A	
Premium		
$0	$0	
Part B giveback		
No	No	
PCP in network		
$0	$0	
PCP required		
PCP required, referrals required	PCP required, referrals required	
Specialist in network		
$0	$0	
Inpatient hospital		
$325 per day, days 1-7; $0 per day, days 8-90	$225 per day, days 1-5; $0 per day, days 6-90	
Outpatient hospital services		
$250	$225	
Medical deductible in network		
$0	$0	

Out-of-pocket in-network max		
$3,600	$2,000	
Supplemental benefits		
Dental: $500 every year Vision: $100 every year Hearing: $500 per ear every year Chiropractic: unlimited visits every year Acupuncture: unlimited visits every year SilverSneakers®	Dental: $1,000 every year Vision: $250 every year Hearing: $1,250 per ear every year Chiropractic: unlimited visits every year Acupuncture: unlimited visits every year SilverSneakers® All members receive a $15 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products. Members who have a qualifying chronic condition, get Extra Help and meet all other criteria also get a $45 quarterly Extra Supports allowance to help pay for certain everyday expenses, including healthy foods, OTC products, personal care products, transportation and utilities.	
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$400	$0	
Tier 1 preferred generic		
$0	$0	
Tier 2 generic		
$0	$0	
Tier 3 preferred brand		
13%	20%	

Tier 4 nonpreferred drug		
30%	30%	
Tier 5 specialty		
29%	33%	
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	
LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	

Chronic Condition Special Needs Plans (C-SNPs)

Our C-SNP portfolio reflects a focused approach to growth, expanding into six new states (AR, CA, CO, IA, KY and WA).

These plans support members with diabetes mellitus, chronic heart failure and/or certain cardiovascular disorders through coordinated care, a dedicated personal care team, and targeted benefits to meet their everyday needs. Built on high-performing, value-based networks, C-SNPs deliver a predictable, easy-to-navigate experience that supports coordination and a more seamless care journey. Aetna's C-SNPs offer some of the most robust and focused benefits in the portfolio. Members benefit from $0 copays for PCP visits and certain specialists related to eligible chronic conditions, as well as access to over 200 Tier 1 chronic condition prescription drugs with a $0 copay at in-network pharmacies. Plus, members will have a monthly allowance on an Extra Benefits Card that can be used for OTC products — and for those with a qualifying condition who meet all criteria, it can also be used additionally for certain healthy foods, personal care products, transportation and utilities.

NEW PLAN	NEW PLAN
Aetna Medicare Chronic Care (HMO C-SNP)	Aetna Medicare Chronic Care (HMO C-SNP)
Plan number	
H0523-094	H0523-095
Star rating	
★★★	★★★

Best suited for		
For clients looking for a C-SNP to help manage their chronic condition.	For clients looking for a C-SNP to help manage their chronic condition.	
Submarket		
Greater Sacramento	Bay Area	
Current counties		
Sacramento, Yolo	Alameda, San Francisco	
Expansion counties		
N/A	N/A	
Premium		
$0	$0	
PCP in network		
$0	$0	
PCP required		
PCP required, referrals required	PCP required, referrals required	
Specialist in network		
$0	$0	
Inpatient hospital		
$175 per day, days 1-5; $0 per day, days 6-90	$325 per day, days 1-7; $0 per day, days 8-90	
Outpatient hospital services		
$175	$250	
Medical deductible in network		
$0	$0	

Out-of-pocket in-network max		
$2,000	$3,600	
Supplemental benefits		
Dental: Preventive Dental Covered Vision: $250 every year Hearing: $1,250 per ear every year Chiropractic: unlimited visits every year Acupuncture: unlimited visits every year SilverSneakers® Members get a $25 monthly allowance on an Extra Benefits Card for certain over-the-counter (OTC) products. Members with a qualifying chronic condition who meet all other eligibility requirements can use the monthly allowance to help pay for additional everyday expenses, including certain healthy foods, personal care products, transportation, and utilities.	Dental: Preventive Dental Covered Vision: $100 every year Hearing: $1,250 per ear every year Chiropractic: unlimited visits every year Acupuncture: unlimited visits every year SilverSneakers® Members get a $25 monthly allowance on an Extra Benefits Card for certain over-the-counter (OTC) products. Members with a qualifying chronic condition who meet all other eligibility requirements can use the monthly allowance to help pay for additional everyday expenses, including certain healthy foods, personal care products, transportation, and utilities.	
Prescription drug coverage (at preferred pharmacies, if plan has preferred pharmacy network)		
Rx deductible		
$700	$700	
Tier 1 preferred generic		
$0	$0	
Tier 2 generic		
$5	$5	
Tier 3 preferred brand		
22%	22%	

Tier 4 nonpreferred drug		
25%	25%	
Tier 5 specialty		
25%	25%	
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	
LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	