South Carolina highlights

- A complete product portfolio to meet all your clients' Medicare needs: MA-only | MAPD | D-SNP | C-SNP.
- NEW $0 premium HMO offerings! These plans include competitive benefits such as $0 copay for PCP visits; dental, vision, and hearing; $0 Tier 1 drugs at preferred pharmacies.
  - NEW in the Upstate: Aetna Medicare Signature Extra (HMO) (H3146-050)
  - ENHANCED in the Midlands: Aetna Medicare Signature (HMO) (H3146-014)
- ENHANCED C-SNP offerings in the Upstate!
  - Aetna Medicare Chronic Care (HMO C-SNP) (H3146-038) includes $0 premium and is designed for members looking for support to help manage diabetes mellitus, chronic heart failure, or certain cardiovascular diseases.
  - Aetna Medicare Chronic Care Total (HMO C-SNP) (H3146-036) is designed for members looking for the same level of support, who also qualify for full Medicaid.
  - Plans come with 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. Qualifying members who choose a High Value Provider as their PCP get an added allowance.
- STRONG and STABLE lead plans include $0 premium Signature (PPO) (H5521-319, H5521-245) and Signature Giveback (PPO) (H5521-140).
- IMPROVED MA-only Aetna Medicare Eagle (PPO) (H5521-279) in all active counties with a strong Part B premium reduction, $0 premium, dental, vision, and hearing, and an OTC allowance.
- IMPROVED Aetna Medicare Value Plus (H3146-011) provides additional value for members with a chronic condition and Extra Help. This plan features dental, vision, hearing, OTC coverage and $0 PCP.
- IMPROVED Aetna Medicare Full Dual Care (HMO D-SNP) (H3146-023) in select counties includes 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. Qualifying members who choose a High Value Provider as their PCP get an added allowance.
- We will no longer offer Individual Medicare Advantage plans in Cherokee County. Medicare Supplement plans and ancillary products remain available.
- We will no longer offer SilverScript Choice PDP in SC 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 (PPO)
Plan number
H5521-279
Star rating

Best suited for
For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.
Submarket
Augusta, Charleston, Hilton Head, Midlands, Pee Dee, Upstate
Current counties

Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Greenwood, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York
Expansion counties
N/A
Premium
$0
Part B giveback
$100
PCP in network
$0
PCP required
PCP required, referrals not required
Specialist in network
$35
Inpatient hospital
$408 per day, days 1-6; $0 per day, days 7-90
Outpatient hospital services
$35 - $408
Medical deductible in network
$0
Out-of-pocket in-network max
$9,850
Supplemental benefits

Dental: $1,500 every year
Vision: $250 every year
Hearing: $1,250 per ear every year
SilverSneakers®
$30 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	NEW AND LEAD PLAN	
Aetna Medicare Signature (HMO)	Aetna Medicare Signature Extra (HMO)	Aetna Medicare Enhanced (HMO)
Plan number		
H3146-014	H3146-050	H3146-040
Star rating		
★★★★½	★★★★½	★★★★½
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 willing to pay a premium for additional Part C and supplemental coverage.
Submarket		

Midlands, Pee Dee, Upstate	Upstate	Upstate
Current counties		
Anderson, Calhoun, Fairfield, Greenville, Kershaw, Laurens, Lee, Lexington, Newberry, Oconee, Pickens, Richland, Saluda, Spartanburg, Sumter	Anderson, Greenville, Spartanburg	Greenville, Pickens, Spartanburg, Union
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$0	$39
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		
$40	$35	$20
Inpatient hospital		
$408 per day, days 1-6; $0 per day, days 7-90	$395 per day, days 1-6; $0 per day, days 7-90	$375 per day, days 1-6; $0 per day, days 7-90
Outpatient hospital services		
$40 - $408	$35 - $395	$20 - $375
Medical deductible in network		

$0	$0	$0
Out-of-pocket in-network max		
$8,200	$8,200	$8,200
Supplemental benefits		
Dental: $1,250 every year Vision: $100 every year Hearing: $1,250 per ear every year SilverSneakers® $15 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $1,750 every year Vision: $100 every year Hearing: $1,250 per ear every year SilverSneakers® $15 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $2,500 every year Vision: $300 every year Hearing: $1,250 per ear every year SilverSneakers® $30 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	$400	$300
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$0	$0	$5
Tier 3 preferred brand		
17%	17%	18%
Tier 4 nonpreferred drug		
28%	30%	30%
Tier 5 specialty		
28%	29%	30%
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 Enhanced (HMO)	Aetna Medicare Signature (PPO)	Aetna Medicare Signature (PPO)
Plan number		
H3146-047	H5521-245	H5521-319
Star rating		
★★★★½	★★★★½	★★★★½
Best suited for		
For clients willing to pay a premium for additional Part C and supplemental coverage.	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		
Charleston, Pee Dee	Augusta, Midlands, Upstate	Upstate
Current counties		
Berkeley, Charleston, Dorchester, Georgetown, Horry	Abbeville, Aiken, Allendale, Bamberg, Calhoun, Clarendon, Edgefield, Greenwood, Richland, Saluda, Sumter, Union	Anderson, Greenville, Laurens, Oconee, Pickens, Spartanburg, York
Expansion counties		
N/A	N/A	N/A
Premium		

