aetna®

Kentucky highlights

- Strong portfolio of MAPD, MA-only, D-SNP and C-SNP plans with year-over-year stability.
- All plans include $0 PCP, $0 Tier 1 copays, dental, vision, hearing and SilverSneakers®.
- Value Plus PPO offers added value for LIS members or those who are willing to pay a premium for enhanced benefits, including dental, vision, hearing, SilverSneakers, and OTC. 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.
- $0 Signature HMO-POS & PPO plans come with comprehensive coverage, dental, vision, hearing, $0 Tier 1 drugs, and access to a multi-state network.
- Eagle Giveback PPO is a $0 premium plan for veterans or those with existing drug coverage, featuring a Part B premium reduction, and dental, vision, hearing, and OTC benefits.
- New $0 C-SNPs in Bowling Green, Lexington, and Louisville: $0 copays for certain in-network specialists; dental, vision, hearing; and $0 Tier 1 drugs. Low cost-shares for certain chronic condition drugs. Members may receive 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.
- HIDE D-SNP & Partial Dual plans offer 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.
- We will no longer offer SilverScript Choice PDP in KY 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.

Aetna Medicare Eagle Giveback (PPO)

Plan number

H5521-488

Star rating



Best suited for

For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.

Submarket

Ashland, Bowling Green, Eastern, Lexington, Louisville, Northern

Current counties

Allen, Bath, Bell, Boone, Boyd, Bracken, Bullitt, Butler, Calloway, Campbell, Carroll, Carter, Clark, Clay, Edmonson, Elliott, Fayette, Fleming, Floyd, Franklin, Gallatin, Garrard, Grant, Graves, Grayson, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hopkins, Jefferson, Jessamine, Johnson, Kenton, Knott, Larue, Lawrence, Leslie, Letcher, Logan, Madison, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Oldham, Owen, Pendleton, Perry, Pike, Pulaski, Robertson, Rockcastle, Rowan, Scott, Shelby, Simpson, Spencer, Taylor, Trimble, Warren, Whitley
Expansion counties
N/A
Premium
$0
Part B giveback
$125
PCP in network
$0
PCP required
PCP not required, referrals not required
Specialist in network
$30
Inpatient hospital
$380 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services
$35 - $380
Medical deductible in network
$0
Out-of-pocket in-network max
$6,900

Supplemental benefits
Dental: $2,750 every year Vision: $250 every year Hearing: $1,000 per ear every year SilverSneakers® $100 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	LEAD PLAN
Aetna Medicare Signature (HMO-POS)	Aetna Medicare Signature (HMO-POS)	Aetna Medicare Signature (HMO-POS)
Plan number		
H0628-008	H0628-010	H0628-024
Star rating		
★★★★	★★★★	★★★★
Best suited for		
For clients looking for essential coverage and value, often for a $0 monthly premium.	For clients looking for essential coverage and value, often for a $0 monthly premium.	For clients looking for essential coverage and value, often for a $0 monthly premium.
Submarket		

Lexington	Ashland, Eastern	Louisville
Current counties		
Clark, Fayette, Franklin, Garrard, Jessamine, Laurel, Madison, McCreary, Montgomery, Nicholas, Pulaski, Rockcastle, Russell, Scott, Taylor, Wayne, Whitley, Woodford	Bath, Bell, Boyd, Carter, Clay, Elliott, Fleming, Floyd, Greenup, Harlan, Johnson, Knott, Knox, Lawrence, Leslie, Letcher, Lewis, Magoffin, Martin, Morgan, Perry, Pike, Rowan	Bullitt, Henry, Jefferson, Nelson, Oldham, Owen, Shelby, Spencer, Trimble
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$0	$0
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 required, referrals not required
Specialist in network		
$50	$45	$45
Inpatient hospital		
$490 per day, days 1-5; $0 per day, days 6-90	$490 per day, days 1-5; $0 per day, days 6-90	$325 per day, days 1-6; $0 per day, days 7-90
Outpatient hospital services		
$35 - $325	$35 - $280	$35 - $290
Medical deductible in network		

