aetna®

Delaware highlights

- A complete product portfolio to meet your clients' Medicare needs: MA-only | MAPD | C-SNP.
- ROBUST, BEST IN CLASS, LOCAL AND NATIONAL NETWORK!
- Two C-SNPs offered statewide in 2027. Include $0 PCP visits, $0 copay for specialists related to chronic conditions, low cost-shares for certain drugs used to treat cardiovascular, congestive heart failure, and diabetes mellitus; an OTC Wallet on an Extra Benefits Card that can be used 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.
- Stable, consistent products enable you to build your book for the long term – All plans include coverage for dental, eyewear, hearing aids, $0 Tier 1 Rx copays, $0 lab copay, $0 PCP copay, SilverSneakers® and more.
- Aetna Medicare Eagle plan offers additional benefits for veterans or individuals who already have prescription drug coverage. This $0 premium plan features an increase in the Part B premium reduction, $0 PCP, dental, vision, hearing, an OTC allowance and a SilverSneakers membership.
  - Qualifying members with certain chronic conditions also receive an allowance for certain healthy foods, OTC products, utilities, personal care products and transportation (Extra Benefits Card).
- Network includes the Christiana Care Health System.

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.

LEAD PLAN
Aetna Medicare Advantra Eagle Plus (HMO)
Plan number
H3959-056
Star rating
★★★★
Best suited for
For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.
Submarket
Delaware
Current counties

Kent, New Castle, Sussex
Expansion counties
N/A
Premium
$0
Part B giveback
$125
PCP in network
$0
PCP required
PCP required, referrals not required
Specialist in network
$15
Inpatient hospital
$295 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services
$295
Medical deductible in network
$0
Out-of-pocket in-network max
$7,150
Supplemental benefits

Dental: $2,500 every year
Vision: $300 every year
Hearing: $500 per ear every year
Transportation: 6 one-way trips every year
Post Discharge Meals: 14 meals/7 days
Chiropractic: twelve visits every year

SilverSneakers®

All members receive a $105 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products. Members who have a qualifying chronic condition and meet all other criteria also get a $30 quarterly Extra Supports allowance to help pay for certain everyday expenses, including healthy foods, OTC products, personal care products, transportation and utilities.

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	NEW AND LEAD PLAN	LEAD PLAN
Aetna Medicare Advantra Signature (HMO)	Aetna Medicare Enhanced (HMO)	Aetna Medicare Premier (PPO)
Plan number		
H3959-055	H3959-102	H5521-095
Star rating		
★★★★	★★★★	★★★★½
Best suited for		
For clients looking for essential coverage and value, often for a $0 monthly premium.	For clients willing to pay a premium for additional Part C and supplemental coverage.	For clients willing to pay a premium for richer coverage.
Submarket		

Delaware	Delaware	Delaware
Current counties		
Kent, New Castle, Sussex	Kent, New Castle, Sussex	Kent, New Castle, Sussex
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$59	$106
Part B giveback		
No	No	No
PCP in network		
$0	$0	$0
PCP required		
PCP required, referrals not required	PCP required, referrals not required	PCP not required, referrals not required
Specialist in network		
$40	$35	$35
Inpatient hospital		
$375 per day, days 1-7; $0 per day, days 8-90	$325 per day, days 1-7; $0 per day, days 8-90	$325 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services		
$375	$325	$325
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		

$7,150	$7,150	$9,850
Supplemental benefits		
Dental: $500 every year Vision: $150 every year Hearing: $500 per ear every year SilverSneakers®	Dental: $1,000 every year Vision: $250 every year Hearing: $500 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $60 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $1,000 every year Vision: $275 every year Hearing: $500 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $35 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$700	$400	$700
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$5	$0	$5
Tier 3 preferred brand		
17%	13%	17%
Tier 4 nonpreferred drug		
28%	30%	28%
Tier 5 specialty		
25%	29%	25%
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	$0, $1.65, $5.80

LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$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.

LEAD PLAN	LEAD PLAN
Aetna Medicare Chronic Care (HMO C-SNP)	Aetna Medicare Chronic Care Total (HMO C-SNP)
Plan number	
H3959-084	H3959-083
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. May be a good fit for those that are dual eligible & receive cost share protection. Medicaid is not required to enroll.	
Submarket		
Delaware	Delaware	
Current counties		
Kent, New Castle, Sussex	Kent, New Castle, Sussex	
Expansion counties		
N/A	N/A	
Premium		
$0	$0	
PCP in network		
$0	$0	
PCP required		
PCP required, referrals not required	PCP required, referrals not required	
Specialist in network		
$0 - $20	0% - 20%	
Inpatient hospital		
$400 per day, days 1-5; $0 per day, days 6-90	$1777 per stay	
Outpatient hospital services		
$400	20%	

Medical deductible in network		
$0	$283	
Out-of-pocket in-network max		
$7,150	$9,850	
Supplemental benefits		
Dental: $500 every year Vision: $125 every year Hearing: $500 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® Members get a $24 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: $1,000 every year Vision: $250 every year Hearing: $500 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® Members get a $100 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	$0	
Tier 3 preferred brand		

22%	9%	
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	

Prescription drug plans (PDPs)

In 2027, we will offer SilverScript Choice as a non-commissionable product in 22 states including Washington, D.C. We will continue to pay renewal commissions on all existing commissionable SilverScript PDP business.

SilverScript Choice
Plan highlights
Solid generic and brand coverage
Monthly plan premium
$100.60
Deductible
$700 - Tier 1 - Tier 5
Rx OOP
$2,400
90-day supply
3x retail cost sharing
Pharmacy network
Large national pharmacy network consisting of chains and local pharmacies
Prescription drug coverage at any network pharmacy
Tier 1 preferred generic
$0

Tier 2 generic
$7
Tier 3 preferred brand
23%
Tier 4 nonpreferred drug
34%
Tier 5 specialty
25%
LIS: Tier 1–5 (generic)
$0, $1.65, $5.80
LIS: Tier 1–5 (brand)
$0, $5, $14.40