$39	$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 not required, referrals not required
Specialist in network		
$35	$50	$40
Inpatient hospital		
$408 per day, days 1-6; $0 per day, days 7-90	$408 per day, days 1-6; $0 per day, days 7-90	$408 per day, days 1-6; $0 per day, days 7-90
Outpatient hospital services		
$35 - $408	$50 - $408	$40 - $408
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$8,200	$9,850	$9,850
Supplemental benefits		
Dental: $2,500 every year Vision: $175 every year Hearing: $1,250 per ear every year SilverSneakers® $30 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $1,000 every year Vision: $100 every year Hearing: $1,250 per ear every year SilverSneakers®	Dental: $1,250 every year Vision: $100 every year Hearing: $1,250 per ear every year SilverSneakers® $20 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		
$400	$700	$500
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$0	$0	$0
Tier 3 preferred brand		
13%	17%	17%
Tier 4 nonpreferred drug		
30%	29%	28%
Tier 5 specialty		
29%	25%	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		
Aetna Medicare Signature Giveback (PPO)	Aetna Medicare Enhanced (PPO)	Aetna Medicare Signature (PPO)
Plan number		
H5521-140	H5521-251	H5521-249

Star rating		
★★★★½	★★★★½	★★★★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 looking for essential coverage and value, often for a $0 monthly premium.
Submarket		
Upstate	Augusta, Charleston, Hilton Head, Midlands, Pee Dee, Upstate	Pee Dee
Current counties		
Anderson, Greenville, Laurens, Oconee, Pickens, Spartanburg, York	Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Calhoun, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Edgefield, Fairfield, Greenville, Greenwood, Hampton, Jasper, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Oconee, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York	Chesterfield, Lee, Marion
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$33	$0
Part B giveback		
$30	No	No
PCP in network		
$0	$0	$0

PCP required		
PCP not required, referrals not required	PCP required, referrals not required	PCP required, referrals not required
Specialist in network		
$45	$45	$60
Inpatient hospital		
$408 per day, days 1-6; $0 per day, days 7-90	$408 per day, days 1-6; $0 per day, days 7-90	$408 per day, days 1-6; $0 per day, days 7-90
Outpatient hospital services		
$45 - $408	$45 - $408	$60 - $408
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$9,850	$9,850	$9,850
Supplemental benefits		
Dental: $1,000 every year Vision: $100 every year Hearing: $1,250 per ear every year SilverSneakers® $15 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $1,000 every year Vision: $100 every year Hearing: $500 per ear every year SilverSneakers® $25 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: Preventive Dental Covered Vision: $100 every year Hearing: $1,250 per ear every year SilverSneakers®
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$500	$500	$700
Tier 1 preferred generic		

$0	$0	$0
Tier 2 generic		
$0	$0	$0
Tier 3 preferred brand		
17%	17%	17%
Tier 4 nonpreferred drug		
28%	28%	29%
Tier 5 specialty		
28%	28%	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		
Aetna Medicare Chronic Care (HMO C-SNP)	Aetna Medicare Chronic Care Total (HMO C-SNP)	
Plan number		
H3146-038	H3146-036	
Star rating		
★★★★½	★★★★½	

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		
Upstate	Upstate	
Current counties		
Anderson, Greenville, Laurens, Pickens, Spartanburg, Union, York	Anderson, Greenville, Laurens, Pickens, Spartanburg, Union, York	
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 - $35	0% - 20%	
Inpatient hospital		
$470 per day, days 1-5; $0 per day, days 6-90	$1990 per stay	
Outpatient hospital services		

$35 - $470	20%
Medical deductible in network	
$0	$283
Out-of-pocket in-network max	
$9,250	$9,850
Supplemental benefits	
Dental: $1,000 every year Vision: $100 every year Hearing: $500 per ear every year 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. Qualifying members who choose a high value provider as their PCP get an added $30 monthly allowance on the Extra Supports HVP Wallet.	Dental: $2,000 every year Vision: $150 every year Hearing: $1,250 per ear every year SilverSneakers® Members get a $220 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. Qualifying members who choose a high value provider as their PCP get an added $30 monthly allowance on the Extra Supports HVP Wallet.
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	

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.

LEAD PLAN		
Aetna Medicare Full Dual Care (HMO D-SNP)	Aetna Medicare Full Dual (HMO D-SNP)	
Plan number		
H3146-023	H3146-016	
Star rating		

★★★★½	★★★★½	
Designed for		
Designed for full dual-eligibles. Enrolling: QMB+, SLMB+, FBDE. Outside of AEP and OEP, consumers are limited to special circumstance SEPs to enroll.	Designed for full dual-eligibles. Enrolling: QMB+, SLMB+, FBDE. Outside of AEP and OEP, consumers are limited to special circumstance SEPs to enroll.	
Submarket		
Augusta, Charleston, Midlands, Pee Dee, Upstate	Augusta, Charleston, Hilton Head, Midlands, Pee Dee, Upstate	
Current counties		
Aiken, Anderson, Berkeley, Charleston, Colleton, Darlington, Dillon, Dorchester, Fairfield, Florence, Greenville, Horry, Laurens, Lee, Lexington, Marion, Marlboro, Oconee, Orangeburg, Pickens, Richland, Spartanburg, Sumter, York	Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Chester, Chesterfield, Clarendon, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Greenwood, Hampton, Horry, Jasper, Kershaw, Lancaster, Laurens, Lee, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Sumter, Union, Williamsburg, York	
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: $500 every year Vision: $100 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers Fall Prevention: $150 every year Members get a $203 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. Qualifying members who choose a high value provider as their PCP get an added $30 monthly allowance on the Extra Supports HVP Wallet.	Dental: $2,000 every year Vision: $125 every year Hearing: $1,250 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers Fall Prevention: $150 every year Members get a $130 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		
9%	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	