$0	$0	$0
Out-of-pocket in-network max		
$6,500	$6,500	$5,500
Supplemental benefits		
Dental: Preventive Dental Covered Vision: $125 every year Hearing: $1,000 per ear every year OTC: $15 quarterly Optional dental Chiropractic: twelve visits every year SilverSneakers®	Dental: $1,000 every year Vision: $175 every year Hearing: $1,000 per ear every year OTC: $55 quarterly Chiropractic: twelve visits every year SilverSneakers®	Dental: Preventive Dental Covered Vision: $100 every year Hearing: $1,000 per ear every year Optional dental Chiropractic: twelve visits every year SilverSneakers®
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$400	$400	$500
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$0	$0	$5
Tier 3 preferred brand		
13%	13%	17%
Tier 4 nonpreferred drug		
30%	30%	28%
Tier 5 specialty		
29%	29%	28%
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

LEAD PLAN	LEAD PLAN	
Aetna Medicare Signature Extra (HMO-POS)	Aetna Medicare Value Plus (PPO)	Aetna Medicare Premier (PPO)
Plan number		
H0628-007	H5521-490	H5521-020
Star rating		
★★★★	★★★★½	★★★★½
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.	For clients willing to pay a premium for richer coverage.
Submarket		
Bowling Green	Ashland, Bowling Green, Eastern, Lexington, Louisville, Northern	Northern
Current counties		

Allen, Barren, Breckinridge, Butler, Calloway, Christian, Edmonson, Graves, Grayson, Hancock, Hardin, Hart, Henderson, Hopkins, Larue, Logan, Marshall, McCracken, McLean, Meade, Muhlenberg, Ohio, Simpson, Todd, Warren, Webster	Allen, Bath, Bell, Boone, Boyd, Bracken, Bullitt, Butler, Calloway, Campbell, Carroll, Carter, Clark, Clay, Edmonson, Elliott, Fayette, Fleming, Floyd, Franklin, Gallatin, Garrard, Grant, Graves, Grayson, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hopkins, Jefferson, Jessamine, Johnson, Kenton, Knott, Larue, Lawrence, Leslie, Letcher, Logan, Madison, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Oldham, Owen, Pendleton, Perry, Pike, Pulaski, Robertson, Rockcastle, Rowan, Scott, Shelby, Simpson, Spencer, Taylor, Trimble, Warren, Whitley	Boone, Butler, Campbell, Clark, Franklin, Hancock, Harrison, Jefferson, Kenton
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$9.50	$105
Part B giveback		
No	No	No
PCP in network		
$0	$0	$0
PCP required		
PCP required, referrals not required	PCP not required, referrals not required	PCP not required, referrals not required
Specialist in network		
$45	$40	$40

Inpatient hospital		
$325 per day, days 1-7; $0 per day, days 8-90	$350 per day, days 1-6; $0 per day, days 7-90	$325 per day, days 1-6; $0 per day, days 7-90
Outpatient hospital services		
$35 - $325	$0 - $285	$35 - $285
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$5,200	$5,500	$4,900
Supplemental benefits		
Dental: Preventive Dental Covered Vision: $175 every year Hearing: $1,000 per ear every year OTC: $30 quarterly Optional dental Chiropractic: twelve visits every year SilverSneakers®	Dental: $1,500 every year Vision: $250 every year Hearing: $1,000 per ear every year SilverSneakers® All members receive a $95 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 $50 quarterly Extra Supports allowance to help pay for certain everyday expenses, including healthy foods, OTC products, personal care products, transportation and utilities.	Dental: $1,000 every year Vision: $150 every year Hearing: $1,250 per ear every year SilverSneakers® $50 quarterly allowance on an Extra Benefits Card to pay for out-of-pocket costs for certain plan covered services as well as a $90 quarterly allowance to help pay for approved over-the-counter (OTC) products
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$400	$500	$500
Tier 1 preferred generic		

$0	$0	$0
Tier 2 generic		
$0	$5	$5
Tier 3 preferred brand		
13%	17%	17%
Tier 4 nonpreferred drug		
30%	28%	28%
Tier 5 specialty		
29%	28%	28%
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

Aetna Medicare Signature (PPO)

Plan number	
H5521-156	
Star rating	
★★★★½	
Best suited for	

For clients looking for essential coverage and value, often for a $0 monthly premium.
Submarket
Lexington
Current counties
Clark, Fayette, Franklin, Garrard, Jessamine, Madison, McCreary, Montgomery, Nicholas, Pulaski, Rockcastle, Scott, Taylor, Whitley
Expansion counties
N/A
Premium
$0
Part B giveback
No
PCP in network
$0
PCP required
PCP not required, referrals not required
Specialist in network
$40
Inpatient hospital
$310 per day, days 1-6; $0 per day, days 7-90

Outpatient hospital services
$35 - $310
Medical deductible in network
$0
Out-of-pocket in-network max
$6,350
Supplemental benefits
Dental: $1,500 every year Vision: $150 every year Hearing: $1,000 per ear every year SilverSneakers® $45 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
$500
Tier 1 preferred generic
$0
Tier 2 generic
$5
Tier 3 preferred brand
17%
Tier 4 nonpreferred drug
28%

Tier 5 specialty
28%
LIS: Tier 1–5 (generic)
$0, $1.65, $5.80
LIS: Tier 1–5 (brand)
$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	NEW PLAN
Aetna Medicare Chronic Care (HMO C-SNP)	Aetna Medicare Chronic Care (HMO C-SNP)	Aetna Medicare Chronic Care (HMO C-SNP)
Plan number		
H0628-042	H0628-043	H0628-044
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.	For clients looking for a C-SNP to help manage their chronic condition.
Submarket		
Bowling Green	Louisville	Lexington
Current counties		
Allen, Barren, Breckinridge, Butler, Calloway, Christian, Edmonson, Graves, Grayson, Hancock, Hardin, Hart, Henderson, Hopkins, Larue, Logan, Marshall, McCracken, McLean, Meade, Muhlenberg, Ohio, Simpson, Todd, Warren, Webster	Bullitt, Henry, Jefferson, Nelson, Oldham, Owen, Shelby, Spencer, Trimble	Clark, Fayette, Franklin, Garrard, Jessamine, Laurel, Madison, McCreary, Montgomery, Nicholas, Pulaski, Rockcastle, Russell, Scott, Taylor, Wayne, Whitley, Woodford
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$0	$0
PCP in network		
$0	$0	$0
PCP required		
PCP required, referrals not required	PCP required, referrals not required	PCP required, referrals not required
Specialist in network		
$0 - $30	$0 - $30	$0 - $30
Inpatient hospital		
$390 per day, days 1-6; $0 per day, days 7-90	$390 per day, days 1-6; $0 per day, days 7-90	$390 per day, days 1-6; $0 per day, days 7-90

Outpatient hospital services		
$325	$325	$325
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$7,150	$7,150	$7,150
Supplemental benefits		
Dental: $1,500 every year Vision: $175 every year Hearing: $1,000 per ear every year SilverSneakers® Members get a $40 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: $2,000 every year Vision: $225 every year Hearing: $1,500 per ear every year SilverSneakers® Members get a $40 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: $2,000 every year Vision: $225 every year Hearing: $1,500 per ear every year SilverSneakers® Members get a $40 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	$700
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$5	$5	$5

Tier 3 preferred brand		
22%	22%	22%
Tier 4 nonpreferred drug		
25%	25%	25%
Tier 5 specialty		
25%	25%	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

Dual Eligible Special Needs Plans (D-SNPs)

Aetna's D-SNPs provide coordinated care solutions for members eligible for both Medicare and Medicaid, helping reduce barriers to care and improve health outcomes through a more coordinated and connected care experience.

Through coordinated Medicare and Medicaid benefits and a dedicated personal care team, these plans bring coverage and care management together to better support the whole person. Members can count on consistent, comprehensive coverage that works with their Medicaid benefits —helping ensure access to care, medications and essential services without added complexity. Plans are designed to deliver practical, day-to-day support, including competitive prescription drug coverage with $0 Tier 1 copays, dental, vision, hearing and fitness benefits. 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. D-SNPs with "Care" in the name offer an added monthly allowance for qualifying members who choose a High Value Provider as their PCP.

Aetna Medicare HIDE (HMO D-SNP)	Aetna Medicare Partial Dual (HMO D-SNP)	
Plan number		
H0628-012	H0628-040	
Star rating		

★★★★	★★★★	
Designed for		
Designed for full dual-eligibles. Enrolling: QMB+, SLMB+, FBDE. Must be enrolled in full Medicaid benefits and in managed care. Integrated SEP available.	Designed for QMB Only. Enrolling: QMB Only. Outside of AEP and OEP, consumers are limited to special circumstance SEPs to enroll.	
Submarket		
Ashland, Bowling Green, Eastern, Lexington, Louisville, Northern	Ashland, Bowling Green, Eastern, Lexington, Louisville, Northern	
Current counties		
Allen, Barren, Bath, Bell, Boone, Boyd, Bracken, Breckinridge, Bullitt, Butler, Calloway, Campbell, Carroll, Carter, Christian, Clark, Clay, Edmonson, Elliott, Fayette, Fleming, Floyd, Franklin, Gallatin, Garrard, Grant, Graves, Grayson, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hopkins, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Leslie, Letcher, Lewis, Logan, Madison, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Pendleton, Perry, Pike, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trimble, Warren, Wayne, Webster, Whitley, Woodford	Allen, Barren, Bath, Bell, Boone, Boyd, Bracken, Breckinridge, Bullitt, Butler, Calloway, Campbell, Carroll, Carter, Christian, Clark, Clay, Edmonson, Elliott, Fayette, Fleming, Floyd, Franklin, Gallatin, Garrard, Grant, Graves, Grayson, Greenup, Hancock, Hardin, Harlan, Harrison, Hart, Henderson, Henry, Hopkins, Jefferson, Jessamine, Johnson, Kenton, Knott, Knox, Larue, Laurel, Lawrence, Leslie, Letcher, Lewis, Logan, Madison, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Montgomery, Morgan, Muhlenberg, Nelson, Nicholas, Ohio, Oldham, Owen, Pendleton, Perry, Pike, Pulaski, Robertson, Rockcastle, Rowan, Russell, Scott, Shelby, Simpson, Spencer, Taylor, Todd, Trimble, Warren, Wayne, Webster, Whitley, Woodford	
Expansion counties		

N/A	N/A	
PCP in network		
$0	$0	
PCP required		
PCP required, referrals not required	PCP required, referrals not required	
Specialist in network		
$0	$0	
Out-of-pocket in-network max		
$9,850	$9,850	
Supplemental benefits		
Dental: $2,500 every year Vision: $325 every year Hearing: $2,000 per ear every year Transportation: 24 one-way trips every year Post Discharge Meals: 14 meals/7 days SilverSneakers Fall Prevention: $150 every year Members get a $192 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: $1,500 every year Vision: $275 every year Hearing: $1,250 per ear every year Transportation: 12 one-way trips every year Post Discharge Meals: 14 meals/7 days SilverSneakers Fall Prevention: $150 every year Members get a $93 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		

Rx deductible		
$700	$700	
Deductible tiers		
Tier 3 - Tier 5	Tier 3 - Tier 5	
Tier 1 preferred generic		
$0	$0	
Tier 2 generic		
$0	$0	
Tier 3 preferred brand		
21%	17%	
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	